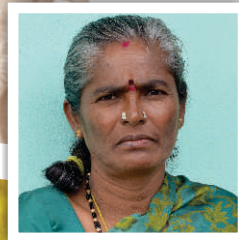


GRAMEENA MAHILA OKKUTA

Annual Report 2022-2023



Contents

1. Acknowledgement	i
2. Administrator's desk	01
3. Administration	07
4. Okkuta Swallows annual Narrative Report	59
5. Okkuta result Matrix	81
6. Skill Development and Livelihood report-From Interns-2022-2023	87
7. GMO WE Trust ALIED Final report	111
8. Case studies	135
9. Audited accounts statements 2022-2023	155

Acknowledgements

We would like to extend our gratitude to our Donors, well-wishers, development enthusiasts, technical advisors, community Institutions, Network organizations and each individual who held our hands during this journey. We are grateful for your support and trust in us because this has fulfilled our mission to work towards the Women's Rights and Livelihoods of the marginalised communities.

Grameena Mahila Okkuta

Administrator's Desk



Areas where the Grameena Mahila Okkuta has worked with great focus in the past year (2022-2023) are mainly livelihoods, children's education and entrepreneurship and market expansion.

Okkuta first to analyze the conditions in the Okkuta working area, in this regard. Around 30 villages were taken up for study and surveyed at various stages.

Mainly out of school children and related to better quality education and livelihood.

In addition to providing marketing to rural women recently officially under the name of Grameena Mahila Okkuta. A YouTube channel has been started in the name of Grameena women's group.

This will help women expand their market and become profitable entrepreneurs when they get more orders

Henceforth it will be a compass to work with more emphasis in the working areas of the Okkuta, Sharing our learnings in these three thematic areas of work

The context

The discussions at the Grameena Mahila Okkuta with the community and the Board members and the visits to the schools in recent times brings to forefront the issues

confronting the human resource development in the region: inability of the families to support the education of the children beyond the primary classes and hence, the dropouts; the preference to put the children into private schools [a phenomenon observed at the national and the state levels] despite the poor economic standing of the households; poor quality of education due to lack of skills in the teaching faculty and use of technology in transferring the knowledge and the skill sets; poor life skills and the vocational skills thus withholding the younger population in taking advantage of employment opportunities at higher levels etc., These and other issues argues out for interventions to convert the schools into smart classes and also enrol them into digital courses through the hardware support.

1. Some highlights on barriers to girls education

GMO covered adolescent girls in the age group of 12 – 19 years across two GPs from Mulbagal taluk of Kolar district. Almost all of them were studying in government schools and government pre-university colleges with medium of instruction being Kannada. Few of them who had opted private institutions were of the opinion that they could learn English. Those in government institutions were beneficiaries of all the educational entitlements such as free text books, uniforms, bicycle, mid-day meals, scholarships, sanitary towels, vitamin tablets etc. Yet, there are some students who drop out and the reasons quoted as the distance from home to school is around 5 kms and there aren't bus facilities in some of the villages. Bicycles provided by the schools are not of good quality and does not even last a year. When they have to walk alone to the school or back at times is quite scary as they had to cut across a bar in the mid-

way and drunkards are there. Parents fear about girls' safety and they were of the opinion that they cannot afford to spend Rs. 50/ every day for auto service or anyone from home to drop and pick them from school.

The impact from the pandemic and consequent lockdown for two years had a negative impact on the education of children in the villages. Online classes were not useful as many of them were not able to afford a smart phone and those who had were not able to access it on time due to internet connectivity and electricity issues and no money to recharge the data. Understanding the lessons was difficult for them without proper support on time. At times friends and teachers had tried to help students to learn their lessons, which was of some use.

Adolescent age of girls is still a fear in the parents, though lot of gender sensitive programmes were held with the communities in these villages, yet the honour of the family still lies with the girls and women. Changes regarding educating girls are noticed across the communities and families are promoting their education of girls as it is visible in the intergenerational improvement in education.

Communities' attitude towards girls' education is positive, yet protecting virginity and family honour over weighs on the parents. There are few cases where girls have fallen in love and discontinued their education. These incidents add to the fear of the parents but they try to overcome these by having faith and confidence in their daughters and promote their education. Many of the girls are being sent to hostel for education

but the tribal community in Kothur doesn't show any interest in educating girls ones they have attained puberty and try to marry them off at the earliest.

Grama Panchayats are not playing a concrete role in checking the attendance or dropouts in their areas. Though, the Act clearly specifies their role in education. They only see that water facilities and toilets are provided to the schools. SDMCs too are not playing their role as the parents and students were not aware about the role of SDMCs and most of the children parents were not members of the committee and hence do not know the role of it.

Online classes had created an addiction to the usage of internet among the students and especially among the boys. As parents were complaining about the quarrel between the children and parents to recharge their phone data, parents were saying that the some of the boys were not attending school and taken up odd jobs to recharge the phones. This shows that students are not made aware of the internet safety and thus leading to violations of using certain websites and social media networks.

2. Livelihood Survey Report

The past two decades, GMO has built a solid local presence, credibility and trust within rural communities in Kolar district. A well-developed sustainable livelihood-enhancing programme for women could assist in reducing poverty and inequality, increase food security and move vulnerable households towards strengthened economic stability.

The findings suggest that household- and local circumstances influence the hours and convenience of practising

livelihood-enhancing activities. If GMO provides members with resources and knowledge, there is a possibility to offer alternative livelihood opportunities from new or existing skills to those interested in earning an income. More women may even be interested in making an extra income with guidance and training from GMO on how to transform their skills and knowledge into a business or income source.

One initiative of GMOs that manages to accommodate the preference of their target group is the small producer group (SPG) program. The initiative promotes and increases rural women's entrepreneurship and livelihood opportunities by giving the members of the SPG a chance to earn an income from stitching cotton cloth bags in the convenience of their own homes and according to their schedules.

There is a strong interest in developing existing and learning new skills within the households. All surveyed women would like to attend skill development trainings, but 20% first said no before being presented with options. Another interesting observation includes the willingness of some participants to learn new skills, although various factors are considered to be an obstacle (e.g., health and disabilities). Other female household members are also interested, but the interest seems lower than with the surveyed women due to various reasons. The intent of obtaining a new skill varies among the survey participants, between mainly household purposes and generating an extra income. The data shows a clear preference among the women to work and attend skill development trainings within their villages. In addition, most women need flexible work hours to balance other

responsibilities with the opportunity to earn an extra income from an alternative livelihood.

The assistance the survey participant would like from GMO revolves around five categories: 1) Knowledge and training, 2) Material, 3) Loan and money, 4) Business-related support and 5) Infrastructure. The data supports the prospect of starting similar programs as the small producer group (SPG), but with other skills in focus. The initiative promotes and increases rural women's entrepreneurship and livelihood opportunities by giving the members a platform to earn an income in the convenience of their own homes and according to their schedules. The program creates community-building and empowerment and facilitates the needs of GMOs target group. This study gives a glimpse into the needs of the participants but not the whole picture.

- Future skills development trainings provided by GMO should keep the various conditions, mind-sets and constraints of prospective participants in mind. Several vantage points for attracting participants for livelihood-enhancing trainings exist, including those who struggle with rare job opportunities and those who would like to work part-time with a new skill or learn for household purposes to enhance their livelihood. Factors like poor health or disabilities should not be an obstacle towards learning a new skill if the desire to do so exists.
- Designing livelihood-enhancing activities and training programmes benefit from listening to the desires on the ground and presenting viable options for those who still need to

learn what skill development opportunities are available. The participants are interested to learn and/or develop existing skills, but many need guidance. Building on this knowledge, an elaborated assessment of needs, interests, and wants in GMO's project villages is advisable to get a more comprehensive picture of this subject.

- GMO should focus on establishing and developing a similar platform as the small producer groups (SPG). This helps small entrepreneurs build resilience and bring formality to their work. The platform's aim should be to strengthen a particular skill and the entrepreneurship of the participants (e.g., through marketing and finance). SPGs can provide the participants with access to documentation, various schemes, customers, supply chains, and the ability to sell to a broader market. By combining income-generating activities and entrepreneurship opportunities with empowerment and multiple forms of assistance, GMO can contribute towards holistic livelihood support.

3. Rural Eco-Entrepreneurship through Cotton Bags

Introduction:

The aim of making this audiovisual is to generate a market demand for the products made by these women. Publicity and propagation are necessary for this programme. Getting women from far-off villages involved in this bag-making programme is in itself a challenge. So also, creating a good market for these products. The skill, and information needed to market this has made us aware of the marketing opportunities available on digital platforms. And the quickest

way to market is through online marketing opportunities. We seek to engage more women to take up that line of marketing too which will create more publicity and thus make the process of selling their product easier which will increase their profits. When profits increase more women will feel motivated to take up this type of work. With these thoughts, we have shared the work of these industrious women. I wish to see these women receive your encouragement and support. Thank you.

Video title:

Text: What if you could turn a simple piece of cloth into a source of income, dignity and sustainability for the women in the villages? That's what these rural women are doing by stitching cotton bags. They are not just workers, but eco-entrepreneurs who are transforming their lives and their communities.

Namaskara to everybody. My name is Jayalakshmi. I am working as the head of Grameena Mahila Okkuta. This organization has been built for women, by women, to meet the necessities and livelihood needs and rights of rural women.

For 25 years, the majority of the activities of the organization have been centered in the Mulbagal taluk region of Kolar district. We have also been working with various other women's organisations in the state.

Under this scheme, we are working towards making women financially, politically and socially empowered. In order to realize women's empowerment, which we speak of today, we must allow women to progress in all fields. When they become financially independent,

they become capable of taking decisions. We have centered all our programmes with the intention of making women stand on their feet and lead independent lives.

We deliberated on whether we could formulate any scheme for rural women, particularly rural women labourers and women with some education but unemployed or unable to engage in any form of work. These women asked if there was anything that they could do while being at home in their spare time, while also taking care of their domestic work. And they came up with tailoring. They came forward to get trained in tailoring work and thus took their first step. After training, their question was what next? They felt tailoring orders at the village level wouldn't be sufficient. They felt they needed to take up some additional income-generating work. Through Grameena Mahila Okkuta we gave them the training to make cloth bags. After that, a programme was developed specifically for making cloth bags. Right from sourcing the cloth to making the bags, we incorporated various sizes and designs in making the bags and selling them. It was not just about stitching the bags, or the income generated by selling those bags. It was also about creating environment-friendly job opportunities for these rural women, which would not endanger either their or the community's health. Thirdly this was a direct way of creating awareness about reducing the use of plastic in villages, by showing them an alternative to plastic in rural areas. And with the message to use cotton bags instead of plastic bags, we have involved many women.

Over the past 2 years, we have trained 200 women in stitching these cotton bags. The

women have continued to be involved in this programme and they have also picked up the skills to market these bags in various places and events. In future we want this programme to grow big and enable every woman to feel that she is able to create jobs for 10 more women like her. With this intention, we have started this programme in 50 villages of Mulbagal taluk. About 200 women have gathered the skills to generate income through this to support themselves financially.

Future

GMO has a phase-out plan that leads to a sustainable project. GMO strongly feels that discrimination based on gender, including caste discrimination, must be combated, and affected communities' rights must be respected. Long-standing discriminatory tendencies must be addressed through a long-term transformation process. In this sense, collaboration with governmental actors and institutions, both at the state and municipal levels is critical and should be a part of GMO programming and advocacy efforts. GMO would want to continue its work with the assistance of networking and funding organizations that are keen to assist in the fight against prejudice. We will collaborate with other NGOs, research organizations, and government institutions to scale up programs. GMO believes it can bring community perspectives to the table and would like to involve youth groups or women's organizations in the coming Years.

Jayalakshmi
Administrator

GRAMEENA MAHILA OKKUTA

Kolar District

Annual Report (2022-23)

Honnasettahalli, Yelagondahalli Post - 563127

Mulbagal Taluk, Kolar



About Us

Grameena Mahila Okkuta (GMO) is a community-based organization of rural women. It is the apex federation of Self-Help Groups (SHG) in four taluks of Kolar District of Karnataka. GMO was formed in 1997 and registered as a society under the Karnataka State Societies Registration Act. GMO was created with the purpose of facilitating SHGs in Self Help, to develop the groups as grass roots community level institutions and to develop leadership and skills among SHG members. Over a decade of its existence, GMO has grown beyond micro finance to emerge as an institution of woman empowerment.

The Federation has now grown into a strong alliance of 500 SHGs in about 240 villages in Mulbagal, Bangarpet, Srinivasapur and Kolar taluks of Kolar district. It encompasses a total membership of 9,000 women.

Dalit women comprise 75 percent of GMO members.

Goal

The goal of GMO is to facilitate social, political and economic empowerment of rural poor women by developing self-managed and sustainable people's institutions.

Objectives

- Developing SHGs as grassroots institutions of rural poor women
- Developing GMO as an institution articulating hopes and aspirations of rural poor women
- Seeking changes in public policies in

favour of women and the poor through rights-based advocacy

- Instilling the rights approach in SHGs for securing basic needs, good governance and the benefits of development programmes
- Enabling effective participation of women in PRIs for greater transparency, accountability and effective service rendering
- Enabling SHGs to emphasize the gender perspective in addressing community problems and issues
- Facilitating SHGs in micro finance and livelihoods-related activities
- Institution-building of GMO for self-reliance and sustainability
- Networking SHG federations for advocating gender-sensitive public policies
- Enhancing awareness for girl child education and health of women.

Structure

GMO has an elected structure comprising an 100-member General Body with two representatives from each member SHG. The General Body meets six times a year and lays down policy and direction. It elects a Governing Board that oversees implementation of activities. The Board has 11 members and 23 invitees from Clusters. The AGM elects a team of office-bearers including a President, a Vice-President, Secretary and Treasurer, responsible for day-to-day functioning. Elections at all tiers of GMO are regular and leadership is rotated.

Activity Areas

Rights-based advocacy

Public Education Campaigns

GMO believes that empowerment of women is crucial for development. For their true empowerment, women need to know their rights. Awareness of rights brings about involvement of people in development activities, thereby increasing transparency, accountability and enhanced quality of governance. To enhance awareness of rights, GMO conducts regular campaigns on issues such as:

- Alcoholism
- Voter awareness
- Transparency, accountability and women's participation in PRIs and related processes
- Violence against women
- Improved PDS services
- Indiscriminate and illegal sand mining
- Sustainable agriculture practices
- Restoration of traditional water-harvesting structures (tanks)
- Public health care services in rural areas
- Quality of education in rural areas, with focus on girl children.

Letter campaigns

GMO conducts letter campaigns and encourages its member SHGs to do so on questions that involve policy intervention. GMO writes to the government, other

important functionaries and civil society figures drawing their attention to issues of public importance and seeking policy changes or introduction of policies to favor the poor and marginalized. Among such initiatives have been the advocacy on reduction of interest rates charged by banks on SHG loans, suggestions to improve the PDS system, hostels for girl children, the government's discriminatory treatment of NGO-organized SHGs, excise policy, shortcomings in public health care system, health insurance for women, appointment of women doctors in government hospitals, illegal sand mining and land ownership for women. The government has recognized many suggestions from GMO.

Dissemination of information

GMO collects and disseminates information on government programmes, public policies and decisions affecting the poor and the women, legal rights of women, laws such as Right to Information Act, changes affecting PRI functioning, employment guarantee scheme and GP budgets to enable women to demand improved services from PRIs and government departments and agencies.

Livelihoods of women

With an overwhelming number of its members belonging to poor households, GMO views livelihoods as crucial to poverty alleviation and empowerment. In this area, GMO's activities have included:

- Encouraging groups to approach livelihoods as a fundamental right
- Facilitating savings and credit activity by SHGs

- Facilitating bank-SHG linkage for group and individual IG loans
- Facilitating trainings for women for livelihoods and income generation activities
- Encouraging group-based MEs
- Conducting advocacy for increasing employment for women, particularly during times of drought
- Conducting advocacy in favour of manual against mechanical approach to public works in rural areas
- Facilitating women to avail government schemes for land purchase and livestock.

Grassroots organizations

GMO believes that strong and sustainable SHGs are key to empowerment, and therefore to development. GMO's activities in this area include:

- Promoting and stabilizing SHGs
- Training and Learning Visits for SHG members
- Building sustainable SHG movement through cluster approach
- Organizing institutional links for SHGs
- Maintaining a centralized data bank on SHGs (MIS).

Institution building

Institution building is crucial for the continuance of GMO as a grass roots organization of women. GMO's institution-building strategies include:

- Developing as a capacity building and resource organization
- Creating a large leadership base
- Developing local skills
- Local resource mobilization.

Networking

- Capacity building and learning visits for network members
- Facilitating formation of taluk-level and district federations
- State level consultations with federations and NGOs
- Consultations with the media, academics and intellectuals
- District level campaigns on governance and basic needs.

Resources

International Donors, Internal resources and contributions from member groups support GMO functioning. Institutions such as Novib of The Netherlands and Ford Foundation, GFW, GTZ, Action aid, KSWC, APMAS, The Swallows India and Bangladesh, C3, WE Trust, Azim Prem Ji Philanthropic Initiatives Bangalore (APPI). CADEM-New Delhi, NABARD, DANIDA supported GMO programmes for last 25 years.

Important Programmes Implemented During 2022-2023

Despite all the hurdles, it was yet another year with multiple activities, meaningful achievements and fulfilling outcomes. Our Board members guided and encouraged us to

gothrough all the challenges to keep our spirit high. Thus, the pandemic has now acquainted us with the experience of uncertainties, fear and restrictions both at the individual and systemic level.

We are happy to share the important activities carried out by team of dedicated staff and the continued support of the community leaders.

- During the year 2022-23, in 6 villages 1,784 women and 473 men took wage employment for about 119 man days under MGNREGS.
- 20 cases of violence against women were received at the Okkuta during the 2022-23 and the same have been settled at varied levels viz., Santwana Centre, Police Station, CDC Committees and the village elders.
- Smt. MG Papamma, the Secretary and Smt. Geetha Member of the Governing Board participated in the Women Day Celebrations at Mangasandra. Smt. MG Papamma was felicitated on the occasion.
- Participation in the network meetings at the District and the State Levels.



- 4 days National Partners' Meeting was held at Kotagiri of Tamil Nadu. The event was attended by the Administrative Officer Smt. MS Jayalakshmi, Programme Co-ordinator Smt. Pushpa,

and Field Co-ordinators Smt. Vanaja. This programme was attended by the Interns of GMO, SWALLOWS partners, and SWALLOWS Programme Director, programme officer, President from Board and the interns with the other partners. The deliberations focussed on the proposed programmes for the forthcoming 5 years and the PMERL trainings.

- While the SWALLOWS programme for 2017-22 came to an end, the new programme for 2023-27 was launched.
- On June 23 and 24, 2022 the Country Representative from Swallows Smt. Anitha visited the Okkuta and reviewed the programme from January 2022 to June 2022. She collected the report for the period. She held discussions with the CDC members on the SWALLOWS programme for the ensuring 5 years. She also visited the CRC centre on the second day and held discussions with the CDC members.
- Ms. Sophia and Ms. Alexandra, the SWALLOWS donors and the Country Representative Smt. Anitha visited the GMO on 02.12.2022 and also visited the centre at Doddbandahalli.
- During the year under review 2 new CRC centres have been established and operationalized.
- 2 year programme of WE-TRUST [ALIED] is completed. The annual report and the audit reports have been submitted.
- Annual report and the audit report for 2022 was sent to the donors of SWALLOWS.

- New villages from the taluks of Mulbagal and Kolar taluks for SWALLOWS programme were surveyed and committees formed.
- Participation in a book on "Reservation and Myths "release programme on 26th October' at Kolar. The programme was participated by Sri Nagmohan Das, retired judge from Bangalore High Court and Sri K Chandra, retired judge from the Madras High Court. Okkuta was represented by Administrative Officer, Secretary and the staff.
- SPG members have been trying to sell and popularise the cotton cloth bags at various locations such as the local weekly markets, Shopping Malls, Village feasts and festivals, in the district offices of the Government departments, exhibitions at taluk and district levels, donors meetings and at different NGOs.
- The videos of the SPGs have been uploaded into the You Tube Channel. The videos content includes stitching of the bags, cutting of the fabric, printing work, marketing, quality checking etc.,
- To provide printed cotton bags, the training on block printing was organized.



- During 2022-23 200 women and young women from 18 villages are engaged in the production of cotton cloth bags and are successful in earning incomes.
- Awareness programme on the effects of child marriage through resource persons was organized at 4 schools for about 310 students. Pamphlets were distributed on the occasion.
- Ms. Josephine and Ms. Sara Amanda were the Interns for the Internship Programme during 2022-23 from SWALLOWS. The programme was for a duration of 4 ½ months.

They visited the villages, participated in the CDC meetings and documented case studies. They also did a sample survey and study on Livelihood in GMO villages
- The members of the CDC, VDC and VC members from the project villages of the Okkuta are functioning as Digital Volunteers.
- Representatives from the SWALLOWS and GMO participated in the different activities by attending Zoom meetings as also the PMERL training programmes.
- Smt. Narayanamma has been elected as the President of the Board for 2022-23.
- Okkuta provided 1500 metres of cora cotton cloth and 1500 cut pieces to the SPG members who have taken the production of cotton cloth bags. This has not only provided employment opportunities, but also earnings from the activities.



- During the Covid pandemic, SPG members were facilitated to stitch the masks.
- 10 women members have been provided with employment by way of undertaking the printing work.
- 50 SPG member and the adolescent girls have been provided with training on digitization.
- 108 women members have submitted applications for financial assistance under the Direct Loan Scheme under D.Devaraj Urs Backward Classes Development Corporation.
- 22 applications to 3 grama panchayaths have been submitted for assistance for the housing programme.
- Committee members from the project villages have enrolled in the Sanjeevini

Sangha and they are getting loan assistance.

- 150 men and women from the project villages have obtained information on taking up income generating activities.
- 20 students from 10 project villages covered under the SWALLOWS programme have obtained certificate for finishing the computer training.
- Mr.Nagaraj has been successful in getting employment as a result of the computer training obtained from him. He is from the Madagatta village.
- 300 women and the adolescents have obtained information on law and the rights.
- New proposals have been submitted to 6 donors - Concern India foundation, UNDEF [about livelihood], Concept note to WE-TRUST for 2nd project, Ajim Premji foundation [about youth rights], NABARD and Nudge foundation.
- Local sub-inspector and the Tahsildar visited the Okkuta in connection with lack of access to the Okkuta. The board members are worked on this issue.
- Updating the website of the Grameena Mahila Okkuta.

Activity Photos



New Village Survey [2023-27]

Survey was carried out in the villages of Bangarpet Taluk- Hunkund Panchayath, Kolar Taluk - Shapur Grama Panchayath, Mulbagal Taluk - Angondahalli and H Gollahalli Grama Panchayath for the purpose of expansion of the Project area of Grameena Mahila Okkuta to implement the Swallows supported LEGEND Project for the period 2023-2027.

Villages covered:

1. Bangarpet Taluk: Hunkunda, Madhamathanahalli, Mittmalahalli, Doddahalli
2. Kolar Taluk: Shapur, Yaramghatta, Hollamballi, Thippasandra, Doddahalli, Allikunte, Neelakantapura

3. Mulbagal Taluk: Angondahalli, Asali Attikunte, H Gollahalli, Harappanayakanahalli, Kanmattha, Thoradi, Chikka-padmaghatta, H. Vaddahalli, Kashipura

Survey Team: The team comprised of MG Papamma, Pushpalatha, Sumitra, Akhila, Vanaja, Swathi, T.Lakshmamma, Salamma, Saraswathamma, HMLakshmamma

Date of Survey: The survey was carried out on 15/12/2022, 16/12/2022, 19.12.2022 and 31.12.2022 in Bangarpet, Kolar and Mulbagal taluks of the Kolar district. The objective was to include 11 villages of Hunkunda and Shapur grama panchayaths under the SWALLOWS programme for 2023-27.



Criteria adopted in the selection of the villages:

1. The villages selected for survey was essential to have dalit families.
2. The villages to be located within a distance of 15 kms from the Okkuta.
3. Villages to be selected need to have poor and dalit communities.

4. 35 villages were selected from among the 15 panchayaths from 3 of the taluks in the district.
5. Villages ought to have the transport facility.
6. Villages which are willing to co-operate, which have the interest and which are confronted with numerous problems are to be selected.
7. Villages suggested by the grama panchayaths to be chosen.
8. Villages shall not be taken up for working by other NGOs.
9. Communities which lack information on the various facilities available from the Government and thus, the resulting deprivations.

The strategy is to contact and initiate the discussions through the grass root level workers in the village identified for the survey. It included Panchayath members, anganwadi workers, ASHA workers, School teachers and the village elders.

Issues noticed in the villages surveyed:

- Women from the villages in the selected grama panchayaths have access to basic facilities.
- It is learnt that the women have not been educated on the services or facilities available from the Government through the existing contacts.
- Communities have not been able to access the facilities ought to be provided

from the grama panchayaths is also revealed through the survey.

- The focus of the Okkuta which is the women rights, legal rights, social awareness or the general awareness is not being provided by any other organization in these villages.
- In general, in all the villages the women have availed loans from the micro finance institutions. As a result, the women are unable to spare time for other social activities. They are said to be working from morning 6 am to evening 6 pm. They are unable to spare a day for themselves and are found to be struggling very much.
- Houses are rebuilt through the loans obtained under the micro finance scheme.

The houses depict a totally different scenario about these communities.

- The communities have agreed to spare the Sundays after learning about the facilities in the Okkuta, trainings and the information provided through it.
- In few of the villages self-help groups have been formed under the Sanjeevini programme and they are said to be meeting once in a month. The communities have expressed that the committees could be formed on those days as all the women will be available. In conclusion, they have agreed for the implementation of the programmes in the village.

Sl. No.	Date	Village Name	Grama Panchayath	Taluk	Remarks
1.	19.12.2022	H. Gollahalli	H. Gollahalli	Mulbagal	<ul style="list-style-type: none"> • The Board Members of the Grameena Mahila Okkuta and the personnel met the grama panchayath members, angan-wadi worker, ASHA, the village elders and the leaders, youth and the NRLM functionaries. • They were explained about the various activities planned under SWALLOWS - Legend Programme • Strategy to work as bridge between the families / communities and the Government department was explained. • Okkuta mainly works with SC/ST and the minority groups in the villages.

					<ul style="list-style-type: none"> • Objective is to increase the awareness on the women's rights and the legal aspects. Providing legal aid and co-operation. • Training and imparting aware-ness to the youth on quality education and vocational education. • Providing information and protection of children against sexual atrocities and child marriage. • Enhancing community aware-ness through the posters, hand bills and wall writings. • Appointment of 2 village committee members in each of the village. Appraising about the Committee. • Providing information on the financial assistance available through the Government departments. To facilitate face to face interactions with the officers. • Organizing gender sensitization programmes in schools and colleges to men and the youth. • Providing information on the wages provided under the MGNREGS from the grama panchayath. • Orienting on the importance of the ward sabhas and the participation of the women and the youth holding discussions on the community issues. • To include the excluded ones into the NRLM. To orient on the benefits of the programme, the trainings and the financial assistance.
--	--	--	--	--	--

					<ul style="list-style-type: none"> • Village Development Committee meets on a monthly basis. The committee has 35 members and it comprises of women, men and youth. The issues to be discussed are the family problems and the community problems. Programme personnel accordingly discuss with the members. Programmes are formed accordingly. This provides platform to meet and discuss about the problems. The programme personnel will continuously stay and co-operate with the community. They are asked to take the benefits. E.g. Pension scheme, Health Insurance, E-Shram Card, Job Card, Labour Card, Widow Pension, Pension for the Specially Challenged, Ration card, loan facilities from the Development Corporations. • All the information has been provided. The issues have been discussed with the women members and finalized. In those villages where the team was unable to meet the women, they have been told that the meeting will be held subsequently. • In total, there is severe impact of the micro finance. Every women has obtained 5-6 loans. The monthly repayment is ranging from 12,000 - 15,000. Hence, they do not afford to miss the employment. Unable to participate in the meetings and the trainings. This is the reason why the team was not able to meet the village women. This might give rise to problems. The programme will have to address to this challenge.
--	--	--	--	--	---

					<ul style="list-style-type: none"> • When the team went to implement the programme in the village, the programme orientation was done to the elected members of the grama panchayath. • Programme orientation was organized for staff and the Board • Okkuta was introduced and the programme orientation was also done in new villages. • Information on the benefits available from the Government departments and the grama panchayaths. The focus is on the women. Okkuta works for the women subjected to atrocities and the single women. The problems confronted by the women will be resolved through the assistance of the Government department. Gender sensitization was organized for the youth. Okkuta will organize training and other programmes.
2.		Harapanaya kanahalli	H. Gollahalli	Mulbaga l	<ul style="list-style-type: none"> • The information on the village was obtained through the grama panchayath. There are two grama panchayath members in the village and the anganwadi worker was oriented about the SWALLOWS programme. • Information on the benefits available from the Government departments and the grama panchayaths. The focus is on the women. Okkuta works for the women subjected to atrocities and the single women. The problems confronted by the women will be resolved through the

					<p>assistance of the Government department. Gender sensitization was organized for the youth. Okkuta will organize training and other programmes.</p> <ul style="list-style-type: none"> • Women's Opinion: The anganwadi worker expressed that the women in the village lead their life by working as labourers. The women can be met if they are informed one day in advance. In this way the Village Committee could be formed.
3.		Aasali Atthikunte	Balla	Mulbaga l	<ul style="list-style-type: none"> • Information has been obtained through Smt. Padmamma Presi-dent of the grama panchayath during the village visit. • They were told how Okkuta will help them in accessing facilities provided by the Government department and the Grama Panchayath. Extra efforts will be made on the issue of violence for women and children. They have been told of the awareness programmes relating to the law and rights of the women. They are also told that there will be additional efforts towards the development of the youth. • They are lagging behind in accessing benefits from the Government. Only few of the women have visited the grama panchayat despite the office being located within the village. • Women have obtained too many loans through the micro finance and hence, they work hard as labourers.
4.		Kashipura	Balla	Mulbaga l	<ul style="list-style-type: none"> • Grama panchayath members and the

					<p>anganwadi workers were told about the activities of the Okkuta.</p> <ul style="list-style-type: none"> All the women in the village go out for work from morning 6 am to 6pm in the evening. Hence, Okkuta was requested to give a days' notice. Thereafter the committee could be formed in the village. The community members have agreed to extend the required co-operation for organizing the awareness programmes to women and the men.
5.		Kannattha	Emmenattha	Mulbaga l	<ul style="list-style-type: none"> Grama panchayath members and the anganwadi workers were told about the activities of the Okkuta. Information was provided on the facilities available from the Government department and the grama panchayath. The focus is on the women. Okkuta works for the women subjected to atrocities and the single women. The villagers are informed about the formation of the committee for women, men and the youth. The village has SC families and the women have taken to employment to repay the loans obtained through micro finance institutions.
6.		Thoradi	Emmenattha	Mulbagal	<ul style="list-style-type: none"> In the absence of the elected representatives in the villages and the anganwadi workers, the Okkuta programmes were explained to the former grama panchayath member Mr. Shivanna. They were told how Okkuta will help them in accessing facilities provided by the Government department and

					<p>the Grama Panchayath. Extra efforts will be made on the issue of violence for women and children. They have been told of the awareness programmes relating to the law and rights of the women. They are also told that there will be additional efforts towards the development of the youth.</p>
7.		Angondahalli	Angondahalli	Mulbagal	<ul style="list-style-type: none"> • Village has about 70 per cent of SC families and the women are engaged as labourers. The anganwadi worker in the village provided the required information. • There is one anganwadi centre and Government School for classes from 1 to 10 and a private school [Class 1 to 7], Milk society and the grama panchayath. The village has two grama panchayath members. • The associations in the village includes sangha formed under Sanjeevini, Dharmasthala and the women are getting loans through the micro finance. • Aspirations of the women: We will participate in the village meetings. Monthly meetings are also held. Difficult to participate in the meetings if held outside the village. This is because there are elders and the children in the village. Women also have to go out for employment. Hence, difficult to participate in the meetings.
8.		K. Agrahara	Balla	Mulbaga l	<ul style="list-style-type: none"> • Activities of the Okkuta were clearly explained to them. The organization intends to work for women who are

					<p>subject to atrocities and who are single or alone. It was informed that it is intended to form committees comprising women and men and the youth of the village.</p> <ul style="list-style-type: none"> • Women in the village have joined self-help groups formed under Sanjeevini and have also availed financial assistance.
9.		N.Vaddahalli	Kappalama	Mulbaga l	<ul style="list-style-type: none"> • Activities of the Okkuta were dugu clearly explained to them. The organization intends to work for women who are subject to atrocities and who are single or alone. It was informed that it is intended to form committees comprising women and men and the youth of the village. • Women in the village have joined self-help groups formed under Sanjeevini and have also availed financial assistance. • The team visited the anganwadi and collected the required information.
10.		Shapur	Shapur	Kolar	<ul style="list-style-type: none"> • The elected representatives of the grama panchayath mobi-lized the women members of the village. They were told about the Okkuta and its activities. • Women in the village have obtained loans through the micro finance programme and they are also working. It is learnt that they would be available on Sundays. • Women in the village have joined self-help groups formed under Sanjeevini and have also availed financial assistance.

					<ul style="list-style-type: none"> • 30 of the families in the village are said to be belonging to SC/ST and the members opined that they would discuss about this programme with the families. • Information was obtained through the anganwadi centre and team members distributed the Corona posters.
11.		Yarangatta	Shapur	Kolar	<ul style="list-style-type: none"> • Village has SC families and the women like their counterparts in the other villages have obtained loan facility under the Micro Finance Programme. They are also engaged as labourers. • During the visit to the village, discussions were held with the women on the activities of the Okkuta and information about the village was obtained through them. • The elected members of the panchayath were contacted telephonically and they were briefed about the Okkuta. • Women in the village have joined self-help groups formed under Sanjeevini and have also availed financial assistance.
12.		Hollamballi	Shapur	Kolar	<ul style="list-style-type: none"> • During the visit to the village, the anganwadi worker was contacted and she was briefed about the activities of the Okkuta. She was also requested for information pertaining to the village. • Women were told that Okkuta will implement the programme for the SC and ST families.

					<ul style="list-style-type: none"> Village has SC families and the women like their counterparts in the other villages have obtained loan facility under the Micro Finance Programme. They are also engaged as labourers. <p>Women in the village have joined self-help groups formed under Sanjeevini and have also availed financial assistance.</p>
13.		Doddanahalli	Shapur	Kolar	<ul style="list-style-type: none"> In the absence of the elected representatives during the visit, discussions were held with the village elders. It was learnt that the village community has families belonging to SCs and hence, the proposed programme could be considered for implementation. Women have burdened themselves with loans from the Micro Finance Institutions and they are said to be engaged as labourers.
14.		Tippasandra	Shapur	Kolar	<ul style="list-style-type: none"> In the absence of the elected representatives during the visit, discussions were held with the village elders. It was learnt that the village community has families belonging to SCs and hence, the proposed programme could be considered for implementation. Information was compiled through discussions with women and those engaged with the Panchayath. Women have burdened themselves with loans from the Micro Finance Institutions and they are said to be engaged as laborers.

15.		Neelakanta	Shapur	Kolar	<ul style="list-style-type: none"> • During the visit to the village, pura the anganwadi worker was contacted and she was briefed about the activities of the Okkuta. She was also requested for information pertaining to the village. • The village has many families belonging to the Bhovi community and women have burdened themselves with loans from the Micro Finance Institutions and they are said to be engaged as labourers. • In the absence of the good roads and adequate transport facility it was informed that it will be difficult for the project staff to reach out to the village. • Women in the village have joined self-help groups formed under Sanjeevini and have also availed financial assistance.
16.		Hunkunda	Hunkunda	Bangarpet	<ul style="list-style-type: none"> • While 40 per cent of the families in the village belong to SC/ST, 60 per cent belong to other caste groups. • Villagers were informed about the Okkuta and its activities. • Women have not only availed loans through the micro finance institutions, but they are engaged as labourers as well.
17.		Madamuttanahalli	Hunkunda	Bangarpet	<ul style="list-style-type: none"> • In this village the ASHA worker was contacted and the information on the village was obtained. They were told about the Okkuta and its activities. • Women have not only availed loans through the micro finance

					<p>institutions, but they are engaged as labourers as well.</p> <ul style="list-style-type: none"> • Women in the village have joined self-help groups formed under Sanjeevini and have also availed financial assistance.
18.		Doddrahalli	Hunkunda	Bangarp et	<ul style="list-style-type: none"> • 50 per cent of the families in the village belong to SC and all of them were mobilized and oriented about the Okkuta. • Women have not only availed loans through the micro finance institutions, but they are engaged as labourers as well. • Women in the village have joined self-help groups formed under Sanjeevini and have also availed financial assistance.
19.		Mittamala	Hunkunda	Bangarp et	<ul style="list-style-type: none"> • The village has only 8 SC nahalli families. There is no good transport facility and the accessibility is also poor. Hence, it was decided that the village could not be considered for implem-entation of the programme.

In total, the survey was undertaken through the Grama Panchayath members, Anganwadi Workers, ASHA workers and the village leaders. The general problem in the villages is that women have resorted to loans through the micro finance institutions and hence they are engaging themselves as labourers during the entire week. They are expected to be free from Sunday. Women lack information on the facilities extended by the Government and they also lack good rapport with the government departments. Girls have also dropped out and women are also staying back.

They could be engaged through micro enterprises. Thus the villages could be considered for the programme implementation.

SWALLOWS - National Partners Meeting

On 2nd of December 2022 the donors meeting was held at Grameena Mahila Okkuta. The meeting was participated by Smt. Sophia, Alexandra Swallows - Donors and Smt. Anithasanthakumari, India Representative, Smt. M.S. Jayalakshmi, Administrative Officer, Smt. Pushpalatha and the Staff and the Members of the Board.

The objective of the meeting was to review the SWALLOWS programme on a bi-annual basis and to offer suggestions by the India Representatives. On this occasion visit to the villages is also undertaken.

Accordingly, the National Partners Meeting analysed the experiences, the challenges, the results in implementing the programme at the community level. But, since last two years the personnel from the SWALLOWS Swedish office could not attend these meetings owing to Covid. The present meeting is intended to understand the extent of involvement in the various works during the bridge year i.e. January 2022 to December 2022. The other proposed itinerary for the meeting includes visit to the communities in the new proposal, office arrangement at Okkuta, forthcoming programmes as also the discussions with the Board and the community members.

Donors arrived at Okkuta at 11'o clock and had initial discussions with the Administrative Officer and the Programme Co-ordinator on the implementation of the programme in the coming 5 years. This was followed by discussions with CDC, VC, CRC, Board members and the staff on the changes in the awareness levels over the last 5 years, the uses of the programme to them at the personal level and the nature of the programmes and the trainings that they will be expecting in the 5 years to come.

Initially, the Administrative Officer explained on the need to focus on the youth through trainings as they are going to be the future citizens as also they could use these experiences in their future lives. The other emphasis under this programme is also to enable the community to access more and

more benefits from the Government Departments and also help the community in getting more and more employment from the Grama Panchayath under the MGNREGS and thus, enhance their family incomes.

In the afternoon, there was a visit to the CDC at Doddabandahalli and discussions were held on the benefits of the SWALLOWS programme. The women members stated that the committee had 25 members. They have visited the Government Departments. They have also accessed information by visiting the Grama Panchayaths and they further said that they have been able to take advantage of the employment through NREGS and thus, enhance their incomes. In the event of any conflicts in the Committee, it was reported that the same would be resolved by holding discussions at the Committee. They said that they have developed the courage to dialogue with the different levels of Government. The Leadership Workshops have helped in the development of the leadership qualities in them. Thus, they have been able to understand the problem of child marriage in its totality and have also learnt the ways to be adopted to overcome the problems. A lot more programmes have been organized relating to women rights and the legal aid. During 2022 the women members said they were engaged in the channel work for about a weeks' time for which they are yet to receive the wages.

Coming back to Okkuta by 6pm, the team reviewed the issues that have emerged in the field. Further, the participation in the National Partners' Meeting was also discussed. The meeting was concluded with thanks by the Administrative Officer.

Swallows Internship Programme 2022-2023

Two Interns i.e. Ms. Josephine and Ms. Sara Amanda came from Sweden on 20.9.2022 to Grameena Mahila Okkuta. The period of internship was September 2022 to January 2023. Upon arrival from Sweden they had checked into a hotel room at Bangalore. The Secretary of the Okkuta brought them to Okkuta office. On the second day, the interns were introduced to the staff in the staff meeting. On this occasion, they were informed about the programmes that were implemented with the assistance of SWALLOWS. Further, they were taken to the Superintendent of Police [SP] office, introduced to the personnel and the required documents were submitted. They were also

taken to the Mulbagal Rural Police Station and were introduced to the Sub-Inspector. Required documents have been submitted as per the stipulations of the Government. On-line forms have also been submitted. The authorities have been informed that the interns would be in the state for a period of 4 months.

Arrangements were made for their stay at Kappalamadugu village in a rented accommodation. They have been visiting to the villages as per the schedule. They participated in the programmes organized by Okkuta. They have also participated in the PMERL training, meeting of the Board members and the National Partners' Meet. They have developed case studies on the members of the CDC, VAW, VC committee, members of the Board and the members of the SPG. They have submitted daily reports on the activities carried out by them. Photos have also been submitted. The reports submitted by them largely reflects on the problems of the communities and the SWALLOWS programme.



The officials of the Ministry of Home Affairs met the interns at Kappalamadugu and collected the required documents from the Administrative Officer. The interns were finally seen off on 16.1.2023. They have left to Bangalore on 17.1.2023.

The complete report has been submitted to the SP office and the information is also despatched to the Ministry of Home Affairs.

Information and Dissemination

Child Marriage

Hand Bills have been printed and distributed to the students at schools and colleges on different aspects concerning Child Marriage such as Effects of child marriage, legal implications of child marriage, effect of the early marriage on the health of the girl child, minimum age at marriage for boys and girls, penal punishments under the Act and Rules.



Effects:

- School and the college going students have been informed of the ill effects of

child marriage through the awareness programmes and the circulation of the hand bills.

- Awareness on the effect of educating the girl child on her life in future.
- Decrease in the incidence of child marriage at villages.
- Community members are refraining from marrying off their children at earlier ages. This is because there is general awareness on the issue and institutions are working against at the practice of child marriage.
- There is awareness on the probable offenders who are likely to be punished under the law.

Hand Bill on the Cotton Bag Market:

Awareness is developed on the advantages of using the cotton bags and the abolition of plastic bags. Effects:

- Publicising on the cotton bag market through hand bills.
- Opening of cotton bag market because of the hand bills.
- Popularity of the cotton bags as a result of the advertisements in taluk and district levels.



Annual General Body and Governing board Minutes for the year-2022-2023

I. General body Meeting -Minutes -2022-2023

Date	Venue	Total members	Discussion of the meetings based on the agenda
27.05.2022	Okkuta Office	90	<ul style="list-style-type: none"> • Society Renewal Report and passing Resolution • New Board Election for the year 2022-2023 • Presentation of annual Reports/Accounts and approval • Passing of annual audit reports • Election of Office bearers for the year 2022-2023 • Appointment of auditors • Fixing remuneration for auditors • About new donors and Budgets • Signatories and financial transactions for the year 2022- 2023

The Annual General Body Meeting of the Grameena Mahila Okkuta was held at the premises of the Okkuta on 27.5.2022. The meeting was attended by about 75 members. The members were welcomed for the meeting. This was followed by a presentation of the report of the previous general body meeting. President of the Okkuta made the presentation to the august gathering. Addressing the general body, the administrative officer Smt. M S Jayalakshmi spoke on the community problems and explained the different programmes of the Okkuta.

About the Meeting: The Annual General Body meeting is intended to explain all the activities of the organization during the preceding year

followed by the activities proposed for the following year. The approval of the General Body will be obtained for the same. Grameena Mahila Okkuta generally holds its annual body during the month of May. The key activities taken up in the meeting includes the report for the previous year, selection of the members for the Board, presentation of the accounts, report on the activities of the organization, selection of the auditor for the current year. The decision will be taken on all these agenda items during the meeting.

Presentation on the Issues discussed during the previous meeting - Smt. H M Lakshamma, President, Grameena Mahila Okkuta

- Election of the auditor for the year 2020-21 and its approval
- Constitution of the committee and its approval
- Presentation on the programmes and the donors
- Election of the Governing board
- Submission of the Audited accounts & approval
- Election of the Office bearers
- Fixing of the auditors fee for the year 2023-2024
- Approval of the General Body
- The previous year's report was accepted by Doddabandahalli Gayathamma and approved by Papamma of D.Kurubaralli



Smt. M S Jayalakshmi the Administrative Officer speaking on the occasion made a reference to the members of the Okkuta. All those engaged in the activities of the Okkuta are its members. Grameena Mahila Okkuta has worked in the 30 districts of the state. Okkuta will be completing 25 years of its existence in the month of August. I have the

desire of observing the Silver Jubilee Celebrations. It is a matter of pride that despite various obstacles the rural women in this part of the state has been running the organization and this is a matter of great pride. The objective of today's meeting is to present the details of the activities carried out during the preceding year. It is also proposed to discuss and decide on the proposed activities during the ensuing year. The activities taken up in the meeting includes the report for the previous year, Election of the members for the Board, presentation of the accounts, report on the activities of the organization, selection of the auditor for the current year. The other issue proposed for the meeting includes the renewal of the registration. The annual meeting is held in the month of May and this is preceded by the receipt of the auditor's report.

Key activities of Okkuta during 201-22 - Smt. Narayanamma

- Enabling people in getting employment through the grama panchayaths under the NREGA programme.
- Renewal of the job cards and help obtain new job cards.
- In view of the rise in the child marriage during the Covid19 pandemic, wall writings done in the villages to explain the problem of child marriage and enhance the awareness levels.
- Arranged a torch light parade at the district level on violence against the women
- Assisting women in getting services from the Santwana centres and thus resolve the issues.

- Organized vocational trainings [tailoring training].
- Community resource centre in the Bevanatha village is taken over by the Grameena Mahila Okkuta.
- During the last 5 years, 9 community resource centres have been established.
- The rebuilding of the community resource centre at Bevinatha village through a co-ordinated effort by the resource centre members, Grameena mahila okkuta and the Women Milk Co-operative.
- Smt. Narayanamma of Madagatta village has been elected as President of the Labour Union.
- Two women members have been selected as 'Kayaka Bandhu'.
- Two women members are working as LCRP under the Sanjeevini programme.
- Smt. Vijayamma has established an enterprise of her own as a result of the vocational trainings organized by the Okkuta.
- During the year 60 persons are employed under MGNREGS.
- 11 cases have been disposed.
- 80 families are issued with the new job cards.
- In total 3600 families have received a job card.
- With a view to eliminate plastics and provide employment to the women,

women with tailoring skills are supported in producing cotton cloth bags.

- 230 women have been imparted tailoring training.
- 48 women are engaged in the production of cotton cloth bags.

Presentation on the SWALLOWS Report by Smt. Pushpalatha and the We-trust Report presentation by Smt. Vijiyamma, Presentation of the 2021-22 Audit Report by Smt. Pushpalatha

Audit report was endorsed by Smt. Archana of Chadumanahalli and approved by Smt. T. Lakshamma of Nandamballi.

- The Audit Report for 2021-22 was appreciated.
- In this part of the rural area is doing 79 per cent of its transactions through the cheques.
- The meeting deliberated and decided on the appointment of Sri K N Prabhakar as the auditor for the year 2022-23.
- The report was accepted by Doddabandahalli Neelamma and approved by Chikkabandahalli Shaheena.

Appointment of New Members for Governing Board for the year 2022-23

- The new members were welcomed and they were told of the rules and regulations.
- They have to participate continuously in the meetings.
- They should have the capacity to hold the meetings.

- Need to submit the required documents. They will have to affix their signatures on the bond paper.
- There is provision for only one member from one village.
- The newly appointed members: Shilpa of Doddabandahalli, Veena from Madagatta and Devamma from Cheluvanayakanahalli.

Constitution of the Executive Committee for 2022-23

It was informed that Smt. Vijayamma, Prameela and Lakshamma S have submitted their resignations indicating their inability to continue as members due to personal reasons. All the members accepted their resignation. The three new members i.e. Smt. Shilpa, Veena and Devamma agreed to become the members of the Executive Committee. All the other members were elected unanimously.



List of Members Elected for the 2022-23 Board

Sl.No.	Name	Designation	Village
1	Narayanamma	President	Kappalamadugu
2	Saraswathi	Vice President	Cholanagunte
3	M J Papamma	Secretary	Minijenahalli
4	Shilpa	Treasurer	Doddabandahalli
5	H M Lakshamma	Member	Madenahalli
6	C R Venkatamma	Member	Chennapura
7	Veena	Member	Madaghatta
8	Papamma	Member	Kurubarahalli
9	Geetha	Member	S Chadumanahalli
10	Salamma	Member	Nandahalli
11	Devamma	Member	Cheluvanayakanahalli

I. Governing Board Meeting - Minutes (From April 2022 to March 2023)



Sl. No	Date	Venue	Total members	Discussion of the meetings based on the agenda
1.	23/06/2022	Okkuta Office	20	<ul style="list-style-type: none"> Donor representative from Swallows India office Ms. Anitha attended the board meeting and review the six month progress and problems of the communities. New strategies adopted to counter the challenges. Future plans and the new proposal
2.	29/04//2022	Okkuta Office	08	<ul style="list-style-type: none"> Planning for Annual general body meeting Discussion on Agenda for AGM
3.	26/07/2022	Okkuta Office	06	<ul style="list-style-type: none"> To pass the Resolution to open individual Savings account in SBI branch-NDMB
4.	15/09/2022	Okkuta Office	07	<ul style="list-style-type: none"> Swallows First Installment Allied Project activities Survey of new villages for Swallows Interns visit

5.	15/11/2022	Okkuta Office	06	<ul style="list-style-type: none"> • GMO sustainability and future activities for next 5 years • Schedule of Donors Visit from Swallows • Discussion on New Project proposals for new donors
6.	02/12/2022	Okkuta Office	08	<ul style="list-style-type: none"> • Donor representatives visit from Swallows Sweden and India office and discussed about • Swallows funding policies • Review of last 6years Swallows programme • Challenges and future strategies
7.	24/01/2023	Okkuta Office	4	<ul style="list-style-type: none"> • Regular attendance of the members • Approaching Local Donors • Programme review of the Quarter
8.	24/02/2023	Okkuta Office	10	<ul style="list-style-type: none"> • Review of the Programmes • Digital programme for Allied Project and making a video • Planning for new villages Survey • Election and awareness on corruption and review of the situation in villages • Sharing of network meeting agenda and follow up • Visit to NABARD office and the outcome • Preparing and conducting for Annual report and audit reports to Swallows

				<ul style="list-style-type: none"> • Fund raising for Okkuta campus maintenance and repairs • General body meeting for the year 2022-2023 • Appointment of New staff for Swallows Project • Planning of International women's day and budget • Completion of ALIED project in March 2023, and preparation for final report and annual audit • Closure of Internship Programme in January 2023 and final report and accounts were Prepared to submit to Swallows • Visit from SP office special branch and requested for some details
--	--	--	--	---

Resource Organisation

Certificate of Appreciation - Orientation Lecture - Reg

Dear Madam

Greetings from the Department of Social Work, Acharya Institute of Graduate Studies, Bengaluru

I would like to extend my sincerest gratitude and sincere appreciation for providing the orientation lecture about your organization as a Resource Person. Your session was extremely useful for students who are looking forward to building a career in social work. We are grateful for the valuable time and effort you took to share your thoughts and experiences.

Thank you once again for your contribution as a Resource Person for the Orientation lecture. Looking forward to your continuous support and guidance in the future.

Kindly find the attached Certificate of Appreciation as a Token of Gratitude.

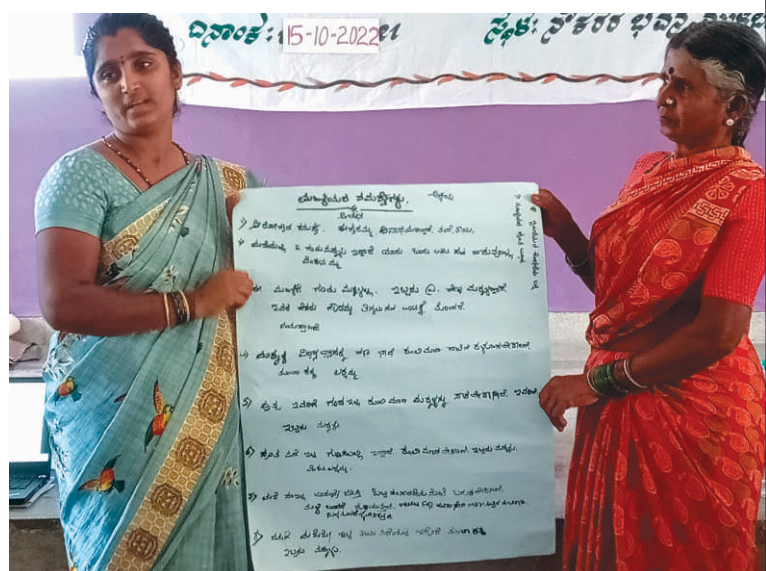
PMERL & PRA:

The objective of carrying out these consultations with the CDC members is to essentially understand the strength of the CDC committees over the last five years, the functioning of the CDCs i.e. the meetings, the maintenance of the documents - attendance register and other documents, the trends as far as the violence on the women and the development of leadership among the women and the adolescents. Strategies adopted



towards obtaining benefits from the Government, the response of the departments during their visit to their office, awareness about the incidence of the child marriages in the villages and their trends and reasons for changes if any. The review is also interested in understanding the extent of changes in household incomes as a result of employment under MGNREGS, access to the vocational training programmes and the number of women availing these benefits, awareness on the role and responsibilities among the CDC and the VC members. The ability to independently hold the meetings, the type of action plans prepared, the nature of the assistance required in getting the benefits from the government departments or is the community in a position to get the benefits

independently, the nature of the programmes to be implemented for the coming year and the nature of the functioning with the committee. With a view to strengthen the committee, develop the leadership, distribution of responsibilities, to get more and more benefits the nature of changes to be initiated. To help constitution of 4 sub-committees:



- To visit the Government departments and the methods to be adopted to avail the benefits and appraise it to the members - A sub-committee for this.
- To visit the Grama Panchayaths and the methods to be adopted to avail the

benefits and appraise it to the members -
A sub-committee for this

- A sub-committee concerning the violence and atrocities on women
- A sub-committee on the vocational training

Selection of 3 women members for each of the sub-committee and give them the responsibility. This is the objective of the exercise.

Evaluation Form for Supervisors

Thank you for taking time to answer the following questions. Your answer is helpful for us in coming evaluation of The Swallows Internship Programme to Forum Syd.

1. Overall, what do you think about The Swallows Internship Programme? Please write both positive and negative.

Our Organisation Grameena Mahila okkuta from India hosted 3 batches since 2017, 2019 and 2022. The Swallows Internship Programme is designed well to help students from various streams and get support for fulfilling their carrier goals. Internship is designed in a way that Interns should stay in other country, and stay with community and Learn from partners work and support Partners in their documentation and Reports. This is a well-designed Plan in Internship programme, which is useful that students from Sweden can have firsthand information and experience of how Swallows Partners work in the field, problems in the community and the strategies that were planned by the Organisation.

It is also an opportunity for Interns to learn Field realities. In turn this will help Okkuta

In making Swedish public to understand the partners work and the context in which we were working With the communities.



Positive experiences

- Interns adjusted well to communities, local transport, village conditions, and had good interactions with people. Though they had some health problems.
- Assignments given to interns have been carried out well and completed the tasks and submitted.
- Staff have also improved their English skills during internship.
- Interns had good relationship with translators though they worked with 3 translators.
- Interns were happy living in the community, Staff members and helpful in taking them to villages, introducing interns and organising meetings.

- Interns feel they received meaningful tasks and inputs from Okkuta to learn
- Interns have been able to establish trust and good relationships through multiple villages and understanding the context which made documentation easier.

2. What is your overall feeling and experience of

- a. Being a supervisor for the Swallows interns?

Sharing my work and experience with young Interns and making them to understand our context and the complex environment in the working area has guided them to how they should work with communities. It helped interns to understand the work culture and dynamics about development Perspectives and about Gender Equality among men, Children, youth and women in Indian context. Also it is an opportunity for me to learn from them. Interactions with the Interns also helped us to know about various problems related to women, cultures, food habits, changing attitudes with young generations in Sweden in their situation and context.

Also taking responsibility of supervising internship programme is a challenging task, With the Interns coordination, planning and monitoring and protection for them is not an easy job for me with the other responsibilities in the organization. But with the support of all my colleagues and Members of governing Board I hope I managed efficiently and also cooperation extended by the Interns.

- b. Having two or more interns from the Swallows at your organisation during 4 months?

We hosted 2 Interns in 2022-2023 .We provided them with simple accommodation in the community in a rented house. Interns adjusted very well with all small practical problems like travel in local transport and own cooking for few days and with the unknown Language.

Practically speaking, 2months are sufficient in one NGO for Interns. They should experience with two different situations and different work cultures. It will give them an opportunity to compare and take good practices for them to learn.

Apart from our regular Projects, we need to take care of their needs, and planning schedule for their village visits, baseline survey and interviews with women for case studies. Also attending local police queries and MHA people.

Their work plan should be match with our work schedules for staff. Their assignments sometimes created confusions and disappointment.

- 3. What do you think about the communication between you and the Swallows (the coordinator in Sweden) before the arrival of the interns? (for example, on recruitment, education, arrangement of practicalities)

It was good. Well informed about selection process, Pre Introduction and tele con, TOR, MOU and security plans and Tasks assigned to them and their educational background.

Ms. Norah is very good with responding to queries and communications. From Swallows, we got updates with timely action on informing about VISA and process involved in getting new set of dates on the Interns travel, budget costs and transfer of funds.

From the Swallows India office Ms. Anitha also very supportive and gave us lot of inputs during the Internship Period.

4. What do you think about the communication between you and the Swallows during the internship programme? (for example, for working tasks, supervision and evaluation)
 - Ms. Norah is very well with responding to queries and communications. From Swallows, with regard to the Interns travel, budget costs and transfer of funds.
 - The Swallows India office Team also very supportive and gave us lot of inputs during the Internship Period.
 - From the Swallows end during Internship programme, Ms. Norah had opportunity to have interaction with me and my colleagues during NPM. That helped in understanding few Issues like Interns travel and holidays for Interns.
 - Ms. Norah was very quick in responding, and Supported with timely action on the budget costs and transfer of funds, also about interns health issues.
5. What is your experience of making a plan and assigning tasks for the intern for the whole internship period?
 - a. Were there any problems in following the plan for you or for the interns?

We had discussions with Interns and explained about the week plans in consultation with them and preparing schedules. We also had a discussion much before our requirements like Case studies, Family Survey on Livelihood and supporting in NPM etc. The experience is good, and each time we have had some new experience and Ideas.

The changes in programme plans and schedules only during rains, some unforeseen circumstances in communities or non-availability of a translator, Interns health issues which is informed to Interns well before.

- b. Did you revise the plan during the internship period?

Yes we did. Sometimes non availability of staff or some problems at community level. But at the same time we asked interns to work at office or work from home option, also to read some reports of the organization.

Things that can be developed

- We could have started doing some assignments earlier. Two months are a long introduction and we did not understand in the beginning why we did not received assignments. Then after vacation we started to have many assignments, which we both thought was good however during that period we also had many assignments from the Swallows that we needed to do.
6. How was it to evaluate the internship plan with the interns upon their departure? What was the main differences between the initial plan and the actual work?

We discussed together and It is good and we did it together. For our surprise we completed most of the tasks as per the plan.

7. What kind of material that the interns produced (write, recorded or photo graphed) and/or helped you to develop are you using/ will you use in the future and how? (Example; reports for different management or applications, photo graphs or videos for marketing or content on a webpage?)

Interns did some documentation such as some case studies of community members and good photographs taken by them for case studies.

- 10 case studies written on different themes (VAW, skill development, NREGA work, CRC animators, VC members, on Okkuta's Board member and CDC committee).
- Conducted surveys with 20 families in four villages on family Livelihood. Wrote a report on this. These documents are very useful for GMO and its work and also a good learning for staff also. Even Okkuta can use that family survey report as baseline for proposal writing.

- a. Any material that got published in external media, such as newspapers or other organizations webpages?

No, for GMO we did not used the case studies and survey report published in any of the media or in website.

- b. Please provide suggestions for improving our future programme.

Interns should discuss and give us a list of events on, what they want to do, what they want to learn and what way they will contribute to the organization through their internship.

They are students and yet to work with Organisations and get to Learn many experiences. They analyses the problems keeping all the field circumstances and administrative work involved in the Project. Just understanding programmes and their tasks alone cannot give a basis to their understanding of the problems.

8. Please write below if you have any other comment.

The suggestions from Okkuta are when swallows select the candidates for Internship programme, it is always better to check their Health history of any illness or problems related to respiratory and heart deceases. The Swallows should inform the host organisation about their health problems much before Interns arrival to India.

Sometimes it has become very difficult to attend their health problems for the Partner organisation, which leads to lot of stress and anxiety. With the experience after the post covid , and the lack of good hospitals and treatment in small towns where we located and also prescriptions by local doctors not trusted by the Interns.

A clear Instructions and guidelines should be drawn for the Interns and same should be shared with Partners about their mobility and staying weekends and other holidays in other than the Project area locations.

Positive experiences

- Interns provided review, analysis and inputs from field visits.
- Interns attended workshops with students on gender equality and child marriages.
- Interns Conducted surveys, with preparing their own questionnaire with 20 families in 4 villages on family Livelihood and skill trainings. Wrote a report on this.
- Interns Visited Santwana Kendra (Counselling centre for domestic violence) and Mulbagal court. Met with a consultant and had discussion on laws regarding domestic violence in India.
- They visited NREGA work sites.
- They also visited 2 CRC centres

Jayalakshmi
Grameena Mahila Okkuta
 Supervisor for Internship Programme
 2022/2023

Internship Evaluation - Grameena Mahila Okkuta 2022/2023

Supervisor: M.S. Jayalakshmi
 Email: jayagmo@gmail.com
 Phone: +91 87626 55289

Office address: Honnasettahalli,
 Yalagondahalli P.O. 563 127 Mulbagal

Taluk, Kolar District Karnataka, India

Interns: Amanda Ömar and Josefine Nilsson

Tasks completed by Interns -2022-2023

- Field visits to 18 Swallows villages during the internship. Many of them we visited several times. We stayed in Kappalamadagu where several women engaged in Okkuta lives, but it's not an swallows progromme village.
- In the villages, we did farm visits, house visits and attended meetings
- Visited new villages and survey meetings in prospective Swallows project villages where villagers, Okkuta and local leaders attended
- Discussing problems in villages regarding alcoholism, employment, financial status, VAW, gender equality, child marriages, the covid-19 pandemic, etc.
- Attended 15+ CDC and 2 SPG meetings in various villages
- Visited several Gram panchayat offices
- Visit made to NREGA work site visits
- Visit to local government schools and anganwadis.
- Visited Santwana Kendra (women's counselling centre) in Mulbagal to learn from staff about their work, including the primary counsellor. Assisted a women victim of VAW to file a report at Santwana Kendra and the local Police station

- Visited 2 CDC centres two times each
- Attended 5 PREML meetings and PRA follow-up training in various villages
- Attended review meetings at GMO office
- Visited various government departments in Mulbagal, including agriculture, horticulture and police departments.
- Attended and documented training and awareness programmes organised by Okkuta.
- 2 gender equality and child marriage workshops in two local high schools
- 1 Gender equality for youth and men training in Mulbagal
- Attended a women's and children's development meeting in Mallanayakana halli school
- Attended National partners meeting in Keystone, Kotagiri.
- Conducted interviews and wrote 10 case studies on the topics of VAW, SPG, CDC Members, VC, Child Marriage, Board members, Government Schemes etc.
- Provided review, analysis and inputs from field visits.
- Conducted survey interviews in 4 villages with 20 families about skill development and alternative livelihoods. We also conducted a test survey in 1 village with 5 families. Wrote a survey rapport.
- Assisting with annual rapport. Providing case studies, pictures and formatting results.

- Provide Okkuta with a feedback report
- Participating in community festivals/ events

Feedback

Positive experiences:

- Interns got a lot of support and understanding during sickness from GMO staff.
- Interns enjoyed being able to influence the assignments according to their interests.
- Interns adjusted well to communities, local transport, and the village conditions and interacted well with people.
- Interns were happy living in the village of Kappalamadagu. The landlady Saraswathamma was accommodating and made the interns feel safe and cared for.
- Interns had good relationships with GMO staff and the three translators.
- Interns feel like they have received meaningful tasks.
- Interns have established trust and good relationships with the women in Okkuta's project villages, which has helped in documentation work.
- Interns have learned a lot and gained more experience in the field of rural development and women's rights.

Improvements:

- Language barrier when a translator is not present.

- Sometimes interns felt that there was some lack of information and communication when the work schedule changed.
- Interns would appreciate it if the tasks were more spread out during the internship. To avoid too much stress and a heavy workload at the end.

Staff List

April 2022 to March 2023

Sl. No.	Name	Experience	Designation	Full/Part Time
1	M. S. Jayalakshmi	25 Years	Administrator	Full Time
2	S. V. Pushpalatha	21 Years	Programme Co ordinator	Full Time
3	Akhila C.	1 ½ Year	Accountant	Full Time
4	Vanaja	3 Years	Field Coordinator	Full Time
5	Sudha	6 Months	Field Coordinator	Full Time
6	Amulu	6 Months	Field Coordinator	Full Time
7	K C Sumithra	3 Years	Field Coordinator	Full Time
8	Swathi	6 Months	Field Coordinator	Full Time
9	Rajendra	13 Years	Driver	Full Time
10	Narayanamma	7 Years	Kitchen Helper	Full Time
11	Gowthami	2 ½ Year	CRC Animator (Part Time)	Part Time
12	Pavithra	6 Months	CRC Animator	Part Time
13	Shilpa	4 Months	CRC Animator	Part Time

Programme/activities conducted during the year for the benefit of our Target Group members in the community - 2022-2023

Sl. No.	Date	Name of the Programme	Place	Details of Total Participants			Total
				Resource Persons	Women/ men/youth	Okkuta Staff and Members	
1	06.04.2022	Awareness on micro IG activities [kitchen gardening]	Mulabagal	1	40	4	45
2	11.04.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Mulabagal	1	40	4	45
3	12.04.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Basavarajapura	2	30	2	34
4	08.04.2022	Network meeting	Kolar	7	20	3	30
5	22.04.2022	Strengthening of V.C	Mulabagal	1	40	4	45
6	08.04.2022	Network meeting	Kolar	7	20	3	30
7	25.04.2022	Awareness about early child marriages for youth	Mulabagal	3	40	3	46
8	25.04.2022	Training on women's rights for community resource centers	Mulabagal	3	40	3	46
9	16.04.2022	Review meeting with CDC, VC	GMO	4	20	3	27
10	18.04.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Mophrhalli	6	70	3	79
11	29.04.2022	Strengthening of V.C	GMO	1	30	5	36
12	29.04.2022	Strengthening of V.C	GMO	1	30	5	36
13	08.04.2022	Network meeting	Kolar	5	10	2	17
14	16.04.2022	Planning & Review Meetings with Communities and Grama Panchyaths	S.Chadumana-halli	4	60	2	66

15	27.04.2022	Visit to govt.dept	Mulabagal	2	10	2	14
16	06.05.2022	Staff appraisal meeting	GMO	1	-	9	10
17	09.05.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Vegmadugu	2	40	3	45
18	10.05.2022	Gender training for youth and men in project villages	GMO	1	20	4	25
19	13.05.2022	Gender training for youth and men in project villages	Mulabagal	1	20	3	23
20	14.05.2022	Interaction & Information Sharing Meetings With Govt Departments	Mulabagal	3	30	3	34
21	14.05.2022	Demonstration of Skill Related Activities	Mulabagal	1	20	4	25
22	20.05.2022	Visit to govt.dept for follow up	Mulabagal	5	10	2	17
23	24.05.2022	PMERL meeting in Sonnvadi	Sonnvadi	1	20	3	24
24	25.05.2022	Netrwork meeting	Kolar	-	25	4	29
25	25.05.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Kappalamadugu	3	35	2	40
26	25.05.2022	Network meeting	Kolar	2	30	4	36
27	11.05.2022	Information and interaction sharing meeting with government departments	MBL	2	30	4	36
28	11.05.2022	Visit to govt.dept	MBL	1	10	2	13
29	27.05.2022	Meeting of internal policy	GMO	1	15	4	20
30	31.05.2022	Demonstration of Skill Related Activities	Mulabagal	1	30	4	35
31	1.06.2022	Awareness on micro IG activities [kitchen gardening]	GMO	1	40	5	46

32	2.06.2022	Review meeting with CDC, VC	Mulabagal	1	40	4	45
33	7.06.2022	Awareness on micro IG activities [kitchen gardening]	Mulabagal	2	50	4	56
34	15.06.2022	Demonstration of Skill Related Activities	G.M.O	1	10	4	15
35	7.06.2022	Strengthening of V.C	Mulabagal	1	30	4	35
36	13.06.2022	Strengthening of V.C	Mulabagal	1	35	4	40
37	22.06.2022	Strengthening of V.C	Mulabagal	1	30	3	39
38	23.06.2022	Meeting of internal policy	GMO	1	20	5	26
39	24.06.2022	Meeting of internal policy	GMO	1	15	5	21
40	26.06.2022	Support and maintainance for community resource centres	GMO	1	10	4	15
41	27.06.2022	Demonstration of Skill Related Activities	Mulabagal	2	30	3	35
42	11.07.2022	Interaction & Information Sharing Meetings With Govt Departments	Mulabagal	2	30	3	35
43	09.07.2022	PMERL Trainings	Kavathanhalli	1	33	6	40
44	24.07.2022	PMERL Trainings	Bhatrahalli	-	31	4	35
45	17.07.2022	Bags marketing	Kolar	-	2	-	2
46	18.07.2022	Bags marketing	Bangalore	-	2	-	2
47	28.07.2022	Visit to govt.dept	MBL and Kolar	2	10	2	14
48	11.07.2022	Information and interaction sharing meeting with government departments	MBL	2	40	4	46
49	27.07.2022	PMERL Trainings	Cheluvanayakanahalli	-	-	26	430
50	27.07.2022	PMERL Trainings	Kadareepura	-	28	4	32
51	26.07.2022	Demonstration of skill related activities	M.B.L	1	16	3	20

52	29.07.2022	PMERL Trainings	Vegamadugu	-	30	5	35
53	04.07.2022	Visit to govt.dept for follow up	MBL	2	7	1	10
54	01.08.2022	PMERL Trainings	Cholangunte	-	15	3	18
55	04.08.2022	PMERL Trainings	Kumudenahalli	-	15	4	19
56	17.08.2022	Gender training for men and youth in project villages	MBL	2	30	3	35
57	08.08.2022	Planning & Review Meetings with Communities and Grama Panchyaths	MBL	2	30	3	35
58	18.08.2022	Bags marketing	G.M.O	5	-	6	11
59	23.08.2022	Demonstration of Skill Related Activities	G.M.O	1	10	4	15
60	27.08.2022	Network meeting	Bangalore	3	10	2	15
61	25.08.2022	Network meeting	Kolar	2	4	2	8
62	20.08.2022	Training on women's rights for women and adolescent girls	MBL	1	35	4	40
63	07.09.2022	PMERL Trainings	Gandhipura	-	15	4	19
64	08.09.2022	Training on women's rights for women and adolescent girls	MBL	1	45	4	50
65	08.09.2022	Awareness on Early Child Marriage for Youth	Mallanayakana-halli high school	1	77	2	80
66	12.09.2022	Interaction & Information Sharing Meetings With Govt Departments	MBL	2	50	4	56
67	16.09.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Doddbandhalli	3	40	7	50
68	25.09.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Vegamadugu	3	70	3	76
69	09.09.2022	Visit to govt.dept	Kolar	1	15	4	20

70	26.09.2022	Bags marketing	G.M.O	2	30	4	36
71	29.09.2022	Netrwork meeting	Kolar	2	70	5	77
72	30.09.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Karvereddhalli	3	52	5	60
73	20.09.2022	PMERL Trainings	Sangsandra	-	23	2	25
74	17.09.2022	Training on women's rights for women and adolescent girls	MBL	1	35	4	40
75	19.09.2022	Awareness on Early Child Marriage for Youth	MBL High school	1	110	2	113
76	15.09.2022	Training on women's rights for women and adolescent girls	MBL	1	35	4	40
77	26.09.2022	Netrwork meeting	GMO	2	47	6	45
78	02.10.2022	Block printing training on cotton bags	GMO	2	20	6	28
79	07.10.2022	Training on women's rights for women and adolescent girls	MBL	1	50	4	55
80	08.10.2022	Demonstration of Skill Related Activities	MBL	-	10	4	14
81	20.10.2022	Awareness on Early Child Marriage for Youth	Kurudumale high school	1	84		590
82	25.10.2022	Planning & Review Meetings with Communities and Grama Panchyaths	Bevnatta	1	80	4	85
83	11.11.2022	Planning & Review Meetings with Communities and Grama Panchyaths	puttenahalli	2	70	4	76
84	02.11.2022	PMERL Trainings	Doddabandhalli	-	28	7	35
85	02.11.2022	PMERL Trainings	Sonnavadi	-	28	5	32
86	17.11.2022	PMERL Trainings	K.B.Kotturu	-	26	4	30

87	19.11.2022	Awareness on Early Child Marriage for Youth	Gumplapura high school	2	64	4	70
88	12.11.2022	Awareness on Early Child Marriage for Youth	Timravutana-halli high school	1	96	3	100
89	24.11.2022	Netrwork meeting	kolar	2	80	4	86
90	12.11.2022	Training on women's rights for women and adolescent girls	Mallanayakanahalli	1	34	5	40
91	02.12.2022	Review meeting for V.C & C.R.C and GMO staff	GMO	-	30	10	40
92	02.12.2022	Review meeting with CDC members	Doddabandhalli	-	28	7	35
93	05.12.2022	Demonstration of skill related activities [agriculture]	Tondhalli	1	27	2	30
94	21.12. 2022	Planning & Review Meetings with Communities and Grama Panchyaths	Mallanayakanahalli	2	60	4	66
95	22.12.2022	Awareness on Early Child Marriage for Youth	Mallanayakanahalli high school	1	80	2	83
96	23.12.2022	Interaction &Information Sharing Meetings With Govt Departments	Mulabagal	3	38	5	45
97	20.12.2022	Visit to govt.dept for follow up	Pichhguntlahalli [panchaythi]	2	7	1	10
98	23.12.2022	Visit to govt.dept for follow up	MBL	2	15	3	20
99	24.12.2022	Training on women's rights for women and adolescent girls	Mulabagal	1	40	4	45
100	25.12.2022	Training about printing on cotton bags	GMO	1	10	5	16
101	30.12.2022	Visit to govt.dept for follow up	Mulabagal	4	20	2	26
102	25.01.2023	Strenthening of V.C	Mulabagal	4	35	5	44

103	02.02.2023	Interaction & Information Sharing Meetings With Govt Departments	Kappalamadugu	3	40	4	47
104	06.02.2023	Video shooting in SPG villages [about cotton bags]	Kadhreepura Madhagatta Bevanatta	1	30	5	36
105	07.02.2023	Network meeting	N. Vddahalli	-	150	5	155
106	08.02.2023	Video shooting in SPG villages [about cotton bags]	Minijeenahalli S. Chadumanahalli Sonnvadi	1	30	4	35
107	14.02.2023	Video shooting in GMO [about block printing on cotton bags by SPG members]	GMO	1	10	4	15
108	02.03.2023	Demonstration of skill related activities [marketing training and digital marketing training]	GMO	1	20	4	25
109	28.03.2023	Demonstration of skill related activities [marketing training]	Minijenahalli	1	15	2	18
110	28.03.2023	Demonstration of skill related activities [marketing training]	S. Chadumana-halli	1	15	5	21
		Total	177	3528	412	4217	

List of Villages for GMO Operational Area- 2023 -2027

Sl. No	Village Name	Gram Panchayat	Taluk
1	Sonnavadi	Sonnavadi	Mulbagal
2	Kavatanahalli		
3	Timmapura	Mallanayakanahalli	
4	Moparahalli		
5	Basavarajapura		
6	Puttenahalli		
7	Bevanatta		
8	Belaganahalli		
9	Kadaripura	Kurudumale	
10	Cheluvanayakanahalli		
11	Madagatta		
12	K.B. Kotturu	Timmaravutanahalli	
13	Vegamadugu		
14	Karivireddahalli		
15	Mannenahalli	Alanguru	
16	Minijenahalli	Orukunte Mitturu	
17	Chitteri		
18	Bandahalli		
19	Nagasandra		
20	Chiyandahalli		
21	Cholangunte	Avani	
22	Gandhipura	Angondahalli	
23	Angondahalli		
24	Kappalamadugu	Kappalamadugu	
25	Kumudenahalli	Balla	
26	S. Chadumanahalli		
27	Kashipura		
28	Kempapura	Avani	
29	Kannatta	Emmenatha	
30	Nandamballi	Shapur	Kolar
31	Shapur		
32	Yarangatta		
33	Hollamballi		
34	Doddnahalli		
35	Siresandra		

Consolidate list of villages - 2023 to 2027

Total villages	-	35 (Mulbagal taluk - 29, Kolar taluk- 6)	
Total taluks	-	02	Total Grama panchayats - 12
Swallows villages	-	16	We- trust villages - 8
New villages	-	11	Total villages - 35

Grameena Mahila Okkuta Governing Board Members - 2022- 2023

Sl. No.	Name of the Members	Designation	Age	Caste	PANNo.	AadharNo	Phone no. & Mail ID
1.	Smt.Narayanamma w/o Late Ramakrishnappa, Kappalamadagu Village/Post MulbagalTaluk , Kolar District Karnataka	President	47	SC	FIQPM8077N	9820 9587 2107	9035819582 jayagmo@gmail.com
2.	Smt.Saraswathi w/o Narayanaswamy Cholanakunte, Avani Post Mulbagal Taluk, Kolar District Karnataka	Vice	46	SC	DKVPS9900R	5696 4450 4917	8722474742 President jayagmo@gmail.com
3.	Smt. M.G. Papamma w/o late. Chinnappa, Minijenahalli, Yalagondahalli P.O. MulbagalTaluk, Kolar District, Karnataka	Secretary	60	SC	FNUPP9975H	7103 0755 9600	9731792914 jayagmo@gmail.com
4.	Smt. Shilpa w/o Bengalurappa, Mulbagal post/taluk, Kolar District, Karanataka	Treasurer	32	BC	CTKPC8932N	395998013798	6361299861 jayagmo@gmail.com
5.	Smt. H.M. Lakshmmamma w/o Venkateshappa Madenahalli, Virupakshi P.O. MulbagalTaluk, Kolar District Karanataka	Member	65	SC	AQUPL8830B	4231 9571 1111	8971480893 jayagmo@gmail.com
6.	Smt. C.R. Venkatamma w/o Hanumappa Chennapura Village, Angondahalli G.P BallaPost,MulbagalTaluk, Kolar District, Karanataka	Member	68	SC	BPBPV1386P	8388 5102 7868	9880020039 jayagmo@gmail.com
7.	Smt. Papamma w/o Papalappa Kurubarahalli, Mallanayakanahalli GP & Post, MulbagalTaluk, Kolar District Karanataka	Member	67	SC	FOLPP5653E	5086 3557 4237	9731219766 jayagmo@gmail.com
8.	Smt. Geetha w/o Murali Mohan, S. Chaduma-nahalli, Balla GP, Post, Mulbagal post, Kolar District, Karanataka	Member	36	SC	DFFP6263C	302798975448	8722569884 jayagmo@gmail.com
9.	Smt. Salamma w/o Narayanaswamy, Nandanballi, Shapur GP, Chamarahalli post, Kolar taluk, Kolar District, Karanataka	Member	46	SC	AQJPY8738L	855233309737	8748813853 jayagmo@gmail.com
10.	Smt. Veena w/o Kumar Madgatta, Kurudumale GP, Mulbagal post, Kolar District, Karanataka	Member	34	OBC	FXIPR1976N	942060587927	8660672464 jayagmo@gmail.com
11.	Smt. Devamma w/o Naryanaswamy, Cheluvanayakanahalli, Kurudumale GP, Mulbagal post, Kolar District, Karanataka	Member	36	SC		488853036447	7899495857 jayagmo@gmail.com

Grameena Mahila Okkuta
Governing Board Members - 2022- 2023



The Swallows



India Bangladesh

The narrative report

Name of the Organisation:

**Grameena Mahila Okkuta Kolar District,
Karnataka**

Name of the Project :

**Livelihood, Empowerment and Awareness
Programme (LEAP)**

Project Intervention Number :

300007406

Reporting Period :

January 2022 to December 2022

Part 1 Organisational Level (max 1 page- changes that happened in 2022)

1.1 Briefly describe the changes that may have occurred at an organisational level during the year. This may include, but is not limited to; structure, policies, strategies, internal steering and control, as well as capacity development.

Like the previous year, Covid had spread to most of the families in the current year too creating hurdles to carrying out the planned activities. This had affected the lives of the people particularly the ones who depend on wage labour. During November to January people face health and financial issues related to COVID 19, secondly the people face the natural disaster – had heavy rainfall for about 2 months and it disordered the lives of people? It negatively affected the day-to-day affairs of the people thereby losing employment, food, agriculture and health. Those who depended on agriculture and its labour had to face hardships as the crops were lost, shortage of food products, low price for the

produce, crop loans, price rise etc. had hit the livelihoods of the poor people. It was not easy for the organisations like us to organise people and work. It was difficult to work as per the expectations of the people.

- 2 The changes happened in rules and policies in implementation of the MGNREGA and Various government schemes also caused some problems to reach our plans and targets due to delays from government departments and grama Panchayats. Details of the problems are explained in the other part of the report under Livelihood.

During the reporting period, from the Project team the time was given also for Attending Evaluation process and queries, New Proposal Building, Annual audit and PMERL trainings through zoom meetings.

Grameena Mahila Okkuta: The following strategies were adopted with a view of reaching out the programs being implemented under the Livelihood, Empowerment and Awareness Program (LEAP) project.

Structure

The administrator is the responsible for all the office level tasks. There will be a Team Leader, Program Coordinator, Field Coordinators and Vigilance Committee members in all the villages. The animators are appointed to look after the Community Resource Center. Active members of the Community development Committee is encouraged and involved in the Project. The assigned tasks are completed by seeking cooperation and support from the local

government officials. Efforts are made to engage the youth of the village.

This is an existing structure, and mentioned because if any new person to understand the working structure of GMO, helps them to visualise how we work in a structured manner.

Policies: The General Body Meeting was conducted in the month of May once a year. Executive Committee is elected and office-bearers has been elected, including President, Vice President, Secretary and Treasurer.

Six governing board meetings have been conducted this year, the changes in the governing board during the year are a. Change of President: In place of H.M.Lakshamma, Ms. Narayanamma Elected as a new President for the year 2022-2023. B. Change of Treasurer: A new treasurer elected for the year 2022-2023, where several decisions have been taken. Proposal discussions for the next 5 years under the SWALLOWS program has been prepared. Discussions have been held on financial and government policies and regulations.

Strategies:

The strategies adopted by GMO were aptly developed and properly implemented so as to enable the rights holders to access and claim their rights. The strategies included: awareness raising, capacity-building, formation of community institutions, engagement and advocacy with duty bearers and campaigning and information dissemination. Women mobilised themselves and addressed issues of domestic violence, accessed social security benefits, sought

benefits from the government schemes launched to support livelihood initiatives, such as horticulture, animal husbandry and agriculture.

Okkuta continued the same in its work in the field with its strategic planning and some Approaches which are Being an annual reporting, we taught it is relevant to share the current strategies.

Capacity building:

Through this project GMO has effectively addressed issues of VAW, where the grassroots women leaders themselves have been adequately equipped through the different trainings to deal with cases of domestic violence, sexual harassment and child marriage.

Many training programs have been held for the staff to implement this project. Visiting different government departments, meeting the officers and discussing with them, meeting with network, participated in protests, CDC meetings, and trainings are provided to them at every stage, which has helped them in gaining experience.

All the training programs organized for the community, dissemination of information, and participation of the staff members in information dissemination workshops has helped in continuing the works. It has also helped in compiling lot of information and details, and also helped in establishing contacts with all the departments.

Details like participation of people, facilities available from the government and people engaging under the MGNREGA works are assessed from the

reports submitted by the field workers in the meeting. It has helped in reaching out the government facilities to the beneficiaries and achieving results as per the project report.

- 1.2 Please include a description of the elaboration of (or changes to) policies and/or specific activities regarding gender, environment, conflict and shrinking space that may have had an impact on programme implementation.

Shrinking Space:

The government is forming Sanjeevini groups under NRLM program and also forming federations at the local gram panchayat levels and providing financial aid. Along with it encouragement is given to the community members to improve their skills. Funds are provided to each society/union. However, the government is itself acting as a mini NGO, without informing us and providing training. This might pose difficulties for the NGOs in the coming days.

Elections will be held in 2023. Work may become harder based on which government will be elected to power. Awareness in the community is increasing because of dissemination of information about the various government programs and schemes through various methods and media.

Micro Finance companies are creating problems for the awareness creating societies/ institutions/Trusts Explaining women about the consequences of the getting finance from private agencies and companies and how it is going to affect the women to fall in debt trap. Already women are struggling to repayment and

losing their properties to pay the loans and higher rate of Interest.

With regard to the NGO's we are discussing in the network meetings to find a solution, there is a need to pressurize on government and some advocacy by larger networks may help to solve the problem. If all the NGOs come together and pressure the government to introduce a bill on regulation of Microfinance by the private Institutions, that is going to solve the problem, like in other states in India.

Gender:

The GMO is working with women from the last 25 years. It has extended its activities with the youth and men also. Yet it has been challenging for GMO which is making constant efforts and continuing with its works.

People intend more to get the government benefits through mediators because of various reasons like lack of proper information, politics, etc. Through GMO there will be delay in reaching out the facilities to the people because the process takes time and the officers are not bribed.

- 1.3 List the guiding documents related to development co-operation that your organisation has adopted during the year, (eg fund raising policy, policies on cost sharing...)
 - GMO discussed and passed a resolution in its general body and Governing body with regard to fund raising through CSR funding and local fund raising With regard to cost sharing In the Governing board we

have taken a decision to Share the expenses related to administration should be shared across the donors that are supporting GMO.

The administration costs for NGO's were fixed by the MHA with regard to administrative expenses with FCRA funds, so the cost sharing is based on the

ceiling or slab which is calculated 20% of the overall budget.

Part 2 Programme Level

2.1 Overall description and analysis of the programme with focus on results.

The three questions included in the box below should be seen as to support your reflection.

Guiding question	
<p><i>Have we been doing what we said we would do?</i></p>	<p>Follow-up the programme results in the programme matrix. Describe possible deviations.</p> <p>What has caused these deviations? Are they external or internal factors? The focus should be on those factors that can be controlled by the programme.</p> <p>Are there strong/weak results in any Expected Results, why?</p> <p>Result: Under Livelihood A total number of 2257(women 1784, men 473) people from 6 villages in 3 gram panchayat limits were helped in finding jobs under the MGNREGA program. However, Form-6 was submitted seeking jobs for people in 20 villages, under 7 gram panchayats.</p> <p>The target under MGNREGA was achieved last year. 375 persons Women-242, men-94,youth-39</p> <p>availed the information and benefits under the MGNREGA program and availed details through face-to- face meetings. Except one village, payment of wages under the MGNREGA program in all other villages has been done. The problem of the village is brought to the notice of the higher authorities.</p> <p>Differences: As already informed in the LFA/ Result matrix, as per the Okkuta's target groups, 2,400 people have been provided jobs under MGNREGA. However, more people couldn't be helped under this program because of COVID-19 Pandemic and incessant rains.</p> <p>External reasons: Non cooperation of Panchayat officials and elected representatives The funds, which are reserved for government programs, has been utilized for controlling COVID-19. This has prevented the people from getting the facilities.</p>

	<p>The problems including government policies and regulations appeared as hurdles while implementing this program in the community. Hence, it was not possible to include more people form NREGA. There were several hurdles at various levels. As planned during earlier years, gram panchayats were visited and the villagers were explained what type of work would be beneficial for them and how it would be beneficial for them and the community. New policies are explained to the people during the gram panchayat visits.</p> <p>The loan facilities provided by the government did not reach the women because of diversion of funds for management of corona and delay in appointing officers. There was crop loss due to continuous rains from two months. Due to all these reasons they did not get the government program benefits. Many people had applied for income generating activities</p> <p>Internal reasons: workers get under this program per day wages is Rs.309, that too the work should match the specifications/ measuremens of civil works. However, they can earn Rs.350 to Rs. 400 per day if they work in other places. Hence, people like to go to jobs wherever they like, and they also expect wages daily evening. But there is no such provision under the MGNGREGA. Its a weekly payment system under MGNREGA.</p> <p>Program controlling points:</p> <p>Outcome</p> <ul style="list-style-type: none"> • Villagers are showing interest to work for MGNREGA jobs • Understood the new policy and rules of MGNREGA • Prepared list of names of eligible beneficiaries for MGNREGA works by GP • Women received more information through the gram panchayat PDOs • They are now aware that under MGNREGA program equal wages are given for both men and women. • It has helped the officials concerned to include the related works in the action plan and implement the works. • It has helped the people in availing all the facilities that are available under the MGNREGA program from the gram panchayat • All the CDC households have availed job cards. Documents have been submitted to the gram panchayat office to avail new job cards. Those whose job cards have completed 5 years are submitted for renewal.
--	--

	<p>Families covered by Okkuta from the community represents in community development committee</p> <ul style="list-style-type: none"> • It has helped in establishing direct link between the community people and the district level and taluk level officials, and know the State and National level programs. • In some villages the local gram panchayat members engaged in responsible works, and cooperated with the people by providing jobs • People obtained information about the MGNGREA program through the information dissemination programs organized by the Okkuta. • The villagers availed information about various programs like MGNREGA, etc. and utilized the benefits. Eg: Agricultural pond, canal work, pit construction, etc. • In 2022 more awareness was created about gram sabha and ward sabhas. • Provided information about the various free services available from the gram panchayat, as a result of which more number of villagers were benefitted • The gram panchayat members are now more responsible about the community works • Participation of women under the NREGA works has increased to 90% <p>We have also done the letter campaign subsequently. The CDC members visited the panchayat offices and discussed with the officials directly.</p> <p>Alternative tools: The GMO staff and administrative members conducted MGNREGA awareness programs. As a result of this, it helped the villagers, panchayat members and the staff to understand the problems/ challenges and collect more information about the jobs.</p> <p>PRA tools also used in assessing the roles and functions played by the CDCs in the community.</p> <p>The Community Development Committee leaders, Community Resource Centre activists, after getting selected for MGNREGA jobs contacted the officials. They visited the gram panchayat office and submitted the documents required and obtained jobs.</p>
<i>Have we made any difference?</i>	<p>Has the work carried out over the programme period made a difference in/to your organisations or the programme's target group? Please refer to, and include, specific means of verification.</p>

	<p>Refer/relate the analysis to the Expected results.</p> <p>The differences that made in the lives of communities we work with through the Project Intervention</p> <ul style="list-style-type: none"> • It helped the women in the villages to know about the various facilities and schemes available from different government departments. As a result of this they gained courage and capacity to visit the government department offices by themselves and talk to the officials directly. • They were also educated about the various documents required to get the facilities under various schemes. • They also learnt to submit the applications within the time limit. • The program helped to disseminate caste wise information of the different programs and schemes • The villagers learnt that most of the government programs will be implemented in the months of April-May and it would be appropriate to submit the applications to get the benefits right in time. • The women beneficiaries gained knowledge about the various government departments that can help them, what benefit is available for them from which department and how to apply for the benefits. • Visited various government departments and collected information of the various programs, schemes and facilities available to the people disseminated the information to 338 persons. They were also helped to participate in other network meetings and also visited the Gram Panchayat office and collected information and interacted with the GP officials. • The workshop helped the women to visit the different government departments directly within the time limit. • It has helped them to know about the taluk and district level schemes and programs that are beneficial to them. • The beneficiaries came to know that the government schemes are implemented between April and June. • Helped the women beneficiaries to establish link with the officials concerned and gather information <p>Means of Verification</p> <ul style="list-style-type: none"> • The GP officials have identified the works to be completed in the villages
--	--

	<ul style="list-style-type: none"> Increased the daily wages under MGNREGA program from Rs. 289 to Rs. 309 (Rs.20) during 2022-23.(Letter campaign by our CDCs to all the higher authorities concerned at different levels and ministers concerned.is the evidence for our efforts, might be others efforts also contributed) More number of People are showing interest in NREGA works and a list of aspirants is available for verification Records of Submitted Form-6 to work under MGNREGA to the GP Physical work of MGNREGA works in the villages (Eg: Canal works, Tank work, farm ponds) <p>Results</p> <ul style="list-style-type: none"> Renewal of 5 job cards have been renewed at Doddabandahalli Village and 25 new job cards have been accessed A total number of 2,257 people including both men and women in 6 villages have spent 119 man days during the year 2022, and have earned a total sum of Rs. 7,06,683. While cards provided from the Labour Department for the building construction workers were provided for the beneficiares in the villages where SWALLOWS project is going on, 5 persons were helped to get PAN cards and E-Shram cards. A total number of 52 women labourers in 7 villages have received labour cards from the Labour Department. A total sum of Rs.2,00,000/- has been provided to 10 people at the rate of Rs. 20,000/- per beneficiary by the NRLM Schemes Kadaripura village for income generation activity. A Women Self Help group Kavathanahalli and Madhagatta, Kadripura Sonnavadi and Chaeluvanayakanahalli villages that comes under the same Taluk Panchayat limits, comprising 26 members have received a total sum of Rs. 8,00,000 under the NRLM Schemes A total number of 99 people, including both men and women in 7 villages have received Ayushman Bharat Health cards provided by the Health Department. Provided medicine to the farmers growing various crops like ragi, paddy and millets. The medicines were provided at 75% discount for SC/ST beneficiaries and 50% for OBC, for farmers who have Insurance facility
--	---

	<p>provided to 500-600 cattle, loan facility provided without interest and free medical treatment is provided to the livestock.</p> <ul style="list-style-type: none"> • Collected lot of information about the various facilities and schemes from government departments. • 129 women in 16 villages have availed vegetable seeds from the Horticulture Department, which is available in the market at a price of Rs. 2,000 per packet (total 2, 58, 000). They have received the seeds from the government completely free of cost. • Made efforts to distribute tarpaulins for 21 persons including both male and female beneficiaries in 5 villages, through the Raitha Samparka Kendra. The price of one tarpaulin is Rs.3, 000/- which is provided to the above beneficiaries at a subsidised price of Rs. 1,500/- each. • 20 students (11 girls & 9 boys) in 9 villages availed computer training, out of them 8 have received certificates. 20 students in 10 villages availed computer training, out of them 8 have received certificates • A student named Nagaraj from Madaghatta village who received computer training also has earned a job <p>Violence against women</p> <ul style="list-style-type: none"> • There is a law to protect women from domestic violence and sexual harassment at work places(Struggles of many women's organisations at the national level, the DV act come into an existence). Efforts are made to visit the villages and know how much the women have understood the law and how they have transformed.(15 VAW cases have been addressed by women this year through the Santwana Kendra(counselling centre) and Police Station) • Now almost all of them are aware that they might have to face legal action in case of child marriages. Any person who marries a girl below 18 years of age will be punishable. • Checked whether they have submitted the legal documents to the department concerned or not. • Discussed with the officials concerned over phone after submission of the applications. • During their visits the GMO functionaries created awareness among the people that in case of property disputes pertaining to women it should be settled through advocate.
--	--

	<ul style="list-style-type: none"> • Link has been established with various district and state-level progressive organizations. • The Progressive Unions came together and identified women volunteers who are working for the cause of women empowerment and felicitated them on the International Women's Day. Certificates were given to them. • Participation of the progressive groups has increased in the district-level network meetings. • By participating in the network meetings the women have now understood how and why they should face the society with courage. • Several progressive organizations and unions have stepped forward to support women in case of incidents. <p>In a case where a dalit boy was ostracized from the village, several state-level progressive organizations came together and brought the incident to the notice of the government and helped the family of the boy to get compensation. The family was given 5 acres agricultural land, with a government job to his mother and place to construct a house in the village.(The support is from the communities from different places and yes, more the dalit headed groups and women organisations like Okkuta)</p> <ul style="list-style-type: none"> • 15 VAW cases have been addressed by the women this year through the Santwana Kendra(coucelling centre) and Police Station. • About 300 women and girls have obtained details and information by taking part in the legal awareness program. • Awareness about the ill-effects of child marriages has increased among the villagers through wall writings. • Now almost all of them are aware that they might have to face legal action in case of child marriages. Any person who marries a girl below 18 years of age will be punishable. • The minimum age as per law to get married is 18 years for girls and 21 years for boys. • 310 students in 3 schools are educated about child marriages, by distribution of handbills. Legal awareness and various rights is created among 584women & youth, who have also utilized their knowledge. • Community Resource Centres are formed in three villages through the Community Development Committees • More efforts are made to create awareness among the women
--	--

<p><i>Have we been doing the right things?</i></p>	<p>Have we been doing the right things? Some of the deviations and challenges that have been observed/encountered may imply that your organisation needs to reconsider its' approach. Please describe how you can strengthen and adjust the work to ensure goal fulfilment in the future.</p> <p>Refer/relate the analysis to the Expected results. Are there any challenges relating to any Expected results, and if so, what can we do to address it?</p> <p>Challenges:</p> <ul style="list-style-type: none"> • Women have lost interest in MGNREGA jobs because of the delayed payment of wages • Due to several changes in the rules and regulations under MGNREGA program for the year 2022- 23, people are a little hesitating to invest. • When the women workers shared their opinion with the officials concerned, the officials also did not show complete interest in solving the problem. • The Engineers and officials concerned do not prepare the estimate and GPS on time. • One of the reason for delay in payment of wages to the labourers, is the PDO and the Engineer concerned of the department do not given their thumb impression on time for depositing of funds to the beneficiaries bank accounts. • Though Form-6 was submitted to the Panchayat regarding the works, the officials concerned do not develop the work code on time. • The works at the Gram Panchayat office have to take place in levels in order to commence the NREGA works. It takes atleast 15 days time to complete the process. • At Sonawadi village they have built a Broad to start the NREGA works. But some unknown persons have damaged it. • Several problems exist to get works under the MGNREGA program when the beneficiaries require it the most • Due to incessant rains in the month of May all the tanks and ponds were full of water. Hence, the NREGA works couldn't be carried out. • As the women have availed private loans and many of them are engaged in other private agricultural jobs, they are unable to work under the NREGA jobs.
--	--

	<ul style="list-style-type: none"> • The labourers also expect more wages under the MGNREGA program. • Due to change of Engineers at Panchayat carrying out the works under the NREGA program has become difficult. • The higher authorities have instructed to obtain only jobs that are available under the new action plan, which has slowed down the implementation of the program. • In few GPs, the PDOs have not provided the new action plan copies • Due to incessant rains almost the entire year in 2022, all the tanks and ponds are full. As a result of this many works couldn't be done. Eg: Gogunte construction at Cheluvanayakanahalli, canal works at Vegamadu village • Women who worked under the MGNREGA program struggled very much to get wages, due to delay in submission of the bills, as the login did not open at the Taluk-level. <p>As the awareness among the people in the community about the various facilities and programs available from different government departments is very less, educating the people about all the programs and schemes of the government and helping them to establish link with the various Department officers is the major objective of this program.(While working with the government the response is very minimum and less sensitive to the poor, so, the approach adopted by the Okkuta is one way of making government to be responsive and to respond. We always believe that information is a weapon to use in a proper way and to amplify the voices of people is the best approach.)</p> <p>What can we do to address it?</p> <ul style="list-style-type: none"> • Visited various government departments and collected information of the various programs, schemes and facilities available to the people disseminated the information to 338 persons. They were also helped to participate in other network meetings and also visited the Gram Panchayat office and collected information and interacted with the GP officials. • It helped the women in the villages to know about the various facilities and schemes available from different government departments. As a result of this they gained courage and capacity to visit the government department offices by themselves and talk to the officials directly.
--	---

	<ul style="list-style-type: none"> • They were also educated about the various documents required to get the facilities under various schemes. • They also learnt to submit the applications within the time limit. • The program helped to disseminate caste wise information of the different programs and schemes • The villagers learnt that most of the government programs will be implemented in the months of April-May and it would be appropriate to submit the applications to get the benefits right in time. • The women beneficiaries gained knowledge about the various government departments that can help them, what benefit is available for them from which department and how to apply for the benefits. • The workshop helped the women to visit the different government departments directly within the time limit. • It has helped them to know about the taluk and district level schemes and programs that are beneficial to them. • The beneficiaries came to know that the government schemes are implemented between April and June. • Helped the women beneficiaries to establish link with the officials concerned and gather information • 24 women from 8 villages produced 3000 cotton bags and earned a total sum of Rs. 22,845 and Rs.1,000 financial aid. It has helped them in finding a small employment opportunity. • 21 women have started self-employment from their houses • 5 women have landed in jobs in garment industries • As a preliminary step, women are being promoted in the local market for their products • With the help of experienced tailors the cutting of the cloth was done and also the women were provided with a small financial aid. It has helped them to earn money. • It has helped the women in developing self-confidence and to become financially self-dependent • Understanding among the women has increased and now they have understood there is strength in unity
--	---

	<ul style="list-style-type: none"> • It has provided long-term help to the women from poor households • It has helped the women to become self-dependent • Now they have received an opportunity to lead their lives without depending on others • Visited the villages to check what facilities the beneficiaries are receiving from the SC/ST Corporation and how they are utilizing it. • When the women visit the government departments to get information about the facilities or find it difficult in submitting the applications, our functionaries accompany them and help them in completing the process • Explain in detail to the women in a way that easily understand • Provide information to the women on the spot • Checked whether the villagers know for whom the schemes and facilities apply in the villgae and who can avail the benefits. • Explained the CDC members to avail the facilities. Disseminated information through distribution of handbills. • Checked how many women have shared the information that they have collected from various departments, with other women in the village. Created awareness among them to share the information with their neighbours and friends
--	--

2.2 Most important results during the programme period

Describe 3-4 of the most significant results from the programme period. Please focus on results (not activities), and make sure your organisation can verify these results.

Results that were not planned can also be included.

Expected Result 1 The project has facilitated the creation of a pool of young women who are aware of their rights and serve as members in the CDC and VCs and take up community issues and VAW issues through collective action. As a

result of several trainings, the women are now adequately equipped to access their entitlements from the government.

Expected Result 2 The awareness generation and training imparted to the women has helped change their lives. Women have begun to break the silence around violence and are coming forward to claim their rights.

According to our data and reports, women are aware of the initiatives of GMO during past 5 years and all of them have participated in the programmes. There has been an increased awareness among women about gender related

issues, especially about VAW and articulate the issues with confidence. Survivors of violence are now emboldened to speak out and seek support by approaching the VC and GMO and if needed, even the enforcement agencies and the court.

Expected Result 3 The men in whose families the women are associated with the CDC, or the VC, appeared more sensitive. They extended support to their womenfolk to attend meetings etc. It is over the years through the regular interactions, training, campaigns that the men have been part of, has led to the change in their behaviour. During interactions with men it was found that

due to the association with the project team, men have become aware about several laws, particularly those associated with VAW. Several men admitted that there has been a reduction in domestic violence, after GMO's awareness meet-ings and there is a lot more sharing of housework with women.

Expected Result 4 Women were able to secure support from the following departments; horticulture, agriculture and banks to improve their livelihoods and some started new livelihood practices. Nearly 299 women had secured such benefits from these institutions during the year.

2.3 Lessons learnt

<p><i>What lessons did your organisation learn from the programme?</i></p>	<p>Inclusion of men in the project has been a strategic step and this process needs to be strengthened further. More gender training needed for men and youth to enhance gender sensitivity and it translates into gender sensitive behaviour towards women. Women need more trainings and awareness programmes on various opportunities, and to prevent violence against women. The capacity building process should include a strong component of legal literacy and counselling for the VC members, to further equip them to handle cases of VAW.</p> <ul style="list-style-type: none"> • More employment and livelihood opportunities around agriculture need to be created. The livelihood component requires adequate funding support to pilot a couple of livelihood options, based on feasibility/markets, so that these become models for initiation of more income generating ventures. • The project should be extended for another phase, so that whatever has been started in this period is further strengthened and made sustainable. • We realized that diversified funding is very important during the crisis like Pandemic, • Unless we respond to community needs during natural calamities and situation like Pandemic, mainly humanitarian support funds, it is very difficult to prove our relevance in the social sector.
--	--

<p><i>How has your organisation dealt with risks that were identified?</i></p>	<p>How has your organisation dealt with risks that were identified? The problems including government policies and regulations appeared as hurdles while implementing this program in the community. Hence, it was not possible to include more people under MGNREGA. There were several hurdles at various levels.</p> <ul style="list-style-type: none"> • GMO realised that it has a responsible role to play in the community, in such crucial times when COVID-19 caused immense hardship to the families. • Awareness about the virus, relief activities followed by a survey, etc. have been carried out. Families were contacted through phones and given moral support and their several doubts related to the pandemic answered. Through GMO's community-based institutions (CDC and VCs), 300 families were supported with food rations and hygiene kits to last for a fortnight. It was during this period that many youths who had migrated out returned to their villages, as all avenues of livelihood were lost. Therefore, GMO made the community aware that it is best for those who have returned to stay in the villages and do work under MGNREGA, which GMO facilitated. • The Grameena Mahila Okkuta (GMO) has conducted many meetings on livelihoods under the LEAP program for the last one year and has visited several government departments and conducted face-to-face meetings with the CDC members and disseminated information. • Efforts are also made to create awareness among the people about the harassment and violence against women and also solved cases by joining hands with the local community.
<p><i>Did the programme encounter specific challenges?</i></p>	<p>Several planned activities could not be done as envisaged for two years due to the pandemic, heavy rain in the project areas, delay in fund transfer and the government restrictions on movement and congregating anywhere. New and younger staffs are not willing to do field work since their preference is for office bound work, hence frequent staff changes.</p>

2.4 Covid-19

Describe briefly the adjustments you made due to Covid-19, incl. budget changes. In 2021 it was not possible to work as per the budget programs due to the COVID-19 Pandemic. Hence, the budget is remaining unspent. To work

with community and in administration efficiently in the next five years several digital equipment's are required, which was brought to the notice of the SWALLOWS by communicating and justified the need. We had requested for revised budget to purchase two

computers, one UPS, and other material required to install electrical connections. The Swallows approved the revised and the required budget for everything. All the required things were purchased. And same was using in the current year also and work is in progress with Digital equipment.

- Due to the pandemic the field coordinators of our organization required laptops to work from home, which was fulfilled through the swallows. Efforts are made to conduct workshops and meetings in the community and disseminate information to the people using laptops.
- Majority of the network meetings, NPM and Interaction with partners by swallows were held through WhatsApp and other digital platforms like Zoom app this year.

Despite the pandemic and government restrictions, most of the timelines were met even though there were delays in fund transfers, work on the ground was interrupted due to elections and particularly the last two years post 2021, the situation got worsened due to the COVID 19 pandemic, that devastated people's lives and livelihoods and delayed the process in meeting the objectives. But even against all these odds GMO was able to meet its objectives quite efficiently.

While immediate relief was the need of the hour, GMO as part of its advocacy initiative, after discussion with the Board, decided to write letters to relevant authorities responsible for the policies and programmes in Government,

drawing their attention to the deplorable conditions of the people due to the pandemic. GMO realised that it has a responsible role to play in the community, in such crucial times when COVID-19 caused immense hardship to the families.

Awareness about the virus, relief activities followed by a survey, etc. have been carried out. Families were contacted through phones and given moral support and their several doubts related to the pandemic answered. Through GMO's community-based institutions (CDC and VCs), 300 families were supported with food rations and hygiene kits to last for a fortnight. It was during this period that many youths who had migrated out returned to their villages, as all avenues of livelihood were lost. Therefore, GMO made the community aware that it is best for those who have returned to stay in the villages and do work under MGNREGA, which GMO facilitated

2.5 Anti-corruption

Describe the systems you have had for preventing and detecting corruption, including a description on how your whistle-blower system works.

GMO has a robust finance regulatory mechanism in place and most of the transactions are done vide cheque or bank transfer. If any cash transaction is done, it is for a sum below Rs.5000. There are two signatories for the cheque. The organisation has developed relevant policies pertaining to finance management and procurement. These systems in the organisation helped in check the corruption and prevention.

2.6 Gender, environment / climate justice / do-no-harm, conflict

<p><i>Describe how you have worked with gender / equality within the programme.</i></p>	<ul style="list-style-type: none"> • The project has a strong gender focus as the core component of the project is to create a gender just society. It is strongly rights-based working with the community, particularly women to access their rights and entitlements. Under the LEAP project, Women and Youth were participated in the gender awareness programmes and campaigns held in the villages. As part of building awareness on gender discrimination, GMO had organised several gender sensitisation sessions in different colleges .The adolescent groups, both girls and boys are informed about gender discrimination and 'sexual harassment. They are well versed with issues such as the, 'bad touch and good touch' • The strategies adopted by GMO were aptly developed and properly implemented so as to enable the rights holders, particularly women members of CDCs to access and claim their rights. The strategies included: awareness raising, capacity- building, formation of community institutions, engagement and advocacy with duty bearers and campaigning and information dissemination. Women mobilised themselves and addressed issues of domestic violence, accessed social security benefits, sought benefits from the government schemes launched to support livelihood initiatives, such as horticulture, animal husbandry and agriculture. • GMO has facilitated the formation of vigilance committees lead by young women in the villages, whose function is to help in the reduction of VAW, especially domestic violence in the villages. Cases that come to the committee for help are assisted accordingly. Initially, efforts were made to sort the issue at the village level, but in case that fails, then cases are registered and the survivor of violence assisted to file a complaint and pursue her case.
<p><i>Describe how you have worked with environment/ climate within the programme.</i></p>	<p>Okkuta is also an environmentally sensitive as wherever the women are into agriculture, natural farming is emphasised. Initially in the project rather briefly, sustainable agriculture practice was promoted, especially with regard to millet promotion. This was for only six months, but the importance of millets as health food has been well taken by the women. Also, this block is known for having hundreds of tanks, which are virtually dry now.</p> <p>Therefore, awareness and protection and encroachments of tank beds weretaken up to protect the environment.</p>

	<p>An important component of the project was that of livelihood. Efforts have been made to help community access MGNREGA and other livelihood opportunities.</p> <p>In addition to promoting livelihood options, women were trained to develop kitchen gardens, that served the dual purpose of improved nutrition for the family and excess produce was sold to supplement the family income. Women were also trained in bee-keeping, dairying, sheep rearing and seed promotion. The pandemic had created a crisis situation with lives and livelihoods lost.</p>
<p><i>Describe how you have worked with do-no-harm/conflict perspective within the programme.</i></p>	<p>Describe how you have worked with do-no- harm/conflict perspective within the programme. GMO aimed to bring a change in the lives of women and the community, through facilitating their engagement with the relevant duty bearers, so that rights and entitlements could be accessed to benefit their social and economic status. Therefore, GMO's intervention is fully relevant in selection of its implementing sites, its target group, its strategies and its constituency in meeting its envisaged goal.</p> <ul style="list-style-type: none"> • GMO's approach to community, bringing harmony with in the community along with other vested interest groups are in a way of nonviolent, no harm, and no conflict approach. GMO"s interventions were fully relevant to address the issues such as gender based violence, lack of access to rights and entitlements, Domestic violence, sexual harassment, bigamy, dowry harassment, child marriage, denial of right to property, etc. • It needs to be highlighted that the Board of GMO comprises of poor rural women hailing from different villages in the operational areas. Therefore, GMO has a strong base in the villages and is recognised and earned the respect of village leaders as a credible women's organisation, working for the interests and rights of the community, with particular focus on women. • It must be acknowledged that the project has been quite effective in this domain, as women have become better equipped with knowledge about their rights and legal redress mechanisms, in case of violence and as stated above, capable of taking appropriate action.


2.7 Cooperation with The Swallows

Kindly reflect on your partnership with The Swallows on

Communication with The Swallows	As for as we okkuta concerned, we have good communication with Swallows and with quick responses
---------------------------------	--

	from Finance and programme team. This rapport helped for the smooth functioning and completion of 6 years project.
Coordination with The Swallows	It is good and whenever changes happened at the Swallows level with the staff turnover, the new persons immediately taking charge of the partners and facilitating the communications.
Please list down the changes you want to see in the partnership in terms of coordination or communication	<p>The systems at present are good and if we need any change we will let you know in future.</p> <p>Trainings on Use of social media for increased visibility and also activities Increasing number of trainings for staff in Leadership, communication and Okkuta's focus areas such as GENDER and Livelihoods.</p>
Please list down capacity building needs of your organisation in the next programme period	Assistance to find good resource person with expertise in GENDER and LIVELIHOOD.





Result Matrix, Swallows [Leap] 2017-2022

Result Matrix, Swallows [leap] 2017-2022

Development Goal Development Goal

- To Build equitable, just and sustainable communities, focus on:
- Gender-sensitivity among youth, for checking violence against women
- Empowering women with knowledge of their legal rights
- Sustainable livelihoods for women and youth by building their capacities

Intervent ion logic	Indicators	Baseli ne value	Project target 2017-2022	Result 2017	Result 2018	Result 2019	Result 2020	Result 2021	Result 2022	Source of verification	Total Six years Result & %
Outcome-1											
Access to MGNREGA	Sixty-five percent (1560 households) of 2400 target households increase their annual household income from Rs. 9534/- to Rs. 12350/- (30 percent) through project interventions	19%	2,919 beneficiaries accessed employment under MGNREGA	104. Target families reported 7% of the families of (156) ie, 104 families income has increased from Rs. 9,534 to Rs. 11,296. Target families reporting increase Availing rural employment Guarantee Scheme (MGNREGA) and Social Security Scheme is increased by 25%. Target communities engaged in alternate livelihoods, increased Job opportunities	245 target families report increase in income by working under MGNREGA for 2018 and employment created 1593 man days and total income of rs.161 per family.	173 target families report increase in income by working under MGNREGA for 2019	650 target families reporting increase in their average annual income to Rs.12,350	60 target families report increase in Income by working under MGNREGA for 2021 and employment created 750 man days And total Income of Rs. 2,16,750/- Rs. 3612.50/- per family. and also 80 Families got Job Cards	<ul style="list-style-type: none"> 2,257 (target 1500) Target families report increase in income by working under MGNREGA for 2022and employment created 119 man days and total income of Rs. 7,06,683. Renewal of 5 Job Cards 25 New Job Cards have been accessed 	Baseline compared to end-line data, data from panchayats Staff and member visits to the villages to collect information regularly. Face-to-face discussions, workshops and meetings with target group.	3489 (119.52 %)
	targeted women contribute at least 15 percent to the increase of annual household income					man days and total income of rs.4,30,770/- Rs. 2490/-per family			2. The women participated in increasing family income by 1784 women (149%) have got employment and contributed to household income.	Bank and panchayat visits to ensure direct payment to beneficiary S. Staff of GMO visit the villages continuously to understand their situations	
	3..65% women and youth have										

	access to MGNREGA								3. The youth accessed to MGNREGA is 133(34%)	Visiting the grama Panchayats and collecting information regarding employment and submitting applications	
Alternative livelihood	2.65% target communities engaged in alternative livelihood	19%	1,843 target communities engaged in alternative livelihood	615 members Okkuta has helped in getting Rs.11, 20,000/- financial assistance to 28 people at the rate of Rs.40,000/beneficiary. The Karnataka Minorities Development Corporation has received 61 applications from 3 villages in the year 2017-18 seeking financial assistance to undertake self-employment	184 Seeds from the department of horticulture for growing crops were accessed and distributed to 159 members in five villages. Each of	147 10 families benefitted through milk cooperative society by selling milk, the amount is Rs.1,13,100 147 members get benefitted under alternative livelihood	326 Seeds from the department of horticulture for growing crops were accessed and distributed to 84 members, each got benefit of 2000/- total Amount 1,68,000/- Under bank linkage	348 women are successful in establishing link with the government departments and officials concerned The women are visiting the department offices themselves	299 (Target 1200) 25% women in 7 villages, have received labour Cards from the Labour Departments	Project documentation Annual report Evaluation report Monthly reports (Vigilance)	1919 (104%)
	85 (beneficiaries) engage in alternative livelihood			35 people in two villages have been helped to link their Aadhar Cards with their Bank accounts. Life Insurance and Accident Insurance policies have been provided to 52 women from 4 villages under the Prime Minister Suraksha Bima Yojane and Jeevanjiyothi Bima Yojane.	them were given a seed kit worth Rs. 2000/- Okkuta was able to access seed kits worth Rs. 3,18,000/- from the department of horticulture for distribution		1 woman got Drip irrigation subsidy Loan from horticulture Department Rs.60,000/-	and are getting the facilities A total sum of Rs. 2,00,000/- has been provided to 10 people at the rate of Rs. 20,000/- per beneficiary by the NRLM Schemes Kadaripura village A Women's Self Help group Kavathanahalli and Gumlapura villages that comes under the same Taluk Panchayat comprising	cards from 7 villages	Committee and Okkuta) computed Monthly report on cases taken up by Vigilance Committee, computed monthly at gmo level.	
									<ul style="list-style-type: none"> A total sum of Rs.2,00,000/- has been provided to 10 people at the rate of Rs. 20,000/- per beneficiary by the NRLM Schemes Kadaripura village for income generation activity. 	Okkuta assessed those people who were migrating for work from villages	

15 women and youth access to skill development and gained employment	21%	253 VAW complaints filed by Vigilance committees through Okkuta	- Any VAW complaints are not filed by vigilance committees in this year	12 complaints were filed by Vigilance committees to Okkuta. Trafficking of women in Kolar district were	20 VAW Cases taken up by Vigilance Committees, And Okkuta	20 VAW Cases taken up by Vigilance Committees, And Okkuta	selling milk, the amount is Rs.1,13,100	11 women in 18 villages have submitted applications to the Okkuta through the vigilance committee members And Okkuta thru staff	15 (target 26) 58 % (69%) VAW Cases have been settled this year through the Santwana Kendra and Police Station	get job opportunities. • 12(80%) women engaged in cotton bags stitching from 5 swallows villages	78 (30%)
Outcome-3 VAW	1. # of issues taken by vigilance committee on VAW in each targeted village 2. Actions taken by	the target community on VAW related issues 3. % of women who lodged a complaint. Availing relief and benefits under provisions of DV Act, Section 498A of the IPC and other laws pertaining to sexual violence	Any VAW complaints are not filed by vigilance committees in this year	12 complaints were filed by Vigilance committees to Okkuta. Trafficking of women in Kolar district were	20 VAW Cases taken up by Vigilance Committees, And Okkuta	20 VAW Cases taken up by Vigilance Committees, And Okkuta	selling milk, the amount is Rs.1,13,100	11 women in 18 villages have submitted applications to the Okkuta through the vigilance committee members And Okkuta thru staff	15 (target 26) 58 % (69%) VAW Cases have been settled this year through the Santwana Kendra and Police Station	get job opportunities. • 12(80%) women engaged in cotton bags stitching from 5 swallows villages	78 (30%)
				identified and did four case studies, also visited the families				Phone calls we refer to Santwana Kendra Taluks level, and some cases sent to Consult through lawyers	2. Discussions held in 12 CDCs about VAW cases and applications written with the help of VCs and Okkuta 3. 5 women lodged a complaint with police and counselling centre. Relief availed for 6 women		
									Complaints filed to the police, case studies with victims, Minutes of vigilance committees and Okkuta Reporting Case studies		

Increasing Livelihoods through Skills Development Training

An insight into the interest, knowledge and opportunities for enhanced rural livelihoods in Kolar District, Karnataka, India

By:
**Amanda Ömar
and
Josefine Nilsson**



Introduction

Grameena Mahila Okkuta

Gender inclusion, community participation, and enhanced rural well-being and livelihoods have long been vital components in sustainable development globally (UNDP, 2023). Grameena Mahila Okkuta (GMO) is a south Indian grassroots membership-based organisation interlinking these processes to ensure rural women have a voice in local communities and know their social and political rights. Since 1997, GMO's role as a rural women's forum has made it one of the largest and most influential organisations of its kind in the entire state of Karnataka. The organisation has created a platform to bring forward the power of united voices to collectively demand societal change grounded in thousands of rural women's needs and demands.

GMO believes that strong and sustainable community groups are critical for empowerment and, therefore, development. The core of the organisation's work lies in establishing Community Development Committees (CDC) where local communities in Kolar district get a space to learn, unlearn and discuss their collective and individual concerns and needs. A long-term ambition is to change men's attitudes towards women, and the GMO groups have been at the forefront of combating violence against women (VAW) in their villages. GMO allows members to enhance their knowledge about society, equality, rights and entitlements through CDC meetings, workshops and trainings.

GMO foster an environment that facilitates rural women to emerge as leaders and agents of change while striving for greater gender equality in families and communities. Women

are empowered as stakeholders in social and economic development programs that benefit entire communities ranging from livelihood enhancement projects, improved healthcare, education, water and sanitation, and participation in local governance. The organisation also works with advocacy for and monitoring of gender-sensitive policies, as well as government assurances and promises on programmes and specific issues related to rural women. Networking with other women's- and like-minded organisations strengthens gender solidarity and advocacy for pro-rural poor public policies and programmes.

The income growth and enhancing livelihoods of rural households are essential components of poverty alleviation and gender equality (UNDP, 2023). As part of GMO's recently developed Rural Women Entrepreneurship Development Programme, the pilot initiative of Small Producer Groups (SPGs) gives women an opportunity to collectively enhance their livelihood through the stitching and production of cotton cloth bags. The intent is to support and create income-generating activities for poor rural women. Women's empowerment through sustainable livelihood opportunities goes hand in hand with concretising their identity in the family and equipping them with the capacity to take the initiative in addressing problems and issues relating to gender inequality (UNDP, 2023).

Aim of the study

Through this survey-based study, 20 women from 4 villages have articulated viewpoints on their current life situation, involvement with GMO, skills development opportunities and utilisation of the support provided by the organisation. Insights from case studies on

women in GMO project villages complement the survey data. The exploration of lived experiences informs the conclusions drawn for implementing similar or new approaches to the Rural Women Entrepreneurship Development Programme. A key focus lies in delivering recommendations to guide future initiatives providing rural women from socially and economically disadvantaged communities with effective livelihood-enhancing activities.

Therefore, the study aims to investigate:

- Experiences, needs and interests from a rural women's perspective
- Existing knowledge and opportunities in local communities
- Grameena Mahila Okkuta's role in facilitating the implementation of livelihood-enhancing activities and programmes for rural women

Central concepts and definitions

The idea of sustainable livelihood influences this report. The approach recognises no automatic correlation between economic growth and poverty reduction (Krantz, 2001). In other words, an increased income does not necessarily mean improvement in living conditions since it all depends on the capabilities of lower-income families to take advantage of economic opportunities. The concept allows for a more comprehensive understanding of various dimensions of poverty above income. It includes resources, health, education, lack of social services, human security, and a general state of vulnerability and powerlessness. It also emphasises the importance of the involvement of the target group when designing livelihood-enhancing programs since they know their

situation and needs best (Krantz, 2001). Therefore, applying a sustainable livelihood approach is to utilise a holistic perspective in the analysis of livelihoods to identify issues and areas of improvement for viable poverty reduction on a local and policy level. This report aims to do so since GMO already work holistically on livelihood-enhancing factors other than income by creating resilience, empowerment, and community-building among their target group. The small producer group (SPG) is a good example of that.

Furthermore, this report leans on the Food and Agriculture Organization (FAO) of the United Nations' definitions of the term livelihood and household:

- "A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain its capabilities and assets both now and in the future, while not undermining the natural resource base" (Carloni et al., 2005).
- "A household is a group of people who eat from a common pot and share a common stake in perpetuating and improving their socio-economic status from one generation to the next" (Carloni et al., 2005).

Methodology

The primary data for this report is based on conducted quantitative survey interviews with some qualitative elements. Through follow-up questions, respondents were allowed to include more detailed information and descriptions of their livelihood situation. The report also draws on collected qualitative

empirical material from case studies to support the conclusions and recommendations from the quantitative data result.

Data collection

The empirical material was collected over three months, October-December 2022. The structured survey interviews were conducted with the same questionnaire (see appendix 1) on a small respondent group of 20 women from four GMOs project villages, with one woman representing her household. The respondents from the villages Kavathanahalli, KB Koturu, Madaghatta and Mopurahalli were carefully selected with the aim of the study in mind to give a fair representation of GMOs villages and target groups. The respondents are all women aged between 25-55 and from different backgrounds and household constellations. They all belong to lower socioeconomic status within the categories of Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs) or other minority groups. The majority have either no education or only completed up to the 7th standard (age 13). The main occupation of the respondents is agricultural farming, animal husbandry or homemaker. The supportive empirical data from the conducted case study interviews focus on different initiatives of GMOs work within their project villages, such as small producer groups (SPG), community development committees (CDC) and vigilance committees (VC). The 10 semi-structured case study interviews were conducted with individual or groups of members from GMOs target groups in the villages of Kavathanahalli, Sonnavadi, Doddabandahalli, Madaghatta, Basavarajapura, Puttenahalli, Bevanatha and S. Chadumanahalli.

Ethical considerations

We have taken ethical research precautions while conducting the survey and case study interviews. They were carried out with the help of a translator, which may have affected the reliability of the information given by the respondents. The language barrier made it difficult to confirm the correct translation of the questions or reassure the respondent's understanding of the questions. Pre-fieldwork safety measures have been taken to avoid these problems. The questionnaire and the study's aim were discussed well in advance with the translator. A test survey was conducted in one village with five respondents, after which we, with the support of the translator and GMO staff, made necessary adjustments to the survey questions. We were transparent and honest during the whole research process when acquiring consent from participants as well as during and after the interviews. All informants were informed that participation was voluntary, that they had the right to withdraw at any moment and that they had the option to remain anonymous. We also made sure to explain how and in which context the information will be used and where it will be reported and archived. The following information included all study aspects that could affect the informants' willingness to participate.

Limitations

The report neither intends nor claim to give a complete representation of all household within a project village or a comprehensive understanding of the livelihood situation of all rural women in the area. The results can, however, assist in a greater understanding of GMOs target group and other women and households in similar situations. The

suggestions in the report's final sections should therefore be compared with related studies to understand rural households' livelihood situation.

Findings and analysis

This chapter offers an overview of the data and examines the results based on the study's purpose.

Assessing the current situation: Work and income from a household level

The first section gives a glimpse into the survey participant's current livelihoods through factors like work opportunities and household needs and struggles.

Household and Work

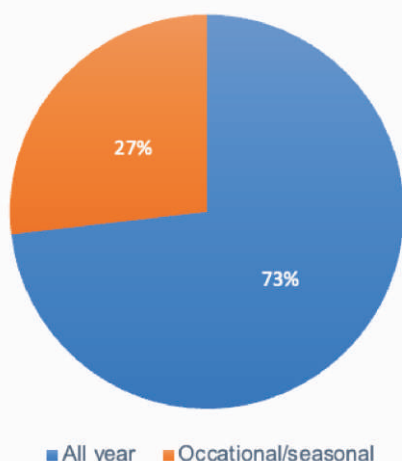
The respondents' and their adult family members' jobs vary from auto drivers and farmers to corporate roles in nearby cities. 30 of 41 (73%) working household members have work available all year within their primary occupation. 7 of the 30 (23%) work with cow husbandry, making it the most common income-generating activity of the respondents' households.

9 of the 11 (82%) household members who rely on seasonal or irregular work opportunities are daily agricultural labourers. Sharadha and her husband from KB Kothuru have work available all year through farming on their own land. In contrast, the survey data shows that daily agricultural labourers have a less reliable annual income, depending on factors like season and work availability. Jameela, 40, from Madagatta, is experiencing these difficulties: "During the rainy season, I do not get any work. Then my family struggles". However, Sathyamma, 38, from Mopurahalli, shares that she prefers daily wage agricultural labour as she gets money in her hand daily, which she finds necessary "to buy medicine and run the family". The whole family are dependent on her income. These statements highlight the subjectivity of households' livelihood experiences and income needs. The irregularity of work experienced by interviewees indicates the possible vantage point in offering alternative livelihood opportunities for females within GMO's Rural Women Entrepreneurship Development Programme. In addition, those women who work part-time are also potential beneficiaries of GMO's programmes.

16 of 20 (80%) respondents claim not to have an alternative income above their regular occupation. While depending on the willingness to increase the family income, the data suggests there is a possibility to offer alternative livelihood opportunities from new skills to those interested. The alternative income-generating activities performed by the 4 respondents that answered yes vary between agriculture, animal husbandry and small business. Narayanamma, 45, from Kavathanahalli's household, earn an extra income six months a year growing ragi on their land. Gatamma, 57, from



Is the work available all year or occational/seasonal?



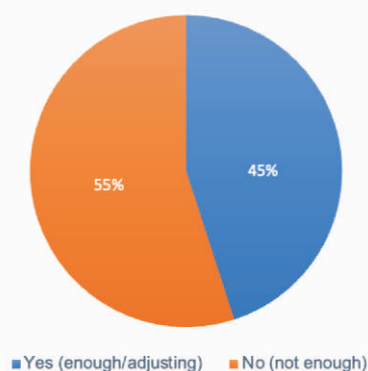
Kavathanahalli, have 15 goats she takes care of together with her husband and occasionally engages in daily agricultural labour. Sharadha, 35, from KB Kothuru, and her family currently sell milk as one of their two cows is pregnant.

Chandramma, 53, from Kavathanahalli, has run a small shop at home for 10 years as a side business when she is not engaged in care and household work.

Livelihood Activities and Challenges

In 11 of 20 (55%) families, the respondent perceives the household income as

Is the current household income enough for your family's needs?



insufficient. As a consequence, the majority of the participants are facing livelihood challenges. The financial difficulties are related to health issues, children's education and other inabilities to provide for their basic needs.

Health issues

Mallika, 35 from Mopurahalli suffers from leg pain. "I go to the hospital but haven't got proper help, and still, I have pain", she shares. GMO has provided knowledge about the benefits of a health card. Mallika will apply, as she currently has to pay for every hospital visit. Rathanamma, 55, from KB Kothuru, and her son both have health issues which create various household implications:

"I have leg, backbone and hand pain. I can't buy my prescribed medicines as I can't afford them. Now my son's hospital visits have to be prioritised. But no one takes care of my son when he is sick and follows him to the hospital. My daughter is going for daily wage work, and that salary is enough for just one day. We can't save anything."

Sukanya, 30, from KB Kothuru, is the only household member out of 7 currently working. "Husband can't work because of a kidney problem. He had an operation. It is a challenge for us to pay for his medicine. The doctor said he should rest and never work again". Akheela, 45, from Madagatta, shares that they are 5 family members relying on her son's salary, and when he is unable to work, they do not have any income. "I have a kidney stone and need a major surgery but cannot afford it. Every week I have to spend 3000 INR on medicines", she explains. Rihana, 32, from Madagatta and her household of 7 members face similar difficulties:

"Only one person is working at the moment. My husband suffers from heart disease and tuberculosis and recently had an accident. We cannot pay for the treatments and medicine. Before my husband's accident, we paid 2500-3000 INR weekly for medicines. Now we pay 5000 INR. When we worked, we could afford it, but now we cannot".

Sathyamma, 38, from Mopurahalli, explains that her husband and his second wife have been facing several health issues. She is the only family member working for three years:

"My husband is weak and gets a fever twice a week. We don't know what it is. His second wife needs an operation, and we struggle to pay for her medicine. All the income I earn from my daily wage goes to buy medicine".

Children's education

Several participants mentioned children's education when asked about their livelihood difficulties. Reshma, 26, and Jameela, 40, from Madagatta, also show an interest in educating their children in private schools but lack the means to do so. Chandamma, 53, from Kavathanahalli, shares, "We cannot provide for our basic needs. Now, we want to put my grandchild in a private school but cannot afford it.". Sunandhamma, 50, from Kavathanahalli, also claims the household income is inadequate for the younger generation's education: "It is not enough to educate my grandchildren. We want them to attend a private school". In India, government schools generally equal lower expenses than private education. Sukanya, 30, from KB Kothuru, still struggles with the costs:

"For children's education, we need money for books and pens at the government schools. The school provides cloth material, but I lack money for the stitching. I can not afford to pay

for my other children's transportation to a school further away".

In conclusion, although several households prefer children's private schooling, they currently can not afford it. These families would likely benefit from additional income-generating opportunities.



Other unmet basic needs

Sathyamma, 38, from Mopurahalli, is one of the respondents depending on one person for the household income. Further income-related struggles and their consequences include irregular payment of salaries. Chandamma, 53, from Kavathanahalli, shares:

"My son has a government job, and his salary is not paid regularly. Sometimes it takes months. Due to my son's irregular pay, the family often depends on my shop. For the past 15 days, it has been raining, and my son has not got any work".

Sukanya, 30, from KB Kothuru, needs an increased income to feed her cows and afford food and other basic needs. Her household is currently "adjusting to the situation with the income we get from selling milk". Reshma,

26, explains that she does not earn enough with her tailoring work: "Customers want me to do blouses and dresses, but will not always pay. It's difficult to run a family with my income". Jameela, 40, from Madagatta's, household income can not pay for the necessary repair of her house as water currently leaks in when it rains. Mallika, 35, from Mopurahalli, also shares that water enters her family's home when it rains, among other difficulties:

"Yesterday night, my family could not sleep in the house due to the rain, and my children slept by the door. I have 5 children, and do not have enough money to run the family. We are adjusting to the situation, including with food."

Sarsamma, 49, from Mopurahalli, would like to build a house on the land she owns in the village. Currently, her family lives in a rented house and can not afford to fulfil their home desires. She continues by explaining other financial struggles:

"My daughter will get married, but we can't pay for it. It is set to take place on 1 of January.

We will need to take a private loan from someone in the village and pay interest back to them"

9 of 20 (45%) of the respondents answered that the household income is enough for the family's needs. Nevertheless, several women from this group claim they are adjusting to their current situation. Hence, this study pinpoints that experiences are subjective. The respondents seem to possess an inherent resilience and ability to adapt to changing livelihood circumstances. In other words, even if several respondents experience that their household manages to stay afloat, it does not mean they are without struggles. 6 of the 9

(67%) would like to expand the family earnings to support an increased livelihood. While examining this group, several are undergoing livelihood challenges similar to the 11 respondents who felt the household income was inadequate.

Gangamma, 45, from Mopurahalli, exemplifies this claim:

The household income is enough for now, for eating and living. It's not enough for the future, for my daughter's wedding and other needs. I want an increased income to build a house. Right now, we live in my son's house".

In a similar vein, Gatamma, 57, from Kavathanahalli adds:

"Our income is enough, as we have adjusted to the situation. But I'm interested in increasing our earnings. We struggle to buy medicine for our goats when they get sick. My husband and I have pain and backbone pain.

Shamamma, 25, from KB Kothuru, have a comparable experience with her livelihood:

"It is enough. We are adjusting. From the earnings we get, we manage our household. I want another cow to increase my income and have applied for a loan. If we have food, we eat. If not, we will not eat."

The other 3 respondents (33%) claim they do not see a need to increase the household income. Narayanamma, 45, from Kavathanahalli, shares that she still would like to participate in trainings provided by GMO "to get increased courage, and other personal reasons". Padmamma, 55, from KB Kothuru's household consisting of her, and her husband, explains:

"What we earn is enough for us. I'm satisfied with my needs at this age". Sharadha, 35, and

her husband from KB Kothuru feel their income satisfies their requirements: "My kids are studying, we have cows and our farming land. We are not facing any challenges or problems". In conclusion, with the Swedish International Development Cooperation Agency's (Sida) (2023) definition of the multidimensional dimension of poverty in mind, most of the respondents lack resources (e.g., a sufficient income, good health and physical/human capital) to provide for their basic needs and a decent standard of living. In addition, enhanced opportunities are needed to aid the women and their households to evolve from their current state (e.g., productive employment, education and information) (ibid).



The role of GMO: Trainings, knowledge and support

In this part, the study elaborates on how GMO assist rural women members in project villages with power and a voice to express their concerns and needs and claim their rights (Sida, 2023).

Grameena Mahila Okkuta's Impact

GMO's presence in the villages has reached all the participants in multiple ways. They have all experienced benefits from a diverse range of support. Participants' knowledge and awareness have been increased through workshops and trainings on women's rights, child marriage, alcohol banning, abolishment of casteism, information about government schemes (e.g., from the horticultural and agricultural departments) and knowledge and assistance with applying for loans and other government benefits (e.g., health card, NREGA job card and cast certificate). Several women feel GMO has empowered them with an improved ability to participate in decision-making processes at household-, community- and local governance levels.

Since becoming a member of GMO and joining the village CDC meetings, empowering benefits include increased courage to interact and engage within society. Many participants mention enhanced public speaking skills, including communicating with the bank, police, panchayat and other government officials. During the covid-19 pandemic, GMO provided food and ration kits and information on safety precautions for coronavirus. Shamamma, 25, from KB Kothuru, illustrate another instance where GMO assist with improving villagers' access to essential public transport infrastructure:

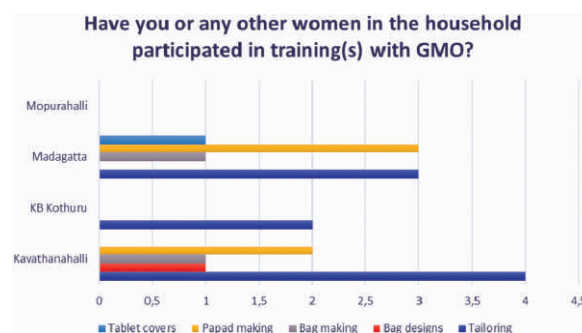
"GMO is helping with providing bus facilities to the village. GMO have complained to the responsible government department about this. The government officials said the bus could not turn, so the bus can only be provided after a road is built. The road construction is in progress, and 20 women from the village will work as part of the MNREGA scheme".



It is essential to note the implications of all survey participants being from minority (e.g., Muslim) or low-caste (e.g., scheduled caste and scheduled tribe) backgrounds, which affect their exposure to and experience of poverty and livelihood opportunities. On top of this, they live in a highly patriarchal society governed by various socio-cultural hierarchies and relations (Asia Society, 2023). Consequently, women are experiencing interrelated and reinforcing forms of discrimination (Sida, 2023). The benefits the participants receive from GMO empower and enhance their societal understanding and participation. Accordingly, GMO has proven their ability to assist with creating preconditions for better living circumstances and improved rural livelihoods while centring on empowerment, livelihood creation and community-building.

Skills Development Training Participation

In 11 of 20 (55%) households, one or more women have participated in skill-developing training provided by GMO. In more than half of the families, at least one woman has been able to take part in developing a new skill to improve the livelihood of the family. The



trainings mentioned by the respondents are tailoring for blouses and embroidering, stitching of cotton bags, printing designs on cotton bags, and papad and tablet covers manufacturing.

As the diagram shows, the participation percentage varies depending on the village and the opportunity and availability of the provided livelihood-enhancing activities. Of the 9 of 20 (45%) respondent households, where no women have participated in skill-developing trainings, the majority are from the village of KB Kothuru and Mopurahalli. So far these two villages have only been offered tailoring training by GMO. Compared to Madagatta and Kavathanahalli where the women have had the opportunity to learn and attend several different skill- developing courses, the participation rates are much higher. Some women even attended more than one livelihood-enhancing training in these villages. The results indicate that the availability of trainings is an important factor in the participation rates.

The data also suggest that other factors such as other commitments and obligations, health issues, and lack of interest to obtain the specific skill offered also affect the participation among GMOs target group. In Mopurahalli, where no women attended the tailoring skill training provided by GMO, the respondents gave multiple reasons for not

utilising the opportunity. Parvathamma, 48, explains that her age makes it hard for her to learn to tailor, but she is still interested in developing other skills through GMO trainings programs.

"There has been no training for the village. GMO offered them tailoring training, but none in the village could attend. I was not interested because of my age I would not be to do the work with tailoring. If GMO would offer other trainings, I would like to attend."

Unlike Parvathamma, Sarsamma, 49, was interested in learning how to tailor but was prevented from doing so due to health reasons, "I was interested in the tailoring training, but I can't since my operation. I have had problems with turning my head since the operation". Mallika, 35, was also interested, but due to work obligations, she could not participate in the training offered. She explains, "I was busy with my work when GMO offered to provide tailoring training in the village. So I would not have been able to attend".

Similar reasons for not attending skill development trainings in tailoring provided by GMO were given by the respondents in KB Kothuru. Sukanya, 30, started the tailoring training with the ambition of learning the skill, but her household responsibility prevented her from completing the course. "I started tailoring, but I only attended for two days. I did not have time to continue because I had to take care of the kids and the cows", she explains. Rathanaamma, 55, expresses that their household's needs are already met, and due to her age, she feels no need to develop any new skills. Shamalamma, 25, is an active member of GMO and attended several meetings. Still, household commitment affects her ability to participate in the trainings

due to the time and effort needed to complete them:

"I have not attended any training. I have only been able to attend meetings for alcohol banning gender equality, farming, and child marriage. I had a small child when Okkuta offered the tailoring training, and I did not have time to attend"

Amongst the 11 of 20 households where one or more women have participated in different skill-developing training, all 11 respondents expressed satisfaction with the training provided by GMO. The main reasons given by the respondents for partaking in the free livelihood- enhancing activities were the desire to learn a specific skill or the interest in obtaining a new skill, along with the prospect of utilising the gained skill to improve their livelihood either by earning an income or for household purposes. Sharadha, 35, from KB Kothuru, took part in the tailoring course to use the skill within her household. "GMO provided the training in the village, and I wanted to learn the skill to stitch blouses for myself. I'm satisfied because I learned the skill, and it was for free". Jameela, 40, from Maddagatta, attended the training in manufacturing papad and pharmacy tablet covers to learn new skills. She is satisfied with both courses because she mastered the skill which would allow her to work from home to earn an extra income.

Some respondents also explain that their motivation to take part in GMOs work is because they want to dedicate some of their spare time to something productive like learning a new skill or gaining knowledge from the meetings provided by GMO. Akheela, 45, from Madagatta, explains:

"My daughter-in-law has attended tailoring training to learn the skill and earn money. Due to my health, I have not been able to attend training, but I have attended meetings about women's rights and equality."



In Payremma's, 60, household in Madagatta, her daughter attended tailoring training and Payremma herself attended papad manufacturing with the ambition to learn the skills. "In the afternoon I will be free, so will my daughter. We have free time, so we attended to gain more knowledge", she explains. Narayanamma, 45, from Kavanatahalli, is another example, she participated in design printing on cotton bags:

"I did it to learn the skill, and I had free time, so I attended. I'm satisfied because I like printing designs on bags, it looks pretty. Plastic has also been banned, so all of us will use cotton bags."

All 11 respondents have used the learned skill to improve their livelihood by practising within the household. However, none of them has been able to utilise it to improve their financial situation. Even though many of them attended the training to increase the income for their household. The respondents

interested in creating an income from the learned skill convey that they find it difficult due to a lack of funds and resources and not having enough knowledge about starting a business and marketing. Narayanamma from Kavathanahalli has no access to the material needed for printing the bag designs. "The printing colours are not available locally, only in Bangalore. But If GMO provides printing colours, I would like to make money from printing designs". Jameela from Madagatta explain that she needs funds and marketing knowledge:

"I am not earning an income. I need money for investment to start with papad making. For packing, papad powder etc. For tablet covers I do not know how to sell it but would like to work with it".

Several women desire to generate an income from papad-making, but they require investment and knowledge for production and marketing. "I want to earn money from papad manufacturing, but it takes teamwork, and none is doing it. I would like to work with it in a group", Gatamma explains.

Respondents from KB Kothuru and Kavathanahalli explain that many women have taken part in the tailoring training provided by GMO and are now using the skill for household purposes, which has decreased the market opportunities in the two villages. Rathanaamma, 55' from KB Kothuru, states, "My daughter is using the skill to improve our livelihood by making clothes for the family, but she is not making an income from it. Many people in the village have learned to tailor, so it is hard to make a living from it". Several participants also express the need for sewing machines if they want to enter the market outside the village. Sunandhamma 50, from Kavathanahalli, describes the situation:

"Everyone in the village has learned to stitch so everyone makes their own clothes, so no opportunity to sell within the village. My sons will not let me leave the village to work because of my age. In Mulbagal there are machines, so why would they let us make it by hand? To have a shop, I need to pay rent."



The empirical material implies a need for GMO to organise livelihood and income opportunities for the participants after the completion of the training, through similar initiatives as the small producer groups (SPG). By providing women with a platform where they together can utilise the gained or existing skills, more of them can create a sustainable income and improve their livelihood. There is an opportunity to organise the women towards collectively creating a profitable business within the village.

In conclusion, the data indicate that factors such as availability and opportunity for training, commitments and obligations, health issues and interest affect the participation rates of the target group to partake in skill development and livelihood-enhancing

activities provided by GMO. Although all women participating in the activities found it satisfying and helpful in improving their livelihood, no one managed to generate an income from the learned skill despite having the interest to do so. This indicates that there is a need for further guidance and trainings from GMO on how to transform the skill and knowledge into a business or income source. If provided with resources and knowledge, GMO can offer alternative livelihood opportunities from new or existing skills to those interested.

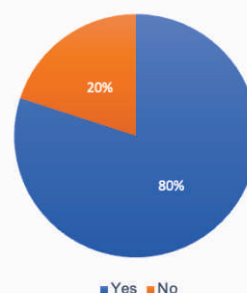
Future opportunities: Alternative livelihoods, skills development and entrepreneurship

Finally, this chapter investigates possible vantage points for livelihood-enhancing activities for women in GMO's project villages.

Interest in Skills Development

16 of 20 participants (80%) showed interest when asked if they wanted to learn new or develop existing skills to earn money or increase their livelihood. Interestingly, 3 of the 4 women (75%) who answered "no" later changed their minds when presented with skill development opportunities benefiting them on a household level. Consequently, all

Are you interested in learning new or developing existing skills to earn money or improve your livelihood?



participants are intrigued by learning new or developing existing skills when presented with options.

When provided with suggestions for trainings and workshops, Padmamma, 55, from KB Kothuru, shows interest in pickling. Narayanamma, 45, from Kavathanahalli, wants to learn more about food processing, papad making, pickling and spice powder preparation. Sharadha, 35, from KB Kothuru, first explains, "I'm happy with the farming and the cows. I do not need anything else". Later during the interview, she expressed curiosity about food processing, papad making, tailoring and bag stitching. Parvathamma, 48, from Mopurahalli, shares that "I am satisfied with life; I don't need any other skills" but wanted to attain training in food processing, papad making, pickling and spice powder preparation. She adds, "I would be interested in more training, but I do not know which".

These findings indicate that designing livelihood-enhancing activities and training programmes benefits from listening to the needs on the ground and presenting viable options for those who still need to learn what skill development opportunities are available.



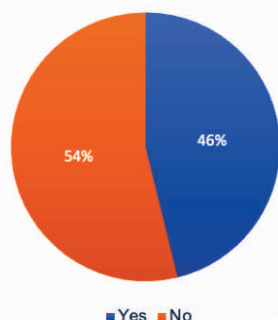
Other significant observations include those claiming a will to learn but perceiving health issues as an obstacle. For example, Gangamma, 45, from Mopurahalli, says: "I would be interested to learn new skills. But I'm unsure what I can learn with my disability. Any training provided that I can do with one hand, I would like to do". This study suggests that GMO should adjust training and livelihood-enhancing activities towards the needs and abilities of those willing to attend. Some participants want to learn or develop a skill for it to become their primary income-generating activity. In contrast, others would like to earn an additional income part-time, and others wanted to attend for household purposes. With this in mind, trainings and programmes, or specific segments, could be targeted towards those attending to increase their income.

9 of 16 participants (56%) (i.e., the 16 women who expressed a willingness to learn new or develop existing skills without being presented with options), do not know which new skills they would like to know. Again, this indicates that GMO could use their expertise and local presence to provide context-based suggestions on valuable skills for income-making and livelihood purposes. Several participants were unaware of their existing skills, which does not mean they lack the ability or competence to be utilised to enhance their livelihoods. In this case, GMOs could broaden their horizon and increase the recognition of their current capabilities.

Before being presented with examples of possible skill development trainings, new and existing skills participants showed interest in developing includes: handwork, beautician work, saree designing, hand stitching, embroidery of blouses, bag stitching,

cooking, woollen work, papad manufacturing (including business and investment assistance), pickling, cow husbandry, other tailoring work and help with sustainable small businesses (e.g., clothes shop or expand current shop) or creating a cooperative (e.g., hand-rolled incense sticks). Building on this knowledge, an elaborated assessment of needs, interests and wants in GMO's project villages are needed to get a more comprehensive picture of this subject.

Is another woman from your household interested in learning new or developing existing skills to earn more money?



In 6 of 13 (46%) households (e.g., those with more woman members) at least one other woman is likely interested in learning new or developing existing skills to earn more money. The six women would also like to participate in skills development training(s) provided by GMO. The other adult female household members showing interest in trainings range from daughters, daughters-in-law, and mothers-in-law. Trainings of interest include computer courses, tailoring (e.g., stitching men's wear), bag stitching, bag printing, embroidering, saree design and beautician work.

Consequently, according to the interviewee, 7 of 13 (54%) are not considered interested. In 7 of 20 (35%) surveyed households, the

participant is the only adult woman. It is important to note that this reflects the survey participants and not the other female household members themselves. The reasons provided for not wanting to attend involve: A daughter-in-law that has work in Bangalore, another daughter-in-law that just had a baby and a good education to get a job afterwards, a daughter that is busy with care and household work, a second wife that has health problems, a daughter that 'does not have enough knowledge to do a computer course' and a daughter that soon will get married and leave the village. The various reasons represent the interviewees and do not mean the woman would not attend training if asked. Earlier data showed that four women initially did not want to learn new skills. However, they turned out to be interested when presented with suitable options. This could be the case for several of these women as well.

Work and Training Preferences



The data suggest that the majority, 15 of 20 (75%) prefer to attend skill development training and other livelihood-enhancement activities within the village. 16 of 20 (80%) also like to work with the learned skill or current occupation from home or within the village. The most common reasons among the respondents for not wanting or not being able to leave the village are related to health issues

and fear, family or work obligation, and in some instances, poor availability of public transport. For these reasons, 3 of 4 (75%) who can attend training outside the village express that they will not go further than the nearest city Mulbagal.

The majority of GMOs target groups have other responsibilities and obligations apart from health issues that make it difficult for them to attend training or work outside the village. The strong societal tradition of women taking on the role of the primary caretaker of children and households makes it, in many cases, very difficult for women to do so. This is one of the challenges GMO aims to tackle by providing alternative livelihood opportunities for women.

One of the few willing to work outside the village is Jameela, 40, from Madagatta, "I am flexible with work and location. With papad making, I can work from home, although I would also prefer to work in a close-by factory, but no further than Mulbagal ". Sathyamma, 38, from Mopurahalli, is also willing to combine work outside and within the village, "I would be willing to work from home with cow husbandry until 2 pm. Then go for daily wages outside the village. I want to only do daily wage farming and cow husbandry". Even Rathanamma, 55, from Madagatta, who answered that she prefers to work from home but would be flexible if there is a good income opportunity, "I wish to work in the village, from home preferably. For example, with papads I would like to work from home, but I would be willing to travel to sell them."

In addition, 10 of 20 (50%) want to learn a new skill to improve their household and not earn an income. Important to note here is that 4 of the 10 answered "no" when asked if they



would like to learn new or develop existing skills to earn money or increase their livelihood. They changed their minds when presented with options (discussed in depth in the previous section). 5 of 10 (25%) attend trainings with the main intention of generating an income from the gained skill, and 4 of 20 (20%) want to increase their livelihood within the home as well as create an income opportunity. The data implies a great interest among the target group in obtaining a new skill, but the reason may vary. It is vital to accommodate the purpose of the participants when conducting other skill development programs.

To further explore activity types and for what purpose the target group would attend, the survey gave options for trainings already conducted in various villages by GMO. The opportunities offered included food processing, papad making, pickling, spice powder preparation, tailoring, bag making, printing bag and computer course. Several participants want to attend these for household purposes. Still, many also have other business ideas already that they would like to work with and learn skills in (e.g., animal husbandry, clothes shop, tailoring, hand-rolled incense sticks).



Gangamma, 45, from Mopurahalli, is open to improving her livelihood and potentially making an income with the assistants of GMO, "I wanted to practice for the home purpose only. But if I got assistance with selling, I would like to earn an income from it". Chandramma, 53, from Kavathanhalli, sees the potential to utilise the skill to expand the range in her shop, "I want to learn skills for home purposes, mainly. With pickling, I can sell the items in my shop, but I need help with materials". Sukanya, 30, from KB Kothuru:

"I would attend for my own purpose because I have to go outside the village to sell. I would be interested if GMO could make it possible for me to earn money and sell it outside the villages without me having to leave the village."

The findings suggest that household- and local circumstances influence the hours and convenience of practising livelihood-enhancing activities. If GMO provides members with resources and knowledge, there is a possibility to offer alternative livelihood opportunities from new or existing skills to those interested in earning an income. More women may even be interested in making an extra income with guidance and training from GMO on how to transform their skills and knowledge into a business or income source.

One initiative of GMOs that manages to accommodate the preference of their target group is the small producer group (SPG) program. The initiative promotes and increases rural women's entrepreneurship and livelihood opportunities by giving the members of the SPG a chance to earn an income from stitching cotton cloth bags in the convenience of their own homes and according to their schedules.



The case study from the SPG members Shilpa, 32, Manjula, 32, Ratnamma, 43, Deepa, 31, and Bhavani, 28 in Basavarajapura, can further support the importance of flexible work hours for rural women. The members all believe that the SPG has been a good opportunity for them to earn an income that is compatible with their life and household responsibilities. Shilpa explains,

"If we can do it from home, we can take care of the children, the household, and the family. After this, whatever time we have left, we can use it to earn extra income. We must be able to work on our own time when we have it".

The data from the survey and the case studies suggest a possibility of starting similar

programs with other skills in focus. Akheela, 45, from Madagatta, wants to promote the already existing skill among the women in the village to collectively create a cooperative within the village for hand-rolled incense sticks with the help of GMO.

"I want to start a group for women interested in taking up this work in the village. We can get access to free government land for the production, but we need help from GMO to get material, and a building."

Shylaja, 40, from Kavanatahalli, believes that GMO can create change in the conditions for people facing poverty through alternative livelihood with their training programs. She explains, "People working in the fields for daily wages should get training in new skills, like tailoring or embodying work. They can use the new skills to earn an income when they can not work in the fields". She also sees the opportunity in her village to generate more job opportunities for girls that finish their education by helping them to start beauty parlour businesses collectively.

Support Required From GMO

The participants presented related and contradicting responses when asked about the assistance needed from GMO to develop an income opportunity from a skill. The study assembles the women's desired support into five categories: 1) Knowledge and training, 2) Material, 3) Loan and money, 4) Business-related support and 5) Infrastructure.

Knowledge and training

Shylaja, 34, from Kavathanahalli, feels she would benefit from increased knowledge and training in embroidery and woollen work. Sunandamma, 50, from Kavathanahalli, wants to attend beautician training. Shamalamma, 25, from KB Kothuru, is an example of how the information provided by GMO spread in the villages beyond the CDC meetings and trainings:

"GMO provides trainings on child and girl rights, but I am working and caring for the children. I cannot attend, but I want to learn. I



ask other people in the village who attend the trainings and get knowledge from them".

Mallika, 45, from Mopurahalli, calls for knowledge about new skills and training to earn money. "Tailoring, in particular, interests me. I prefer to learn to stitch blouses", she explains. On the contrary, Gangamma, 45, from Mopurahalli, needs to know what work is available to do with one hand.

Ratnamma, 43, from Basavarajapura, wants to create more permanent jobs for people in the village. They have a lot of framing resources within the village that can be utilized for the production and selling of pickled vegetables, sauces and nutrition powder, "We need training to get better skills in making these products. We have the resources, but we want to learn how to use them in the best way".

Materials

Shylaja, 34, from Kavathanahalli, requests help with materials for embroidering work. Sunandhamma, 50, from Kavathanahalli, says her daughter learned craftwork from a relative but needs material or financial means to work with the skill.

Loan and money

Sunandhamma, 50, from Kavathanahall, needs funds to start a tailoring shop in Mulbagal, help to find commission-based work opportunities and assistance with attaining a space to work. Gatamma, 57, from Kavathanahall, would like GMO's help with funds or a loan to buy a new goat. 'If I buy one goat, I will get 15 more in return from the investment", she explains. Chandramma, 53, from Kavathanahall, need GMO's assistance with attaining a low-interest rate loan to expand the small shop she has been running at home for 10 years. She would like to sell items

which are not readily available in the village. Rathanaamma, 55, from KB Kothuru, needs help to afford hospital visits and medicines to get back to work.

Shamalamma, 25, from KB Kothuru, has applied for a loan for a third cow. If she faces complications with attaining it, she needs help to apply for another loan. Sukanya, 30, from KB Kothuru, would like assistance with a subsidy loan or a scheme that allows her to buy more cows. Payremma, 60, from Madagatta, needs help with a loan or funds to start a papad-making business or with a sewing machine for my daughter. Rihana, 32, from Madagatta, needs help with a loan or monetary assistance as her family is currently struggling with their livelihoods. Sathyamma, 38, from Mopurahalli, requests help with a loan to buy a new cow as her previous cow died within two months. Yet, she explains that her family struggles with repaying the loan for the other cow obtained in 2021.



Business-related support

Jameela, 40, from Madagatta, shows a strong interest in papad making and would need a loan, training, knowledge and material to start earning money. Sukanya, 30, from KB Kothuru, has two cows and is interested in additional work opportunities: 'If GMO makes it possible for me to earn an income and sell things I learn to produce in trainings without having to leave the village I would be interested'. Payremma, 60, from Madagatta, shares that she would like increased knowledge about starting a business selling papads and increased awareness of women's rights and empowerment. Akheela, 45, from Madagatta, would like training for women in the village to supplement their knowledge on how to make incense sticks, marketing and start up the business. She also wants a factory (e.g., magi, tomato juice, potato chips, garment) to open close by to benefit women from the village, providing them with income-generating opportunities.

Rihana, 32, from Madagatta, shares, "I have some knowledge, but would like increased understanding on how to run a business. I also would like to build a clothing shop on my land". Sarsamma, 49, from Mopurahalli, is interested in cow husbandry: "I would like to learn more about running a business and for what rates to sell the cows and the milk". The support Sathyamma, 38, from Mopurahalli, asks from GMO aligns with Sarsamma's request: "I want knowledge about how to take care of a cow, how to earn money from dairy and how to sell it", she explains. Sathyamma continues:

"To be able to do farming on my land, I need more people to work on the land. If possible, I would like to learn how to work my land on my own. I think beans would be a good option".



Infrastructure

Sathyamma, 38, from Mopurahalli, claims it would be helpful with GMO's assistance to provide her village with bore wells and agricultural ponds for water storage. Gatamma, 57, from Kavathanahalli, shares that:

"If GMO helps with providing bore wells, agricultural ponds and similar, we can do farming as I have a bit of land to grow ragi for household purposes. I would also like to get an agricultural water pump."

In conclusion, most GMO project villages' hardships and needs are not covered within the scope of this survey. However, participants' answers give a glimpse into potential areas where GMO could be of further assistance. The data generated from this survey could complement and provide the initial direction towards a more comprehensive household- and community- level investigation on the above topics.

Conclusion and recommendations

Summary

This report aims to indicate the target group's needs, expectations, and motivation concerning skills development and alternative livelihood opportunities to aid GMO's Women

Entrepreneurship Development Programme. Moreover, it guides the expansion of the project or similar future initiatives.

The survey data shows that most working household members have work available all year. The majority of those having seasonal or occasional job opportunities are daily agricultural labourers. More than half of the surveyed households express difficulties in providing for their basic needs. The most common burdens on the families' livelihoods relate to health issues, children's education and other factors impacting their ability to provide for their livelihood. The other respondents commonly mention that they are adjusting to their life situation and still experience struggles. Most of the respondents (80%) also claim not to have an alternative income above their regular occupation.

GMO's presence in their project villages has impacted the communities broadly. The interviewees have gained knowledge and increased awareness of various topics that matter to them. Additionally, they accessed relevant information and got empowered to participate in society and decision-making processes on multiple levels. GMOs livelihood-enhancement and skill-developing programmes have empowered more than half of the respondents' households. Even though other responsibilities, health issues, interest, and availability of offered trainings in the village, are all factors that affect the participation rates among GMOs target group.

Although the collected data reveal that all the respondents found the trainings satisfactory and valuable for improving their livelihood, none of the households has managed to utilise the learned skill to improve their financial situation. The women interested in earning an income expressed the need for knowledge and help to transform their skills into an income source or business opportunity.

There is a strong interest in developing existing and learning new skills within the households. All surveyed women would like to attend skill development trainings, but 20% first said no before being presented with options. Another interesting observation includes the willingness of some participants to learn new skills, although various factors are considered to be an obstacle (e.g., health and disabilities). Other female household members are also interested, but the interest seems lower than with the surveyed women due to various reasons. The intent of obtaining a new skill varies among the survey participants, between mainly household purposes and generating an extra income. The data shows a clear preference among the women to work and attend skill development trainings within their villages. In addition, most women need flexible work hours to balance other responsibilities with the opportunity to earn an extra income from an alternative livelihood.

The assistance the survey participant would like from GMO revolves around five categories:

1) Knowledge and training, 2) Material, 3) Loan and money, 4) Business-related support and 5) Infrastructure. The data supports the prospect of starting similar programs as the small producer group (SPG), but with other skills in focus. The initiative promotes and

increases rural women's entrepreneurship and livelihood opportunities by giving the members a platform to earn an income in the convenience of their own homes and according to their schedules. The program creates community-building and empowerment and facilitates the needs of GMO's target group. This study gives a glimpse into the needs of the participants but not the whole picture.

Recommendations

- Future skills development trainings provided by GMO should keep the various conditions, mind-sets and constraints of prospective participants in mind. Several vantage points for attracting participants for livelihood-enhancing trainings exist, including those who struggle with rare job opportunities and those who would like to work part-time with a new skill or learn for household purposes to enhance their livelihood. Factors like poor health or disabilities should not be an obstacle towards learning a new skill if the desire to do so exists.
- Designing livelihood-enhancing activities and training programmes benefit from listening to the desires on the ground and presenting viable options for those who still need to learn what skill development opportunities are available. The participants are interested to learn and/or develop existing skills, but many need guidance. Building on this knowledge, an elaborated assessment of needs, interests, and wants in GMO's project villages is advisable to get a more comprehensive picture of this subject.

- GMO should use their expertise and local presence to provide context-based suggestions on valuable skills for income-making and livelihood purposes. Also, GMO could broaden their horizon and increase the recognition of current capabilities within their project villages. The report suggests having more participatory village-level discussions and consultations, where GMO can bring forward viable suggestions for skill-enhancing activities based on the needs and wants of the communities. GMO should be clear on their role and the kind of assistance they can provide to their village members.
- GMO should focus on establishing and developing a similar platform as the small producer groups (SPG). This helps small entrepreneurs build resilience and bring formality to their work. The platform's aim should be to strengthen a particular skill and the entrepreneurship of the participants (e.g., through marketing and finance). SPGs can provide the participants with access to documentation, various schemes, customers, supply chains, and the ability to sell to a broader market. By combining income-generating activities and entrepreneurship opportunities with empowerment and multiple forms of assistance, GMO can contribute towards holistic livelihood support.

In conclusion, through the past two decades, GMO has built a solid local presence, credibility and trust within rural communities in Kolar district. A well-developed sustainable livelihood-enhancing programme for women could

assist in reducing poverty and inequality, increase food security and move vulnerable households towards strengthened economic stability.

Bibliography

Asia Society (2023). Indian Society and Ways of Living: Organization of Social Life in India. Available at: <https://asiasociety.org/education/indian-society-and-ways-living> (Access: 20 January 2023)

Carlioni, A. S. et al. (2005) Rapid guide for missions?: analysing local institutions and

livelihoods?: guidelines. Rome: Food and Agriculture Organization of the United Nations. Available at: <https://www.fao.org/3/a0273e/a0273e04.htm#bm04> (Accessed: 25 January 2023)

Krantz, L. (2001). The Sustainable Livelihood Approach to Poverty Reduction: An Introduction. Sida. Available at:

<https://cdn.sida.se/publications/files/sida2988en-the-sustainable-livelihood-approach-to-poverty-reduction.pdf> (Accessed: 23 January 2023)

Sida (2023) Poverty Toolbox, Sida. Available at: <https://www.sida.se/en/for-partners/methods-materials/poverty-toolbox> (Accessed: 22 January 2023).

UNDP (2023) Sustainable Development Goals | United Nations Development Programme, UNDP. Available at: <https://www.undp.org/sustainable-development-goals> (Accessed: 2 February 2023).



WE Trust Allied

WE Trust

Background:

Most of the women members of GMO is from the poor households hence its main aim is poverty alleviation and empowerment of women through livelihoods. GMO's activities in this area include: Conducting advocacy in favour of manual labour against mechanical approach to public works in rural areas. Facilitating women to avail government schemes for land purchase and livestock. Encouraging groups to approach livelihoods as a fundamental right. Facilitating savings and credit activity by SHGs. Facilitating bank-SHG linkage for group and individual IG loans. Facilitating trainings for women on livelihoods and income generation activities. Encouraging group-based small enterprises/ Medium Enterprises. Conducting advocacy for increasing employment for women

Micro enterprise: Agriculture, horticulture and dairying are the main sources of livelihoods for the people in GMO project area. One of GMO priorities is to raise the

economic status of rural women by enabling them to start micro enterprises.

Therefore, Grameena Mahila Okkuta focused on to strengthen alternative livelihoods of young women through skill development and Entrepreneurial skills in selected villages in its operational area in Kolar district by encouraging and improving their skills and involving women in small producers groups.

Under this programme it is proposed to target only 200 women members spread across different villages.

Project Implementing Area:

The details of the 3 taluks of the Kolar district selected under the programme are as follows:

Sl. No.	Name of the District	Name of the Taluk
1	Kolar	Mulbagal Kolar Gold Fields Kolar



From among the three taluks, 12 grama panchayaths and 18 villages were selected for

the implementation of the programme and the details are as follows:

Sl. No.	Name of the Village	Grama Panchayath	Taluk	District
1	Minijenahalli	Urukunte Mittur	Mulbagil	Kolar
2	Chitheri	Urukunte Mittur	Mulbagil	Kolar
3	Kappalamadugu	Kappalamadugu	Mulbagil	Kolar
4	Gandhipura	Angondahalli	Mulbagil	Kolar
5	S Chudumanahalli	Balli	Mulbagil	Kolar
6	Cholagunte	Avani	Mulbagil	Kolar
7	Jayamangala	T Gollahalli	Kolar Gold Fields	Kolar
8	Nadamballi	Shapoor	Kolar	Kolar
9	Kadaripura	Kurudumale	Mulbagil	Kolar
10	Madhaghatta	Kurudumale	Mulbagil	Kolar
11	Cheluvanayakanahalli	Kurudumale	Mulbagil	Kolar
12	Sangasandra	H Gollahalli	Mulbagil	Kolar
13	Sonnadi	Sonnadi	Mulbagil	Kolar
14	Kavathanahalli	Sonnadi	Mulbagil	Kolar
15	Basavarajapura	Mallanayakanahalli	Mulbagil	Kolar
16	Devanatha	Mallanayakanahalli	Mulbagil	Kolar
17	J Agrahara	Mallanayakanahalli	Mulbagil	Kolar
18	Vegamadugu	Thimmaravuthanahalli	Mulbagil	Kolar

Overall Learnings and Challenges from the Project:

Alternative Livelihoods and Sustainable Income through Entrepreneurship Development [ALIED] has been implemented very rigorously by Grameena Mahila Okkuta. The target group was the rural unemployed or underemployed women who were already

enrolled into the programmes implemented by the Okkuta.

Demography: The programme came to be understood and adopted by women in their younger age groups, perhaps below their 40. The nature of the employment i.e. the production at the household level encouraged these women to embrace the programme. It

was also found that these younger women had a talent pool which they wanted to enhance and use it towards meaningful economic gains.

Social Groups: It is felt that these women who chose or challenged to be the beneficiaries were the first generation entrepreneurs in their families considering that most of them were from landless agricultural families. The men in these families also engaged in providing labour to the agricultural lands in the villages. Perhaps it was this factor which motivated them to get engaged under the programme on a 'productivity basis'. They understood the importance of being more and more productive. However, the efforts made by Okkuta in motivating them has been commendable and the success is perhaps a result of this.

Skill Sets: One of the core strength which Okkuta went ahead banking was the exposure to the tailoring job and the skill sets possessed by the women - even though it required mentoring or polishing. The change or acquisition of higher level or scales did not happen the way it was conceived. Some of them were working as tailors and earned a fairly good income. It was the 'competitiveness' in the job which made them to look for job supplements. The other issue was the quality of the outputs and the quantity of the outputs. Even among those who were engaged as tailors, the challenge was to produce outputs of stipulated numbers.

Those who were engaged in tailoring in a very serious way found this highly underpaid. The programme was not targeted at these women, but at the same time the GMO could not prevent their entry as well as the damage done

by them towards making the programme a greater success.

Okkuta was successful in putting all these women into one basket and help them achieve the programme objectives.

Ownership of the Assets: Although the GMO have a fair understanding of the ownership of the asset i.e. the tailoring machine, the understanding was rather very sketchy or bleak. Not all the machines owned by these women were fit for a highly challenging job. Almost all of them owned manual machines, and the women were not in a position to immediately invest to undertake the challenge. They considered it as a burden, rather than as an opportunity. The other group was those who did not possess one and were not in a position to think of any immediate investment. Hence, Okkuta made attempts to get the financial assistance from the banks as well.

Geo-Economic Setting: While the Government and the Civil Society is hell bent on use of the plastic in any manner harmful to the environment, it is found that the significant majority is still not prepared to take it. The GMO attempted very systematically to change the 'psycho' setting although at the individual level. This was also coupled by the producers or the project target group educating the community on the need to use the cotton cloth bags. Finally, it was the pricing for the product - the market forces - the cheapness of the plastic bags.

The GMO attempted at organizing trainings close to the villages, supply of the fabric to the villages, motivating the panchayaths to become 'plastic free' etc., There was further more and more opportunities to enhance the

livelihood opportunities by undertaking stitching of bags through other materials available in the market. This was not explored to a very great extent.

Market - Local Vs Large and Distant Market: The local market is found to be highly volatile and small in scale to create an impact on the overall bag market. The role of the Government in impacting the market is very minimal. The departments have also shirked away from helping these poor rural women. The GMO has been quite successful in touch basing with individuals who could support on a 'one time' basis.

The other aspect of the market was the 'labour cost'. It is this factor which has a decisive influence on the accomplishments under the project. The constant exposure and persuasion by the project authorities was a miserable failure. On the contrary, the GMO had to kneel down to the target groups while negotiating on the labour cost. The labour cost provided for the outputs throughout this project was felt to be 'highly unrealistic' by the professionals including the technical personnel. The target group while not attempting to enhance their productivity only adopted a bargaining approach which resulted in keeping the product out of the market.

Capacity Building, Negotiation and Counselling: The project consciously adopted these methods as part of strategic planning under the project. These programmes were facilitated by highly experienced persons and the project made considerable investments in this regard. These programmes were held at the village level and in the centre as well. The programmes used to last for nearly 3-4 hours and was focused on

imparting the technical skill and changing the mind set towards the market conditions. The transactions took place in the local language. The community was highly discrete in reacting to the outsiders as compared to the GMO. It is here that the 'social' aspect is found to have held the project into ransom.

The concept of Small Producer Group conceived and adopted under the programme is not only innovative, but very strategic. While the project pushed this idea to a certain extent, it did completely exploit the available opportunities through this medium in terms of negotiating with the producers, setting the competition among the groups etc.

Digital Marketing: A limited approach was made in this regard under the programme. The attempts in this regard included production of videos documenting the process involved in the production and the marketing of the bags.

Despite the limitations or the fact that the programme was a highly innovative and much sought after programme for the rural women, it has been successful in demonstrating the success of the livelihood programme for the poor rural women set in disadvantageous settings viz., geographically, politically, socially and highly sensitive market. The programme has been successful in bringing out the empowerment of the rural poor disadvantaged women. Okkuta and its office bearer's efforts in this regard needs to be appreciated and encouraged by different stakeholders. The continued support in the days to come will help in development of models which perhaps could be considered for replication by a national level programme such as Sanjeevini under NRLM.

Sustainability of the Programme

The ALIED programme under implementation for the last two years has been quite fruitful for the targeted communities and a great learning for the Okkuta. This has resulted in bringing the marginalized groups into the mainstream i.e. the market. The programme could be continued for the next two years providing for increased participation of the other stakeholders such as the grama panchayath members, retail and wholesale traders and the youth.



ALIED: Goal and objectives of the project:

Organizing the rural poor women; To fulfil the entrepreneurial qualities among women; Motivating the rural women to get involved in taking up income generation activities; Awareness generation on the market for the rural produce; To organize them into small producer groups; Creating a good eco system and encourage the production; Organizing awareness programmes; and Organize the

vocational skill training programme; To provide proper marketing facilities for the

produce. All these are the objectives of the programme.

At the first stage the survey has been carried out through visits to the villages.

The challenge in the initial phase of the programme was organizing the women into groups and imparting awareness about the programme. This was because of the fact that the backward villages were selected and the inability of the women to spare time resulted in obstacles to the programme. This was further exacerbated due to the onset of the Covid19.

1. Small Producer Groups [SPG]:

Objectives:

To provide employment opportunities to the girls the rural women, identification of the women with tailoring skills, organizing the interested women members into small producer groups, helping them to identify a name, imparting awareness about the programme, imparting awareness about the SPG, provision of training on production of cotton bags through resource persons, imparting awareness about the marketing, provision of opportunities and freeing the community from plastics and enhancing incomes to the women is the objective of the SPG. Key objectives of the Programme

- Provision of employment opportunities to the under employed women
- Provision of employment to the interested women
- Providing guidance to the women on the production of cotton cloth bags

- Selection of the poor women into SPGs and provide employment
- Enhance the income levels of the women
- To free the villages from the plastic waste

Principles of Small Producer Groups

- Should compulsorily have 4 members

- Of the 4 members, one of them should become a leader
- SPGs to meet on a fortnightly basis in their own villages.
- Stipulate the meeting timings and record the proceedings.
- Leadership to rotate on a bi-annual basis.
- Self-confidence

Sl. No	Name of the SPG groups	Name of the Village	Total SPG Members	SPG Formation date
1.	Nirmitha	Minijeenaahalli	4	19.04.2021
2.	Gangamma	Nandambhalli	4	29.06.2021
3.	Lakshmi	Jayamangala	3	29.06.2021
4.	Cholangunte	Cholangunte	2	01.07.2021
5.	Akshya	S. Chadumanahalli	3	23.06.2021
6.	Shri Sharadambha	Chitter	5	10.07.2021
7.	Kamala	Gandhipura	2	30.06.2021
8.	Chaitanya	Kappalamadugu	12	01.07.2021
9.	Mallige	Sonnavadi	5	16.10.2021
10.	Vijaya	Madhagatta	8	16.10.2021
11.	Vani	Kadareepura	8	10.08.2021
12.	Poorvika	Sangasandra	4	12.11.2021
13.	Sri Lakshmi	Basavarajapura	5	14.10.2021
14.	Gaja Gwori	Vegamadugu	6	31.01.2023
15.	Chawdeshwari	Kavathanahalli	3	20.08.2021
16.	Narmadha	Bevanatta	5	15.08.2021
17.	Divyashri	Bhatrahalli	3	13.09.2021
18.	Nandhi	J. Aagrahara	1	08.09.2022
19.	Naveena	Bandahalli	5	30.06.2021
20.	Mala	Kumudenahalli	4	28.06.2021
21.	Ambika	Aangondahalli	6	21.09.2021
22.	Gangamma	Yalagondahalli	4	11.01.2022
23.	Danushri	Chikkabandahalli	4	13.09.2021

Impacts:

- To identify those with the tailoring skills from among the economically backward women and those lacking employment opportunities and are unable to earn income. This has resulted in the identification of 107 women.
- Based on the discussions relating to the formation of the SPG, formation of it, naming it and identify a leader to take up the responsibility of leading the group. The group leader to impart awareness and sensitize on the policy guidelines.
- Organized trainings on the production of cotton cloth bags for 507 women members through the resource persons at the cluster level.
- Organized meetings at 15 SPGs and shared their experiences.
- Advanced trainings on the production of bags.
- 50 SPG members participated on the digital trainings.

Agenda Discussed

- Listing out those with tailoring skills in the village
- Formation of the SPG groups
- Objective of the SPG programme
- Naming of the SPG
- Selection of the women members to the SPG
- Need to have a minimum of 4 members in the groups
- Imparting awareness about the norms underlining the SPG

- Informing about the fortnightly meetings to be organized
- Discussion on the membership issue with the group
- Discussion on the place and the dates of the meetings
- Informing about the training programmes
- Discussion on obtaining the sewing machines
- Discussion on obtaining loan from the banks
- Sharing of the experiences of the Palli Gutta Palli.
- Providing income generating training to the women
- Selection of the leaders to the group
- Imparting training on the production of the cotton bags
- Change in the leadership compulsorily once in 6 months
- Identifying 50 trained members and providing 100 metres of cloth for the production of cotton bags.
- Checking of the quality of the production from among the members of the SPG and to provide to the Grameena Mahila Okkuta.
- Selection of the colour of the threads for stitching.
- Quality of the bags produced
- Discussion on the market for the bags.
- Telling about their responsibility in the production of quality bags.

- Discussion on the production from among the selected groups by dividing the responsibilities like stitching, embroidery etc.,
- Informing them about the sale of the bags in the Saras Mela at Kolar
- Marketing in the monthly markets at Bethmangala and Sundarapalya
- Sale of the bats at the Saras Mela organized as part of observation of the Women's day at Kolar
- Production of hand bills and using the same at the time of discussion with the officials in the Government departments
- Telling the groups about the demand for more bags from the officials.

Problems at the SPG level

- Higher expectations as regards the stitching charges
- Slower outputs from the legging machines
- Inability of the women to internalize issues such as the entrepreneurship,

market management despite imparting orientation or trainings to them

- Women are not able to really come out of their understanding as regards the costs of production and other associated costs

The awareness among women was a rather slow process which was to result in their participation in the meetings and the training programmes. The creation of this interest was a learning opportunity for the organization as well as a challenge.

Trainings/Workshops

Trainings on Entrepreneurship to the rural women and the adolescent girls. Objectives:

The objective of the workshops was to impart vocational and entrepreneurial skills to the rural women and discuss about the production and the problems. The key objective has been to create the livelihood and employment opportunities to the rural women.

List of trainings, programmes conducted and number of participations in the year April - 2021 to March- 2023

Sl. No	Name of the Programme	Number of Programme	Number of Participations			Total
			Resource Person	Staff	Number of Men/ women/ youth	
1.	Demonstration of Skill Related Activities [training's about stitching of cotton bags and marketing]	23	26	40	507	596
2.	S.P.G meetings	200	-	225	425	850
3.	Network meeting	15	20	20	250	305

4.	Staff meetings	25	-	50	-	75
5.	Interaction meeting with Gram Panchayat's	15	20	40	800	875
6.	Interaction meetings with government department	20	34	30	570	654
7.	Visit to government departments	40	70	50	550	710
8.	Meetings with other S.P.G groups	20	10	18	150	198
9.	V.D.C meetings with VDC members at community level	135	-	150	1000	1285
	Total	493	180	623	4252	5,548

Impacts:

- Providing training and employment opportunities for 200 girls and the women.
- Training relating to the production of cotton bags through the resource persons.
- Production of cotton bags from 77 women in the 18 villages.
- Impart awareness on the digital marketing. In this direction, imparting awareness about the use of cotton bags.
- Providing block printing and screen printing training for printing on the cotton bags and undertaking printing work in a variety of ways.
- Knowledge about the different types of marketing among the women [direct sales, on line shopping, digital marketing].
- Visits to the banks to get financial assistance for the purchase of sewing machines.
- Creating interest among women to earn.
- Women are convinced about their potential to earn.
- Women have understood about the empowerment.
- Provision of digital training to the members of the SPG.
- Efforts by the women members towards marketing the cotton bags in diverse situations has been quite impactful.
- Production of videos explaining the stitching, cutting and its benefits to the women through a video to be hosted on the YouTube in the 6 villages through the small producer groups.
- Imparting training on the social media for marketing of the produce

These activities have been carried out by the project personnel as per the guidance and the advice of the Project Director of the Project in Grameena Mahila Okkuta.

Number of trainings for SPG's - From April 2021 to March 2023

Sl. No.	Content of the trainings	Number of participants	Name of the resource person
1.	Demonstration of Skill Related Activities [Tailoring]	22	Dr. Keerthi shekar [Bangalore]
2.	Demonstration of Skill Related Activities [Tailoring]	100	Ms. Geetha S.M [Industrial Extension officer], Mr. Rajeev K [Superintendent ATDC]
3.	Demonstration of Skill Related Activities [Tailoring] [Zoo m meetings]	6	Dr. Keerthi Shekar [Bangalore]
4.	Demonstration of Skill Related Activities [Tailoring]	21	Dr. Keerthi Shekar [Bangalore]
5.	Demonstration of Skill Related Activities [Tailoring]	12	M.S Jayalakshmi [Administrator GMO]
6.	Demonstration of Skill Related Activities [Tailoring]	32	M.S Jayalakshmi [Administrator GMO]
7.	Demonstration of Skill Related Activities [Tailoring]	19	Dr. Keerthi shekar and Mr. Rajiv [Bangalore]
8.	Demonstration of Skill Related Activities [Tailoring]	16	Dr. Keerthi shekar and Mr. Rajiv [Bangalore]
9.	Visit to skill centre [Bangalore] [Tailoring]	23	Dr. Kumara Swami [Bangalore]
10.	Demonstration of Skill Related Activities [Tailoring]	30	Dr. Keerthi Shekar [Bangalore]
11.	Demonstration of Skill Related Activities [Tailoring]	10	GMO Staff
12.	Demonstration of Skill Related Activities [Tailoring]	15	GMO Staff
13.	Demonstration of Skill Related Activities [Tailoring]	15	M.S Jayalakshmi [Administrator GMO]
14.	Demonstration of Skill Related Activities [training on block printing on cotton bags]	25	Ms. Geetha Shetty [Bangalore]
15.	Demonstration of Skill Related Activities [Tailoring]	15	GMO Staff

16.	Demonstration of Skill Related Activities [training on block printing on cotton bags]	12	Mr. I.D master Mulbagal
17.	Demonstration of Skill Related Activities [Tailoring] [Marketing]	5	Mr. Rahul Aradhya [Naturalist]
18.	Demonstration of Skill Related Activities about cotton bags marketing [Zoom meeting]	11	Dr. Keerthi Shekar [Bangalore]
19.	SPG'S review meeting about tailoring and bags marketing	10	M.S Jayalakshmi [Administrator GMO]
20.	Video shooting about SPG'S formation, cutting, stitching, stock checking	30	Mr. Subramani [Mulbagal]
21.	Video shooting about SPG'S formation, cutting, stitching, stock checking	35	Mr. Subramani [Mulbagal]
22.	Video shooting about block printing on cotton bags	20	Mr. Subramani [Mulbagal]
23.	SPG'S review meeting about tailoring and bags marketing	23	Dr. Keerthi Shekar [Bangalore]
	Total	507	

Problems:

- 20 of the women members could not take advantage of the programme as they did not have sewing machine.
- The production is proceeding at a slow pace as they are leg pedalling machines. Hence, the production is less than expected.
- Increase in the expectations of the women involved in the bag production.
- Gradual understanding among the women about issues relating to the production and its implications on the cost of the production.

- Women are unable to take control for the marketing despite imparting training on the subject.
- One of the problem in the digital marketing of the produce is the non-availability of the touch screen phones with the women.

Result:

- Creation of livelihood opportunities to the women through the production of cotton bags.
- Enhancement of incomes by learning about the cutting from experienced tailors.

- At the first stage, involvement of the SPG women in marketing in the local markets.
- Co-ordination and co-operation among women.
- A great opportunity provided to the poor women.
- Opportunities provided for economic independence.
- Golden unexplored opportunities to become independent provided to women.
- Under the project 2600 metres of coarse cloth and 2500 cut pieces provided to stitch cotton bags.
- 10 women trained in block printing on the cotton bags.
- In all 200 women from 18 villages have stitched 6000 bags and have earned Rs.50,000.
- Self-confidence about the entrepreneurial qualities. Economic development of the women.

Marketing:

Objectives: Provision of information about the prohibition of plastics and the production of cotton cloth bags through the participation of the SPG members. There is good knowledge about the uses of the cotton bags as well. Organizing trainings on digital marketing through highly talented resource persons.

Cotton Bags Product Details

Product Code	Product Size	Colour	Type	Capacity in kgs. [Approx.]	Cost per Bag* in Rs.
101	10×12"	Pure Cora cloth 100% cotton	Grocery bag	1 - 2	12.00
201	12×14"	Pure Cora cloth 100% cotton	Grocery bag	4 - 5	15.00
301	15×15"	Pure Cora cloth 100% cotton	Grocery bag	6 - 7	20.00
401	19×20"	Pure Cora cloth 100% cotton	Shoppers bag	10 - 13	30.00
501	8×5"	Pure Cora cloth 100% cotton	Phone pouch	200 Grams	13.00
601	15×8"	Pure Cora cloth 100% cotton	Gift bag	1	25.00
701	5×4"	Pure Cora cloth 100% cotton	Small pouch	50 Grams	10.00

801	18×15"	Grey colour cotton bag	Shoppers bag	6 - 7	15.00
901	18×15"	Orange colour cotton bag	Shoppers bag	6 - 7	15.00
1001	12×14"	Yellow colour bag	Grocery bag	4 - 5	10.00
1002	10×12"	Pink colour bags	Grocery bag	1 - 2	5.00
1003	15×16"	Pure Cora cloth 100% cotton	Shoppers bag {box bag}	4 - 5	35.00
1004	10×12"	Pure Cora cloth 100% cotton	Printed bags	1 - 2	15.00

Impacts:

Introducing the cotton bags to the Government departments

Dissemination of information through the hand bills has been effective.

Opportunities to sell the bags at the markets at the hobli level and in the fairs

Ability among the women to sell the products in the local market

Production as per the demand for the bags

Training on the digital marketing through the trainings organized by the Grameena Mahila Okkuta.

Escalating the product demand to the taluk and the district levels

Problems:

SPGs in the villages still lack complete knowledge about the marketing

One of the factors contributing to the higher costs is due to the higher quality of the fabric used

SPG members are not venturing into the marketing arena

Government departments are stipulating the regular procedures in place to procure the cotton bags.

Results:

Publicity for cotton bags through the distribution of the hand bills.

SPG Women are involved in the sale of the bags in the local market.

SPG members are successful in selling the bags in the local markets and in the melas.

Women members have visited the Government departments, educated them about the uses of the cotton bags and thus, were involved in generating demand for these products.

Products are sold based on the demand - cotton bags are now having printings.

Rotary club, Bangalore, have purchased about 1000 bags for distribution of food articles to the school children.

Sri Kumara Swami, Lecturer at the APS College bought 300 bags for distribution to the college students.

Established a counter at Bangalore Chitrakala Parishat and thus, were able to sell 200 bags.

Under this programme, the SPG women through their efforts and through the Okkuta are able to sell 2000 bags and earn Rs.50, 000.

A joint account has been opened in the name of one of the SPG and the amount is deposited into this account.

SPG members are successful in selling the bags on various occasions viz., local markets, fairs, in the Taluk and the District level departments, Taluk and District Level exhibitions, markets established under the NRLM Sanjeevini programme, meetings of the networks, donors meetings, NGOs meetings etc.,

Awareness is generated about the environmental benefits of using the cotton bags, providing security to the rural women through the purchase of the bags through advertising for these products.

Experiences arising from the Sale of the Bags and the feedback of the Consumers:

Consumers have said that the bags are of good quality and the bags could be produced through lesser quality fabric.

Bags are not being sold at competitive prices due to the high quality of the fabric that is being used.

Initially when the cotton bags were being sold at in a simple form, the demand was for bags with attractive prints. The buyers expressed that there will be greater demand for such products.

Purchasers also demanded for bags made out of different colours and with good prints as well.

When the large business houses were contacted with a request to buy these bags, they expressed their inability as the business houses was itself involved in the production of bags that they would require.

Several government department such as the Agriculture Department, Horticulture Department, Rytha Samparka Kendra, DC office, the women members were appraised of the present arrangements. In the event of extra demand, they said that they would approach them. DC has also promised to support them with orders in the near future.

Women continue to cease the available opportunities for selling their products. Thus, there has been varied experiences relating to the sale of the cotton bags.

Results:

30 women members have obtained information on digital marketing.

Submission of loan applications by 20 women members for financial support to buy sewing machines

Undergoing higher level trainings as regards the production of cotton cloth bags

Increase in income levels as a result of production of 6000 bags

Employment opportunities for skilled tailors in the community

Enhanced self-confidence concerning their entrepreneurship. Women becoming financially independent.

Co-operation and co-ordination among women

Provision of good opportunities for the women members

Provision of opportunities to become financially independent

Golden opportunity to become economically independent.

Development of videos for use in the social media and evolving an understanding about the provision of employment to the under employed in the rural areas.

4. Village Development Committee [VDC]:

The objective is to discuss on a periodical basis i.e. monthly between the community women, men and the youths on issues such as the problems afflicting them. These meetings will also be devoted to discussion on issues concerning women such as the problems affecting them, child marriage, violence, and the schemes and benefits available from the government. To share information on the loan facilities available through the banks. These committee members will be taken to the different Government departments and provide them information on the benefits targeted for these communities. The objective of these committees is also to introduce the Government officials.

VDC MEMBERS LIST 2021 -2022

Sl.No	Name of the Village	VDC Members
1.	Jayamangala	30
2.	Minijeenaahalli	35
3.	Nandambhalli	40

4.	Gandhipura	30
5.	Yadahalli	25
6.	Kumudenaahalli	30
7.	Chadumanahalli	35
8.	Chitteri	30
9.	Bandahalli	35
10.	Kappalamadugu	35
11.	Cholangunte	25
12.	A.S.Halli	20
	Total	370

Issues discussed in the VDC Committees:

To hold the committee meetings on a monthly basis.

These committee meetings will be attended by 35 women, men and the youth.

To discuss on all issues concerning the development of the women.

The meetings will also deliberate on issues such as the prevention of the child marriage, issues concerning violence and the atrocities and the services provided by the anganwadi and the schools.

To discuss on the works taken up under the MGNREGS through the grama panchayath. Also avail individual benefits.

Share information on the services provided by the government departments.

To discuss on the losses accrued as a result of heavy rainfall during 2021-22 and motivate them to apply seeking for relief from the losses.

Updating them on subjects such as the updating of the Aadhar card, inclusion in the Ration Card, Obtaining cards from the labour department, problems in availing pension

benefits, benefits of obtaining the health cards.

Discussion on the financial assistance obtained through the Sanjeevini sanghas.

Deliberate on issues relating to agriculture.

Impacts:

Resulted in creating a platform for the sustainable development of the rural communities.

Helping the women to develop self-confidence and confront the problems.

Motivating the women to participate in the ward and the grama sabhas.

The harmonious relationship with the panchayaths has resulted in availing the various benefits provided from them.

Follow-up visits with the various departments based on the discussions at the VDC level.

Request submitted to the Kolar Bus Depot to provided bus services to Nandamballi and Minijenahalli.

Submission of memorandum to the Panchayath Development Officer and the Panchayath President on the sale of illicit liquor in the villages of Gandhipura and Kumudenaahalli villages.

Problems:

During the course of their functioning the VDCs have come to confront a number of problems or issues. The surplus rainfall inhibited the participation of the community in the meetings and this was further impacted because of the third wave of the Covid pandemic and the Omicron virus in the villages. However, the updates was obtained from the committee members over the phone

calls. There are political pressures against women obtaining benefits from the Government. Women also face problems due to the non- availability of the staff in the government offices at the time of their visits.

Results:

Creation of livelihood opportunities through enabling them to stitch the cotton cloth bags.

Dissemination of information and knowledge concerning the Corona virus.

Accessing facilities from the Government departments.

Villagers are visiting the panchayaths to resolve their problems.

The dissemination of information on the services provided at the anganwadis has resulted in availing benefits such as the cooked food from the women, pregnant women, children and the adolescents.

The VAW cases concerning the Nandam-balli, Kappalamadugu, Bandihalli Gandhipura are resolved through the Santwana centres and the police station.

Improvement in the male participation in the VDC committee meetings.

Submission of memorandum on the problems arising out of Stone crusher at Bandahalli to the grama panchayath, taluk panchayath and the deputy commissioner. Further protest was also organized in front of the Deputy Commissioner's office.

5. Network Meetings:

Objective:

The objective of the network meeting is to help the other Federations along with

the Okkuta to draw the attention of the concerned to the problems of the women and attempt at changing their perspectives concerning the women. This is the objective of the network meetings.

Impacts:

Familiarity with different progressive organizations.

To incorporate their work in the activity of the different organizations and orient them on critical issues.

Representation to the Deputy Commissioner on the distribution of eggs to the school children.

Protest against the atrocities through a collective protest at the district level through a torch light parade.

To protest collectively on the atrocities against the girl children. This is found to be effective.

Helpful for the development of the members.

Protest at the Tahsildar's office on the sexual violence inflicted on the 2 nursing students in the ETCM hostel.

The book release function 'My complaints' was attended by the Administrative Officer, Secretary and the staff. This programme was attended by Justice Sri HN Nagamohan Das and retired Chief Justice of Madras High Court Sri K Chandu. The chief guest released the book on the occasion.

Coalition of the staff of the Federation and the members of the Governing Board through the district and the state level federations. This has resulted in organizing meetings by the Okkuta.

Problems:

Non-availability of officers at the right time.

Co-operation and problems from the political groups

No due attention given to the various representations to the Government.

Unforeseen problems on the social and economic protests

Poor success made despite efforts by many organizations on the atrocities to the girl children and the trafficking of the girl children.

Poor support from the political groups on the various programmes.

Results:

Support of the progressive organizations to the Okkuta.

Networking with various district and state level federations.

Evolving new strategies as a result of networking with other organizations.

Participation of the progressive organizations in the network meetings.

Submission of memorandum to the Deputy Commissioner on the distribution of eggs to school children.

Initiated discussion on the community toilets at schools and bus stands and undertook a survey of the same.

6. Visits to the Government Departments Objective:

The objective of networking with the Government Department is formulated as a response to low awareness among

the community on the various benefits provided by the departments, to increase the awareness levels and enabling the women members to obtain the same.

Impacts:

Confidence to discuss issues with the officers of the Government departments.

Women have reached a stage wherein they are able to apply for the benefits.

Have obtained information on the various schemes and services.

Knowledge of the need to submit applications to the departments in order to avail services.

Collection of brochure or handbills on the schemes and services and an understanding of the same.

Contacts with the officials established.

Knowledge of obtaining certificates from various departments.

Better co-operation and sharing of information from the government officials.

Knowledge on the new schemes evolved as a result of the excess rainfall in the district.

Submission of applications within the stipulated time period [Stipulated time for direct loan scheme implemented by the D Devraj Urs Backward classes Development Corporation is January 10].

Knowledge on the type of documentation to be provided to avail services.

List of Beneficiaries Benefited by the government schemes in the year April 2021 to March 2023

Sl. No	Name of the village	Job cards	Health cards	Labour cards	e-shram cards	SC/ST Corporation	Horticulture dept.	Agriculture dept.	VAW cases
1.	Minijeenaahalli	20	30	20	30	8	24	5	-
2.	Jayamangala	15	35	15	35	-	8	4	-
3.	Nandambhalli	40	45	15	20	17	15	10	4
4.	Cholangunte	10	35	14	20	-	10	8	-
5.	Bandahalli	15	25	22	20	20	15	10	2
6.	Chitter	25	28	32	27	10	12	5	-
7.	S. Chadumanahalli	20	34	28	20	14	15	7	-
8.	Gandhipura	25	32	23	18	14	8	9	1
9.	Kumudenahalli	20	27	18	15	15	10	12	-
10.	Yadahalli	15	16	13	5	-	5	8	-
11.	A.S. Halli	10	14	8	5	-	5	4	-
12.	Kappalamadugu	40	58	38	39	10	20	15	1
	Total	210	379	246	254	108	147	92	08

Problems:

Non-availability of officials at the time of visit.

Delay in reciprocating to the requests made by the women and the undue delay in doing favours.

Unwillingness to share information through the brochures and the pamphlets. The reasons cited are very flimsy.

Unable to sustain the relationships due to the frequent transfers.

Officials not issuing the relevant documents is preventing the community members from accessing the available benefits.

Results:

About 50 per cent of the women have developed contacts with the departments and the offices.

Women have started accessing facilities through themselves.

Submission of 108 applications from 8 villages to the D Devraj Urs Backward Classes Development Corporation.

Familiarity with the taluk and district level officers.

Collection of information from the different departments.

Submission of scholarship applications for benefits from the Construction Welfare Association.

246 cards received from the Construction welfare association, and 254-e Shram Cards obtained

7. Meetings with Government Departments for committees at the Community Level Objective

The objective is to enhance the knowledge levels of the possible benefits from the Government, the need to enhance the knowledge of the schemes and the programmes and the need to establish rapport with the department and the officials.

Impacts:

Knowledge on the programme timings - April to June calendar months

Interactions between the women and the officers.

Knowledge of the department concerning the women and the benefits available with the departments for the women.

Ability to submit the required applications within the stipulated department.

Enhanced confidence levels to undertake visits directly with the department.

Knowledge on the type of benefits available to the different communities.

Submission of applications within the stipulated time period - April to June

This has provided opportunities to establish direct face to face interactions with the officers.

Staff members are engaged as a sequel to the suggestions of the Okkuta Administration and the Governing Board on the various facilities and programmes of the Government.

Problems

Frequent changes in the programme guidelines and the officers, is coming in the way of initiating discussions and accessing facilities.

Inability of the women to attend the meetings during 2021-22 due to the Covid19 pandemic.

Difficulties encountered in the submission of on-line applications.

Inability to spare time to attend the workshops aimed at enhancing the awareness levels.

Inability of the officers to attend the workshops.

Limited targets for the different programmes and as a result benefits not being made available to the village communities.

Unwillingness to receive the applications from the offices

Inability to identify the women at the time of their visits to the offices.

Results:

Knowledge among the women about the benefits available to the rural women and the schemes meant for their welfare

Receipt of information on the benefits and the programmes

Women members have been successful in obtaining benefits from the NRLM Sanjeevini scheme through the formation of self-help groups, receipt of loans for establishment of tiny enterprises, production and the participation in the

exhibitions at the taluk and the district levels [e.g. Tea stall, Ragi malt, Agarabathi, wafers etc.,]

Availability of insecticides at the discounted price for different crops such as ragi, paddy, tur dal, field bean etc. The extent of benefits obtained is 75 per cent by SC and ST and 50 percent OBC by those owning less than 5 acres

8. Meetings with Grama Panchayaths on Employment and other alternative Livelihoods

To impart awareness on the Employment Programme of the Central Government and the Livelihood Programme. With a view to enhance the understandings about the programme, a meeting with the officials was organized at the village level, disseminating information on the programme implementation is the objective of the programme.

Impacts:

Dissemination information on all aspects of the MGNREGS implementation at the grama panchayath level.

Accessing information through the meetings organized by the Okkuta concerning the MGNREGS.

Meetings have been helpful in integrating the activities in the action plan of the concerned grama panchayath.

Helping in working with the panchayath members and establishing identity at the panchayaths.

Created a good eco system at various levels through providing for direct contacts.

Women have sought for job cards through applying for the same.

Knowledge on equal wages to men and women under the programme through the panchayath officials.

Knowledge on the individual benefits provided under the programme. E.g. Shelter for the Sheep, soak Pits, Toilets, Cattle Shed, Vermin Compost Pit.

Co-operation in the implementation of the programme and responsibility for its implementation.

Opportunity has been created as a result of the efforts by the staff of the Okkuta and the Governing Board on the MGNREGS to the community members, panchayath members and the staff.

Problems:

Hesitancy among the women to seek information from the panchayaths on the various facilities available.

Withholding of the job cards at the panchayaths

Women have expressed reservations on seeking benefits for the simple reason that the payments are released after prolonged delays.

Lack of proper response on the problems confronted by the women members.

Problems from the political leaders in the event of executing MGNREGS works in the same village.

Due to availing loans from private people and working for them, they are not able to take advantage of the public employment programme.

Lack of man-days under the scheme.

During 2022 certain changes have been effected under the scheme.

Results:

Higher level officials have resolved the problems confronted by the women through their direct interventions in the matter.

Rise in the wage levels from Rs.289 to Rs.309.

Submission of applications for new job cards

Identification of works by the panchayath development officials

Distribution of job cards by the panchayath officials in the villages.

Availing benefits arising as a result of their increased awareness levels.

Provision of sustained livelihood through the MGNREGS.





9. Case Studies

1. "I get recognition and respect as a member of GMO"



In S. Chadumanahalli lives housewife Geetha, 36, with her joint family of 14 members. She spent the past years involved within Grameena Mahila Okkuta (GMO) as a Community Development Committee (CDC) member for four years and as a board member for two. She joined due to the knowledge and various training opportunities provided by GMO. Now she enthusiastically helps to share important information and solve problems within the village. Her focus lies on the rights and facilities available to women. Geetha also brings up the empowering elements of being connected with the organisation. "I get recognition and respect as a member of GMO", she says proudly. Another benefit involves getting faster assistance while contacting various government departments.

Geetha is a link between GMO and her village. She works closely with the GMO field coordinator and the two Vigilance Committee (VC) members. Her journey to become a board member began when

the CDC in her village selected her as a candidate. "They picked me as I am brave and can speak out. I completed 10th grade and can speak on behalf of the village. I accepted the position as I knew I could help", shares Geetha. GMO later chose her to become one of the 11 board members. Within her role, Geetha gets information from GMO and villagers tell her about their concerns. Problems, available training programmes, government plans and facilities are discussed at the bimonthly board meetings and within the village at the monthly CDC meetings.

Most of the people in the village are daily wage agricultural labourers and struggle with the unpredictability of work. Income-generating activities that enhance household income are therefore valued. She and others from the village have received work opportunities from the MGNREGA scheme. "I learn about plans and projects available through my many government office visits. Then I share the information in my village for people to use the opportunities", she explains. Before joining GMO,

Geetha spent most of her time caring for the children and household. Today she actively participates in the community and enjoys increasing her knowledge about society.



"When I attend board meetings, I continue to learn new things which can help develop my village. I also learn about government development programs that everyone can utilise. I wish to improve the educational level in the village by talking about the importance of education", says Geetha. But it is not always easy. Geetha lives in a large joint family, and as the first daughter-in-law, she has a lot of responsibilities. "All the males within the family work during the day. I ensure that all the children go to school and take care of them and the household work. My biggest challenge is managing my role as a board member and the tasks at home. I can do it with support from my husband and other family members", says Geetha.

Geetha has tackled various obstacles her way through her problem-solving skills. Some elderly in her village had not got the government pension scheme to which they are entitled. She took the matter into her own hands and went to the government office to ensure all eligible villagers got it. Geetha shared knowledge about a government plan for an SC/ST corporation loan within the village. Many are interested in the subsidy loans, and 4 people have received a 50,000 INR loan. *"They will use it for buying cows and domestic animals for their family income and livelihoods",* Geetha explains. More people will get loans soon. In the future, she wants more skills development opportunities for women in the village. *"Women can assist in home expenses and take care of financial activities by making use of training programs like tailoring",* she conclude.



Case study 2

2. "We can share the skills and information we have with women in the village so more women can work, learn about their rights and become independent"

Grameen Mahila Okkuta's (GMO) aim is to empower women as agents of change, who work towards bringing about change within families and communities towards greater gender equality. In line with this vision, a new program initiative was taken one year ago to promote and increase rural women's entrepreneurship and livelihood opportunities. The program intends to motivate and support women to gain more financial power over their lives through the support

system of a small producer group (SPG). The members of the SPG receive technical training in stitching cotton cloth bags to earn an alternative income in the convenience of their own homes and according to their own schedules. The production materials and marketing of the bags are all provided and managed by GMO.

One of GMOs project villages where the program has been successfully implemented a year ago is Basavarajapura. The members of the group are Shilpa 32, Manjula 32, Ratnamma 43, Deepa 31, and Bhavani 28. They have all been a part of the SPG from the start after learning about the program during a monthly GMO meeting in the village. They believe that the SPG has been a good opportunity for them to earn an income in a way that is compatible with their life and household responsibilities. Shilpa explains, "If we can do it from home we can take care of the children, the household, and the family after this whatever time we have left we can use it to earn extra income. We must be able to work on our own time when we have it". The strong tradition of women being viewed as the primary caretaker of children and households makes it in many cases very difficult for women to work outside their homes. This is one of the challenges GMO aim to tackle by providing alternative livelihood opportunities for women.

The SPG has created a community where the women can support each other as well as receive support from GMO. The two monthly meetings give the women the opportunity to discuss their experiences,

expand their knowledge, organize themselves and get engaged to solve individual and collective issues. Ratnamma explains, "It is good to be able to learn and talk with other people about tailoring during the meetings and get support from GMO as well. They normally give us the materials for the bags during the meetings". Deepa adds that the meetings also provide skill development opportunities "We get to discuss the work and training, what we want to learn when it comes to new skills as well as how and where we can apply for new training".

Even though the program is still in its early faces and has met a lot of challenges due to the pandemic and market prices, it has still made a positive change in the lives of the five members. They

usually earn on average a few extra thousand rupees each month depending on the number of bags they have stitched. The income has made it possible for them to contribute financially to their household. "It helps with contributing to the household. We can be a part of supporting the family now, like buying food or snacks for the kids, and even save money if we have some left" explains Ratnamma. Despite the positive response from the members of the SPG, there is still room for improvement. "The sewing machine we are using now is old.



It is common for a tailor to get pain from the work because we need to peddle our feet to power the tailoring machines. We need electric machines so we can work without pain and stitch larger quantities of bags faster", Ratnamma continues.

The income may have made a slight difference in their household economy, but it has contributed to improving their financial and social independence on a larger scale."The best part of being a part of the SPG is that we can empower other women to work and learn new skills. We can stand on our own and support ourselves and our household financially", says Bhavani. In a social context where strong beliefs, traditions, and religion often work against women's rights and empowerment, initiatives like the SPG program are a step toward bringing about change and increasing equality. "By seeing us work other girls and women can be motivated to work as well. We can share the skills and information we have with women in the village so more women can work, learn about their rights and become independent", says Shilpa.

3. Vijayamma w/o Venkatachalapathi

Village: Chittheri, Urukunte Mittur Grama Panchayath Age: 37 years

Family Background: Vijayamma is a resident of the Chittheri village, Urukunte Mittur Grama Panchayath, Mulbagal Taluk. Of her three children, the first one is studying in the first year of the three year graduate programme, the second son is studying the Pre-University course and the third one is the daughter studying in

9th standard. They cultivate mulberry in the 1 acre land that they possess. Vijayamma is a tailor by profession.

Member of the VDC: She is the member of the VDC for the last 3 years and is discharging her responsibilities at the village level. She has helped 40 members in getting the public employment. She is actively engaged in activities such as imparting awareness and helping the community members obtaining the job cards, imparting awareness and helping the villagers to undergo the Carona test, helping the people get the Ayushman Bharath Card and similarly, helping 60 labourers in obtaining the cards from the labour department and helping the families in applying for student scholarship. She has also helped the organized workers in getting the E-Shram Cards.

She is one of the members who is actively engaged in the trainings organized by the Grameena Mahila Okkuta and imparts awareness to the community. She has introduced the officers to the community, she has educated them about the facilities available. She has been discharging all these responsibilities as members of the VDC.

Personal Experience: She is instrumental in the formation of the VDC and is engaged in the production of cotton cloth bags. In recognition of discharge of responsibilities she has been designated as the Governing Board of the Grameena Mahila Okkuta.

4. Asha w/o Nagaraju

Age: 36 years

Village: Minijenahalli [Oorukunte Mitturu Grama Panchayath]

Family Background: Asha is a resident of Minijenahalli village of Oorukunte Mitturu Grama Panchayath, Mulbagal Taluk. She has two children. While the daughter is studying in the 7th standard, the son is studying in the 6th standard. They have 2 acres of agricultural land. Asha is engaged as a tailor.

Member of the SPG, The staff of the Okkuta visited the village and educated them about the programme on cotton cloth bags. They further identified the women with the tailoring skill sets, formed a SPG comprising of 4 members and gave them tailoring training. Asha took interest in the training and engaged herself in the production of cotton cloth bags. She is skilful and is good in producing hygienic bags. As a result, she used to produce good quality cotton cloth bags for the Okkuta. It is this which has resulted in the livelihood to her and has helped her in augmenting the family income. She has been successful in mobilizing here more women, motivated them and got them engaged in the production of 1000 bags. The work is under progress

5. Manjula

Village: Gandhipura Age: 30 years
Occupation: Tailoring

Nature of the House: Kuchcha house

Family Background: Manjula is a resident of Gandhipura village of Angondahalli Grama Panchayath,

Mulbagal taluk. She has two children. Madhusudhan is studying class 4 and he is specially

challenged. The child is getting a pension of Rs.1,400 per month and the same is used towards his medical expenses. The daughter attends the class at Anganwadi. The husband is a labourer and spends much of his earnings for drinking. They don't have a proper house to dwell. The household expenses are met out of the earnings of the Manjula. She is engaged in the tailoring activity.

The staff of the Okkuta made her the member in the SPG. During the last 5 years she has earned Rs.2000 by stitching 400 bags. The same is used towards family expenses

She says she is benefitted from the training programmes organized by the Okkuta. The leadership qualities in her has been nurtured by them. She is aware of the laws pertaining to the women as well as laws pertaining to children.

6. Susheelamma

Village: Nandamballi Age: 39 years

Occupation: Tailoring and working at the Village dairy.

Family Background: Susheelamma is a resident of Nandamballi village in the Shapur gram panchayath in the Kolar taluk. She herself is physically changed and gets a pension of Rs.800. She has two children. Ruchitha, the female child is studying in 2nd year PUC, while Sanjay is studying in class 10th. Husband is a labourer. She works in the village dairy and engages in tailoring activities during her free time.

Under this programme she has been identified and made a member of the VDC. Since last 2 years she has become a member of the SPG and stitched 500 bags through which she has earned Rs.3,000. Thus, she has been able to add on to the family kitty. She has participated in a number of trainings organized by the Okkuta. She has learnt about soft skills such as communication, problem solving etc.

I have imbibed the leadership qualities. I do visit the departments and I have been able to obtain the benefits. I also visit the panchayath to get the problems resolved. I have obtained the sewing machine from the panchayath. I engaged myself in the tailoring activity along with the household chorus. Thus, I have been able to take the family out of the economic constraints. I have participated in the trainings and learnt about the art of rearing the children, imparting awareness in them, rearing the girl children and resolving their problems.

She has been successful in getting sewing machines for two more members from the panchayath. She has got the caste and income certificates done for 10 members, pensions for 4 senior citizens as well. All this has been possible through the help of the federation and I have got the required encouragement from the community as well.

"It makes me happy when issues are getting resolved because of me"

Savithamma, 44 years old, lives in the village of Sonnavadi with her husband and two sons. She finished her education at ten and currently makes her living as a cook in nearby

government school.

After assisting with establishing Grameena Mahila Okkuta's (GMOs) presence in the village, she has been empowered to become an active and appreciated



leader. For five years, Savithr-amma has served as one of the village's two Vigilance Committee (VC) members and helped reverse several adverse developments within the local community. Savithramma explains what motivated her to get involved: "I got impressed by GMO's work for girls and women's development. I don't have a girl child, but I care a lot about these issues. If they face any problems or acts of violence, GMO works to solve them".

She feels that her understanding of various topics has improved since joining GMO. Savithramma and her family have stopped visiting expensive private hospitals after learning about the availability of more affordable government facilities. Savithramma has also attended several training sessions throughout the years as a VC member. She emphasises the importance of spreading information and believes that Community Development Committee (CDC) members should share the knowledge obtained from GMO with others in the village. After joining GMO, Savithramma has gained respect, confidence and recognition - both as a VC member and as a woman within her community.

Savithramma's village acknowledges her improved courage and leadership qualities:

"Before, if a husband and wife fought and I

interfered, they would tell me that this is our family matter and none of your business. Now, as a VC member, if I notice any women in Sonnavadi subjected to violence, my bare presence will automatically calm the situation. Everyone in the village knows my powers as a VC member, and people listen to me. When I inform GMO about cases of violence against women, the situation will enlarge when GMO gives the women support". Savithamma's engagement within her village is not always straightforward. Information has to be conveyed repeatedly to be received. "I think, do we need this much effort to do this? But later, I realise that occasionally we face challenges, and I will continue to spread knowledge", Savithamma explains.

GMO is experiencing how the prevalence of alcohol and increased alcohol consumption among men creates health, financial and social problems in rural southern India - including violence against women. Savithamma has participated in stopping the sale of alcohol, not only once but twice, in her village. She informed about its hazardous effects and mobilised youth to take action and demand that liquor outlets close down. When local shops sold alcohol, almost all men bought and consumed it publicly. The women

within the community felt discomfort passing by the roadside where men gathered. "It had to stop. If alcohol is readily available, they feel like having more when they get sober. Men will spend their money, and families will suffer", Savithamma explains.

Savithamma is involved in solving different problems within the village. Her leadership qualities assist her as a VC member: "It makes me happy when issues are getting resolved because of me", she explains. One memorable experience was helping a young woman facing harassment and violence by her husband and sisters-in-law. The woman was isolated and not allowed to come out of the house. After neighbours complained, Savithamma went to speak with her and listened to her horrifying experiences. At the moment, the woman was pregnant and crying.

She and other women active in GMO went to confront the husband. They explained that what he did was a criminal offence, and he would be punished by law if he continued. Savithamma is relieved that the situation got resolved. The woman now attends GMO's monthly CDC meetings and interacts with the rest of the community. Savithamma feels proud that she contributed to improving the woman's life: "I have helped her gain freedom". GMO's five-year-long presence within Sonnavadi has created awareness of an array of issues. Savithamma claims that child marriages have ended. The villagers have got knowledge about women's rights, how to fight violence against women and how to avoid child sexual abuse. Savithamma concludes by sharing matters close to her heart:

"I'm passionate about abolishing child marriages. My goal is to stop hearing about harassment and violence happening around me. I must continue to work hard on this".





How government schemes enhance rural livelihoods

Grameena Mahila Okkutta's (GMO) involvement in villages largely involves sharing information and assisting with applying for government schemes. Lakshmadevi, 40, Lakshmi, 30 and Manjula, 28, have all been members of Puttenahalli's Community Development Committee (CDC) for five years. The women joined as they saw the benefits of Okkutas work. Among other topics covered, they explain that they get knowledge about available government schemes by attending the monthly CDC meetings.

Lakshmi shares that they get good support from GMO. The field coordinator for Puttenahalli, Vanaja, joined the initial visit to government offices to help them access the scheme. GMO also pressure local government officials to move forward with the application process. *"I took my land documents to the agricultural department and received peanuts for cultivation"*, she explains. Other plants for self-use, such as pomegranate, have also been accessed through agricultural department schemes.

Lakshmi adds that by showing land documents, the agricultural department gave a 50% subsidy for buying the waterproof sheet

tarpaulin used to gather and store grains. Other benefits accessed include medicines for her cows. She is waiting to get access to two more pending scheme applications to be processed. Manjula has accessed different kinds of seeds, a tarp, medicine for her cows and trees for self-use with the help of the information obtained through Okkuta. Lakshmadevi, on the other hand, has yet to gain benefits from her recent scheme application.

Accessing schemes and engaging with government officials and panchayats can be demanding. Lakshmadevi shares an example of these difficulties: *"During the summer, we gather dry grass to feed the cows. Last year it caught fire and got all destroyed. Along with GMO, I and others affected in the village visited the agricultural department and the Taluk office in Mulbagal several times to apply for the compensation we are entitled to receive. But we got no response and no compensation yet. We have done our part but have not received it yet"*. GMO has since approached higher-level officials on behalf of the affected villagers.

Manuja adds that despite being interested in accessing schemes, obstacles may come their



way. *"We do not have the time to return to offices several times to receive the schemes. We have work and must take care of the household", she concludes. Lakshmi has a mentally challenged child of 10 years and a sister that got admitted to the hospital in Bangalore. "I have to take care of the family, which makes it hard for me to visit government offices to access the schemes", she adds. Another barrier is the unreliability of service provided at the offices. According to Manjula, they often say that the internet is not working. A few times, officers are unavailable, and she usually has to wait hours to get any response. "This makes me feel bad and not motivated to visit", Manjula concludes.*

Despite the challenges, the three women conclude that GMO's guidance in accessing government schemes has aided their lives in numerous ways. *"We saved money by getting seeds from the government as we did not have to buy them. The same with the trees as they give us fruit, so we do not have to buy", Lakshmi explains. Manuja agrees that accessing schemes helps with reducing expenses. "It also helps increase milk production of our cows and saving time when we have cultivation around the house", she concludes. Information on government schemes is just one part of how GMO's presence in Puttenahalli has been valuable. The women share that GMO helped with food and ration kits during the covid-19 pandemic. CDC members have also received training and awareness about the harms of child marriage.*

"If other women face violence, I told them Grameena Mahila Okkuta can help"

Domestic abuse is one of the most common forms of violence against women (VAW). Anusuyamma, 35, is a domestic violence

survivor and lives in Doddabandahalli with her parents and three children. She finished her formal education as an 8-year-old and currently makes her living as a daily agricultural labourer. For the



past two years, she has been a member of the village's Community Development Committee (CDC). Anusuyamma's mother inspired her to join, as she was already involved with Grameena Mahila Okkuta (GMO). *"GMO can assist me with problems I am facing", shares Anusuyamma.*

After an arranged marriage at 18 and moving away from her home to a new village, Anusuyamma quickly noticed her husband's drinking problems. Misunderstandings and quarrels escalated early. The husband drank daily since the beginning of the marriage and drank even more when the children were getting older. Anusuyamma endured physical violence for six years. She explains: *"My husband is an alcoholic. He used to come home drunk and beat me daily. My father-in-law told my brothers to take me home because of this. My husband was violent to his parents too, and it was impossible to control him. His family suggested I return to my parents' place".* She followed the advice and moved with her children to escape her husband. During Anusuyamma one year stay in Doddabandahalli with her parents, she did not get a single visit from her husband.

Anusuyamma told the elected Vigilance Committee (VC) members about her

problems. The VC member contacted GMO staff, who accompanied her to visit the local women's counselling and support centre, Santwana Kendra, and to file a complaint against her husband at the police station. The visit to the centre and consultation resulted in Anusuyamma trying to move back to her husband. *"The police called and warned him. I moved back to him as he promised he would stop the violence. But he did not. After one month, I moved back to Doddabandahalli. Police officers visited my husband's village but failed to catch him. He has since disappeared, and they do not know where he is"*, she explains. Anusuyamma appreciates the assistance she got from GMO during the difficult years, which included food and monetary aid. *"GMO and the field coordinator Vanaja also gave me emotional support"*, she adds.

Anusuyamma assures she is fine now when she is not experiencing violence daily. She is committed to guiding others in similar situations: *"If other people face violence, I told them that they could go to GMO to get assistance. I have helped other people by sharing this knowledge and what to do when they face domestic violence"*. Attending the monthly CDC meetings has given

Anusuyamma the courage to speak publicly about what she has endured: *"I learned about government offices like the police and Santwana Kendra, and how to speak and express my feelings and emotions to them. I do not feel fear now talking about the violence I have faced. I know about the VAW laws and how to safeguard myself and my children"*.

Anusuyamma wants to continue to move on from her past experiences. *"My husband and I are not legally separated, but I don't want to go back to live with him. I want to stay here in my own home. Since I moved back to him and his family for one month, we have had no contact. He has not even come to see the children"*. According to Anusuyamma, the children fear their father and his behaviour against her.

Even if Anusuyamma prefers to live in Doddabandahalli, her situation could be better: *"We do not have a proper home for ourselves. I am staying in a small room at my mother's home. Since my brothers are getting married, we cannot stay here"*. Her current needs include a small home for her and her children in the village and financial assistance for her children's education. Looking into the future, Anusuyamma focuses mainly on the well-being of her children. *"I want to make sure my children get a good education and support and lead a good life. GMO can help me with this. I am fine if my children are happy"*, she concludes.

"The best part of being the CRC animator is everything I have learned and that I have the ability to help people"

In one of Gram-eena Mahila Okk-uta's (GMO) project villages, Bevanatha, lives 25 years old Gowthami. She joined GMO after she learned about their work with livelihood opportunities, gender equality, and



empowerment. *"I needed to learn more things. I want to learn the fundamental duties of a human. I wanted to learn how to speak and gain the courage to stand up for myself. GMO helped me with this"*, she explains.



With the support of GMO Gowthami was able to improve her life. She built up the courage to separate from her abusive husband and move back to her mother's house with her children. Through increased knowledge and self-empowerment, she now feels confident to meet society outside the comfort of her own village, an ability she did not have before.

One of GMO's main objectives is to empower women, such as Gowthami, to act as agents of change within their communities. After a year as an active member, GMO recognized Gowthami's talent and engagement and offered her the role of Community resource centre animator (CRC) in her village. The centre operates as an education facility, by providing information about government schemes and benefits, along with promoting children's education and a support system for women subjected to gender-based violence.

In the role of CRC animator, she acts as the link between the people in the nearby villages and GMO as well as a link between the people and the local government offices. *"Through GMO I learned how to speak with different people, government staff as well people in the village. I learned when and how to speak in the right way depending on the place and time"*, she explains. Before GMO started working in Bevanatha people in the village lack

awareness of their rights to government schemes and benefits along with how to claim them. The rural context in India sometimes complicates the flow of public information and it becomes a big issue when important information does not reach rural villages. By establishing the CRC centre GMO has been able to tackle this problem in the area.

As an actor of change, Gowthami utilizes her communication skills and her knowledge to help others. Many people, just like herself earlier, feel too afraid to speak up for themselves. This becomes a problem when trying to access government benefits especially since government department staff often fail to fully explain schemes and sometimes, they also create unnecessary delays in the application process. Gowthami regularly visits government offices and makes sure that everyone gets access to the benefits they are entitled to. She declares that: *"The best part of being the CRC animator is everything I have learned and that I have the ability to help people"*.



Another part of her work focuses on women's rights and providing a support system together with GMO and the local counselling centre for domestic violence victims and girls subjected to child marriages. She has among many things successfully intervened in several cases of violence against women and stopped two child marriages. As the animator, Gowthami also provides education for children about their legal rights and sexual abuse. *"I get to motivate young girls to get an education, to raise their voice, and to let them know about women's rights",* she explains.

According to Gowthami, a successful Community resource centre builds on teamwork between the animator, GMO, and the people in the village. Although the cooperation within Bevanatha has been very good, she still faces some challenges in her role as a CRC animator. *"The most challenging thing is to convince people about the importance of the trainings and meetings, so they don't miss out on important information. People don't always understand the importance of the meetings and will not come".*

Gowthami recognized the importance of easy access to information within the village. Her goal for the future of the CRC centre is to increase knowledge accessibility, by acquiring more books for the children as well as installing a computer system and internet. After all the benefits the centre has brought and keeps bringing to people living in the area, she believes that there is a need for more CRC in the future. She explains, *"People need to have easier access to information within their own village. I think that every village should have a CRC centre. Right now, GMO only has two centres for 20 villages".*

"We are stronger as a group than on our own. Together we can develop our village"

Grameena Mahila Okkutas (GMO) aim to empower people to bring about positive change within families and communities towards greater gender equality, which is the foundation for their LEAP project (Livelihood, Empowerment and Awareness Programme). They have established Community Development Committee (CDC) in all their project villages with the objectives to strengthen people's knowledge and livelihoods and build collective strength within the village so the people together can claim their rights and the government benefits they are entitled to. One of the villages is Kavathanahalli, where the CDC group has been well-established for five years. Some of the members are Munishankaraiah 55, Venkatlakshamma 45, Gattamma 55, Subbamma 42 and Seethamma 55. They have all been a part of the CDC since the beginning and joined to gain knowledge and to help develop their village.



The monthly meetings of the CDC provide the members with a forum to share their experiences, expand their knowledge, organize themselves and get engaged to solve individual and collective issues. It also creates

a link between GMO and the people in the village. One of the challenges that are frequently discussed at the meetings is the water shortages in the village due to the climate. The majority of the population in Kavathanahalli work in agriculture, as daily wage labourers or on their own land. To collectively combat the water shortages as well as the job insecurities for people who depend on daily wages, they decided to apply for MGNREGA work at the local panchayat. They learned about the government scheme and how to apply for work within the village through GMO. *"We have received MGNREGA job opportunities from GMO in the village. We have done tank work, channel and lake work through the scheme"*, explains Gattamma. The scheme created job opportunities for the people together with a more sustainable water source for the village.

Munishankaraiah has been able to continue farming his land with the help of GMO after obtaining a water pond for cultivation through a scheme. *"We now have a farming pond thanks to GMO. If rains come water will be stored in the pond for watering the crops. During the past 2 years, we have had heavy rainfall, so it has been useful but it all depends on the rain"*, says Munishankaraiah. Subbamma has also utilized the opportunities provided by GMO to increase her livelihood and share her knowledge with people in the village. *"I received training about organic farming, fishing, and animal husbandry in Mysore through GMO. I gained knowledge, and I'm now doing organic farming. I have shared the knowledge with others in the village"*, she explains.

The CDC has increased the member's awareness and knowledge and empowered them to become actors of change to improve

their livelihood and create sustainable change within their village. The members unanimously explain that GMO has given them the skill to approach and communicate with government officials, a skill they did not have prior to joining the CDC. *"We now understand the power of questions and how to demand our rights"*, says Subbamma. The gram panchayat is responsible for the implementation of government schemes in the villages but the prevalent corruption within government offices in India makes it harder for people to access the benefits. Insufficient knowledge of their rights to government benefits and schemes, such as MGNREGA, along with how to claim created a lot of fear of speaking up against government officials. Several of the CDC members share the experience of department staff withholding information, creating unnecessary delays in the application process, or trying to obtain extra payments from them. After being empowered by GMO they gained the courage to voluntarily go to the panchayat to demand their rights. *"We gained knowledge from GMO and got the courage to speak in public places. I am now ready to speak with government departments and officials"*, says Venkatlakshamma.

Venkatlakshamma, Gattamma, Seethamma, Munishankaraiah and Subbamma have all been a part of creating a strong support system within the community of Kavathanahalli. An example of that is when the members learned about Venkatlakshamma's situation they came together to help her. *"I faced domestic violence from my husband when he was drinking. All the CDC members have supported me. They helped me and they went with me and my husband to the local women's counselling centre. After that, he stopped the violence and the problems have*

been resolved", Venkatlakshamma explains. Through the committee GMO advocate for greater equality by educating them on women's rights and gender equality along with providing them with tools on how to handle related situations like Venkatlakshamma.

A strong civil society in addition to a strong community within the village was crucial during the covid pandemic. The national shutdowns resulted in the loss of livelihoods for many. The rural environment made it difficult for essential assistance and information to reach the villages. Through good cooperation between GMO, who provided aid and the CDC members, distributing the help, they were able to provide ration and sanitation kits to the people in the village. *"We also got free masks and knowledge about safety guidelines and the vaccine and now they are all vaccinated"*, continues Seethamma. The members are very grateful for GMO's support and that they could take part in helping their friends and neighbours. Seethamma concludes, *"We are stronger as a group than on our own. If we come together we can make a bigger change. Together we can develop our village"*.

"I want to be a part of solving problems like child marriages and women's rights issues"

Most of those subjected to child marriage and risk losing control of their lives at an early age are girls. Even though there has been a historical decline in child marriages in India - the country still faces the highest numbers of child brides in the world. One in three child brides is from India, which is around 223 million children. One of these girls is 35-year-old Saradhamma. At the age of 14, she was forced to leave the safety of her home to be



married off to a man that was twenty years old at the time. According to Indian tradition, she moved into the man's household in another village and became isolated from family, friends, and other support systems. Within the first year of the marriage at 15 years old she got pregnant with her first child. Her young age led to severe complications and she almost lost her life during childbirth. *"I was completely unconscious for 3 days after the home delivery. My relatives decided that I was dead because my body had gotten cold. But they realized I had a heartbeat, and took me to the hospital"*, describes Saradhamma. Luckily, she did survive - many others do not. Globally, pregnancy-related complications are the leading cause of death for girls aged 15 to 19.

One of Grameena Mahila Okkutas (GMO) main objectives is to advocate for women's rights and equality and prevent violence against women and child marriages in the rural setting of the Kolar district. Saradhamma lives together with her husband and son in the village of Madagatta, one of GMO's project villages. Through GMO's

awareness program Saradhamma gained knowledge about the harmful effects of child marriage and early pregnancy. This helped her understand and heal from her own experience as a child bride. She explains: *"I went through a lot of mental suffering when I was married off, but I learned to accept the situation. I almost died during childbirth because my body was not ready to have children. Through Okkuta, I learned that what I was exposed to as a child was wrong"*. She now realizes that she was too young to understand the meaning of marriage and lacked the maturity to be a wife. *"At that age when I got married, I was just a child and I didn't know about life itself"*, Saradhamma explains.

Through being a member of GMO and attending their courses - about child marriages, women's rights, and gender equality - she learned about the existing support system provided by Okkuta and the government for children subjected to child marriage. She gained an understanding of children's rights and the laws that make early marriage a criminal offence in India, knowledge she did not have as a girl. *"I learned that the law, the government, and GMO support us against child marriages. I did not know the support we had on our side before"*, Says Saradhamma.

With the gained knowledge and support provided by GMO she got practical tools and developed the courage to become an actor of change. She prevented her own daughter from being forced to become a child bride. She says: *"My family wanted my daughter to enter into an early marriage but I managed to convince them to postpone the plan by explaining my own experience, giving them knowledge about the law, and awareness of the effects it has on the child"*. Instead, her

daughter got married at the age of 19, after finishing her education and when she was mentally ready. The daughter and her husband have also decided to wait a few years before having children due to the risk of early pregnancy, because of the information given by Okkuta. Saradhamma happily explains: *"With the help of Okkuta, I was able to give my child better opportunities and a better life that she would not have had if she had entered into early marriage"*.

GMO's strong presence in their project villages has created a solid support system that has empowered women to be able to take their own action against gender-related issues and in the long run, create sustainable change. Saradhamma believes that: *"If we (women) build braveness, we can face society, and we can handle the upcoming problem and issues"*. Today Saradhamma utilizes what she learned and the courage she gained from GMO to advocate for the prevention of child marriages. She explains that it is important because it is common for girls to get proposals for marriage alliances as early as age 15. By bringing awareness to the effect of child marriage she has been able to change people's mindsets and encourage them not to make their children suffer the same fate as she did. Saradhamma finishes by declaring that: *"I want to be a part of solving problems like child marriages and women's rights issues"*.

"I was interested in helping the people in my village, so I became a VC member"

Grameen Mahila Okkuta's (GMO) aim is to empower women as agents of change, who work to bring change within families and communities towards greater gender equality. One of these women is 40-year-old Shylaja. She lives with her husband and two sons in the

village of Kavathanahalli. After being a member of the Community Development Committee (CDC) in the village for one year, she was



elected by the other members and GMO into the Vigilance Committee (VC). As one of the representatives, she makes sure to spread knowledge and awareness about their rights and government schemes as well as advocating for change with the aim to develop the village. *"I was interested in helping the people in my village, so I became a VC member. I can help my village and share the information I gain from GMO like social responsibilities, women's rights, gender equality, and prevention of child marriages and domestic violence",* she explains.

In the role of the VC, she acts as the link between the people in the village and GMO as well as a link between the people and public help centres. One of her main focuses as a VC is women's rights and providing a support system together with GMO and the local counselling centre for domestic violence victims and girls subjected to child marriages. Shylaja is very passionate about advocating for gender equality and many women in the village seek her support and mediation when facing domestic difficulties. She has among many things successfully intervened in several cases of violence against women and stopped child marriages. *"Women often come to me and ask for help if she and her husband are fighting or if she is facing domestic violence. I usually go and tell them to stop, and explain that this is not good and they both are equal. If this does not work I take both*

husband and wife to Santwana Kendra (local counselling centre)", Shylaja explains.

She describes how she was able to stop child marriage in the village with the support of the CDC, *"Some parents wanted to marry off their underage girl. I told them that this was against the law, but the father told me not to get involved. I gathered all the CDC members and brought them to the marriage ceremony and stopped the marriage".* She continues by saying, *"I learnt from GMO that if someone in the village is trying to do child marriage I have to oppose it because a young girl is not mature enough for starting a family, and her body is not developed for carrying a child".*

In the beginning, Shylaja struggle to gain support from the village and her family, which made the work as the VC very difficult. However, she was not discouraged by this because she was determined to create change towards equality and help people in her village. Through her work and strong willpower, she was able to gain respect and support. *"Firstly, I was not getting support from people in the village. After I helped them, they now trust and respect me",* she explains. Despite the support she receives from the village and her family today, she still faces some challenges in her role as a VC. When she as a woman tries to mediate issues that arise in the village, the men in the families sometimes question her involvement. *"Sometimes the man tells me: who are you to question me, it is my family",* she explains. She uses the knowledge and courage she gained from GMO to face this kind of problem.

Shylaja's love for social work and her dedication in her role as a VC is evident within the village. She has managed to establish 5 self-help groups in the village, that provide women with financial support and to access

loans through government schemes. *"Before GMO came to our village, women would not speak up for themselves or question their husbands about gender equality. Now women are brave enough to oppose domestic violence and stand up for themselves because they have support from the VC, CDC and GMO"*, she explains. Women are not only able to claim their rights within their village, but through the knowledge, they gained from GMO they are now able to do so in government offices as well. The VC role is an excellent example of how GMOs empowerment of one woman as an actor of change creates an environment for other women to individually and collectively also stand up for themselves and their rights.

Shylaja's work has had a great impact on her village. She has been able to help increase

equality and improve livelihoods within her community, but she is far from done. In the future, she wants to change the conditions for people facing poverty through alternative livelihood with the help of GMO training programs. She explains, *"People working in the fields for daily wages should get training in tailoring or embodying work. They can use the new skills to earn an income when they can not work in the fields"*. Together with GMO, she also wants to support children's education by offering them extra evening classes in the village as well as creating more job opportunities for girls that finish their education by helping them to start up beauty parlour businesses.



GRAMEENA MAHILA OKKUTA
ACCOUNTING YEAR ENDED MARCH 31, 2023
ASSESSMENT YEAR 2023-24
STATEMENT OF INCOME FOR INCOME TAX PURPOSE
PAN: AAATG 1075D

12A Regn. No. AAATG1075DE19978 Dated: 25.01.2022
Date of Formation: 28.08.1997

Gross Receipts for the year:

Total Income as per Income and Expenditure A/c	<u>28,77,604</u>	
Gross Receipts for the year		28,77,604

A 28,77,604

Gross Expenditure for the year:

Total Expenditure as per Income and Expenditure	42,91,827	
Less: Depreciation	<u>1,89,131</u>	
		41,02,697

Add: 1) Capital Expenditure as per
Fixed Assets Schedule

B -
41,02,697

Net Deficit for the year

B-A 12,25,093

Note : The Assessee claims a refund of TDS of Rs.Nil

ASSESSEE

M. G. Papamma
Secretary
Grameena Mahila Okkuta

GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT
BALANCE SHEET AS AT MARCH 31, 2023

Honnasettahalli, Yalagondahalli Post, Mulbagal Taluk, Kolar District-563127

LIABILITIES	DETAILS	AMOUNT	ASSETS	DETAILS	AMOUNT
Income and Expenditure A/c:					
As per last Balance Sheet	28,36,478		Fixed Assets:		11,57,529
Add: Excess of Income over Expenditure	14,14,223	14,22,255	(As per Schedule A)		
			Income Tax Paid on Appeal		55,695
Current Liabilities:					
Professional Tax Payable			100 Current Assets:		
			Cash & Bank Balances:		
			Cash in Hand	1,533	
			Cash with Bank	2,07,598	2,09,131
					<u>14,22,355</u>
					<u>14,22,355</u>

For Grameena Mahila Okkuta

M. G. Papamma.
Hon. Secretary
Grameena Mahila Okkuta
 Place: Bengaluru
 Date : 17.04.2023

Subject to our report of even date.
 For K N Prabhashankar & Co.
 Chartered Accountants

FRN: 004982S

K. N. Prabhashankar
K. N. Prabhashankar
 Partner
 M.No.: 019575



GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2023
Honnasettahalli, Yalagondahalli Post, Mulbagal Taluk, Kolar District-563127

EXPENDITURE	DETAILS	AMOUNT	INCOME	DETAILS	AMOUNT
Project Expenses:					
The Swallows India and Bangladesh Project:					
Outcome 1 Livelihoods		7,87,114	General Contribution		
Outcome 2 Skill Based Trainings		2,22,330	Grants received from Swallows	12,72,621	
Outcome 3 Violence Against Women		5,30,734	Grants received from We Trust	15,19,850	
			General Contribution	41,600	28,34,071
Internship Program Account:					
Field Trips		8,653	Bank Interest		43,533
Food During Field Trips Or Meetings		10,158			
Translator Expenses		37,353			
Acomodation during field Visits		50,000			
Local Trips		15,073			
Training Materials		24,163			
Field supervision for Internship		60,000			
We Trust (Alied)- Project 2:					
Programme Facilitator		1,80,000			
Training Prog. to Women Mem For Federation		44,064			
Networking Meetings Discussions		54,458			
Development of Digital Technology		38,630			
Information Education Communication Materials		32,293			
Maintenance Cost for Vehicle		1,17,061			
Support Staff for Programme		2,19,000			
Strategic Planning Costs		30,839			
Initial Support for Demonstration of Skills		2,50,929			
Marketing Expert		94,970			
Meeting with GP Employment & Other Alternative		69,936			
Meeting with Govt.Dept.at Community Level		57,249			
Technical Consultant		70,981			
Field Coordinators		3,60,000			
Travel Cost for Prog. Team		1,53,988			
Local Fund:					
Training Expenses		5,000			
Meeting Expenses		10,345			
CARRIED FORWARD		35,35,321	CARRIED FORWARD		28,77,604



BROUGHT FORWARD

Administartion Expenses:

Salary to Accountant
Salary to Team Leader
Salary to Finance Officer
Professional Fee
Rates and Taxes
Office Maintenance
Office Stationaries
Communication
Audit Fees
Bank Charges
Depreciation

35,35,321 BROUGHT FORWARD

60,000
1,35,000
72,000
10,620
6,930
1,54,075
10,637
13,562
97,200
7,352
1,89,131

Excess of Expenditure over Income

14,14,223

42,91,827

42,91,827

For Grameena Mahila Okkuta

M. G. Papanna.
Hon. Secretary
Grameena Mahila Okkuta
Place: Bengaluru
Date : 17.04.2023

Subject to our report of even date.
For K N Prabhashankar & Co.
Chartered Accountants
FRN: 004982S

K. N. Prabhashankar
K. N. Prabhashankar
Partner

M.No.: 019575



28,77,604

GRAMEENA MAHILA OKKUTA - CONSOLIDATED ACCOUNT
ACCOUNTING YEAR ENDED MARCH 31, 2023
SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET

SCHEDULE 'A' - FIXED ASSETS

PARTICULARS	W.D.V.AS ON 31.03.2022	ADDITIONS/ (DELETIONS)	GROSS VALUE AS ON 31.03.2023	DEPRECIATION FOR THE YEAR	W.D.V.AS ON 31.03.2023
Land	2,00,000	-	2,00,000	-	2,00,000
Building	3,82,235	-	3,82,235	38,224	3,44,011
Water Motor & Fittings	1,196	-	1,196	179	1,017
Furniture & Fixture	59,051	-	59,051	5,905	53,146
Vehicle	3,86,015	-	3,86,015	57,902	3,28,113
Computers & Printers	1,56,781	-	1,56,781	62,712	94,069
Home Appliance	1,558	-	1,558	234	1,324
UPS	28,602	-	28,602	4,291	24,311
Office Equipment	1,31,222	-	1,31,222	19,684	1,11,538
Total	13,46,660	-	13,46,660	1,89,131	11,57,529

For Grameena Mahila Okkuta

M. G. Papanna

Hon. Secretary
Grameena Mahila Okkuta

Place: Bengaluru
Date : 17.04.2023

Subject to our report of even date.
For K N Prabhashankar & Co.

Chartered Accountants
FRN: 004982S

K. N. Prabhashankar

K. N. Prabhashankar
Partner
M.No.: 019575



GRAMEENA MAHILA OKKUTA

Honesetthalli, Yalagondahalli PO - 563 127

Mulbagal Taluk, Kolar Dist, Karnataka, INDIA

Mobile : +91-87626 55289 | Email: jayagmo@gmail.com

Website : www.gmocbo.org