

# Annual Report



2005-06



**Deshabandhu Club**

*an NGO working with people for sustainable development*

**DESHABANDHU CLUB**, an Assam based NGO, made its debut in the year 1966 and subsequently got registered under S.R. Act XXI of 1860, FCRA, PWD Act 1995. The IT exemption has also been given accordingly under Section 12 (A) & 80 (G) of IT Act. 1961. Having its head quarter at Behara of Cachar district, the organization is in constant effort to facilitate social change with optimum utilization of plenteous participation from all sections of people of the society. Beyond three decades, it is working with disadvantaged group of rural people with special emphasis on minority, women, child & other vulnerable sections spread over in three districts of south Assam viz. Cachar, Karimganj & Hailakandi.

### **DECISION MAKING PROCESS:**

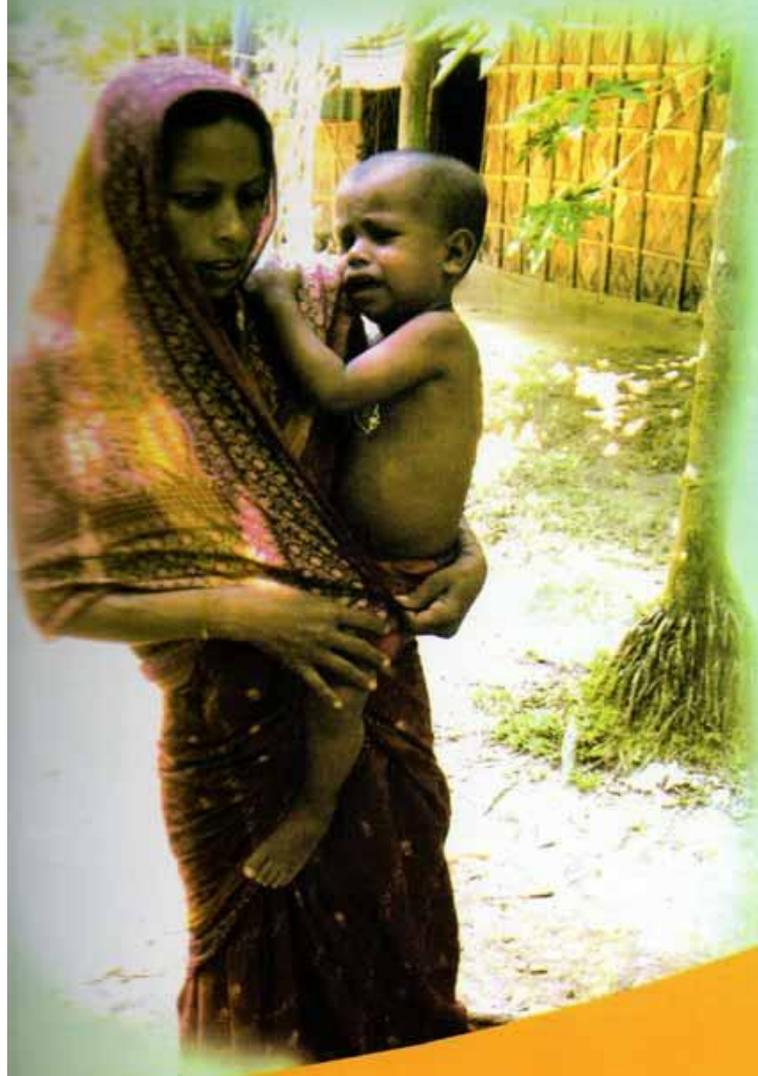
The Executive body, elected by the General body annually, is responsible for all sorts of organizational planning, execution, assessment, monitoring of various programmes and activities.

**WORKFORCE:** A group of committed and enthusiastic youths from diverse background are working consistently to realize organizational goal. The organization gives immense importance to emerging leadership in furtherance of development process. Field exposure, training, experimental learning though capacity building are crux of organizational staff development.

**DEVELOPMENT: OUR PERCEPTION::** We define "Development" as a process of movement from dehumanized state of existence characterized by poverty, deprivation and exploitation to a human state of being, where all live with self-respect, dignity and pride. We believe in the concept of "working with the people instead of working for the people."



**OUR VISION:** "To create a society where every citizen fulfills basic needs and services so as to have a life with self-respect, dignity and pride".



**OUR MISSION:** "Deshabandhu Club exists to bring the Socio-Economic development of the citizens particularly to women & children of Assam by 2020 A. D. would like to provide cost effective, sustainable people's friendly Health, Education, Economic Empowerment and Rural Entrepreneurship services through peoples' participation."

## Annual Report 2005-06

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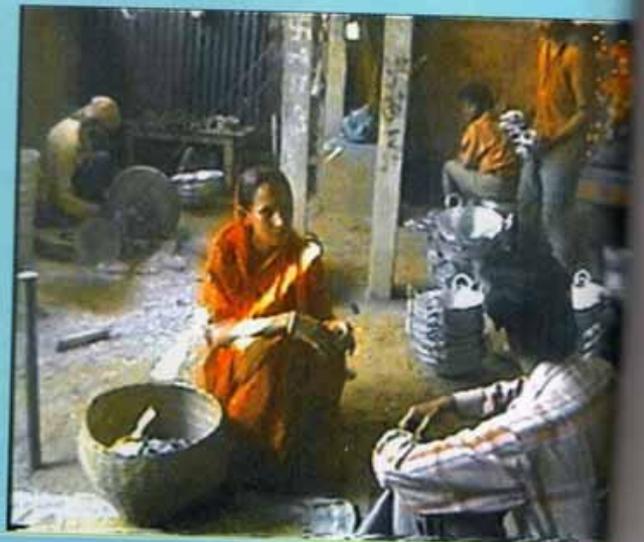
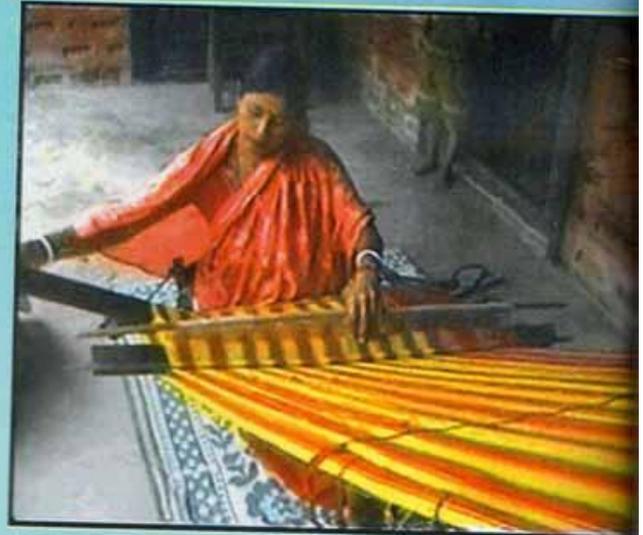
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## Prologue



*It is our 40th year of working with people*

It is my privilege to share with our esteemed readers, well wishers, patrons, partners and whoever is associated with us, the efforts, achievements and obviously the loopholes of an organization which, with its unstinted efforts, has contributed largely for last four decade, not only to the district of Cachar but also to entire South Assam region, for which we all, at the organization, feels proud of. Starting as a Football club in the name of 'Balak Samithi' in the year 1966, further renamed as Deshabandhu Club (DBC), shifting its attention and concentration from mere promotion of sports activities to other areas of utmost importance, with a view to bring a societal change where more than half of the rural populace is poor, half fed or ill-fed and half clothed. Major portion of them are living in poverty. Everything that is associated with villages is in poor shape. Poor roads or no roads; poor sanitation or no sanitation; lack of medical facilities or inadequate medical facilities, no electricity or inadequate electricity, poor drinking water facilities, poor educational facilities. The vision and mission of the organization has widened obviously but the task is not easy to accomplish rather bounded with full of challenges and hardships. Right from the days of teething problems during infancy stage, followed by slow growth to unparallel and unmatched scaling up, the organization has been striving hard facilitating social change with optimum utilization of plenteous participation from all sections of people of the society. Of course, we have made some mistakes but we, at DBC believe that when men make mistakes, life also provides opportunities for correction and rectification. And when correction is applied with conviction and a collective force, often swift progress is achieved. It is the collective effort, commitment and participation of the whole team at DBC family and nevertheless the whole hearted support of the community, with which we are working; something could be achieved during the long four decade journey although there is tremendous scope of improvement. The current financial year which is under report is also an eventful year in the history of the organization. During the year, many more rural-urban and marginalized populace is served though much more is still to be done to realize the set objectives of the organization.

At this happy juncture we convey our sincere GRATITUDE to them, with whom we work, the community people because what we are today is because of them. Their optimistic response, bountiful support, their love, their confidence have been remarkable all through out our long journey of 40 years. Also we extend our heartfelt thanks to the donors & funding agencies, staffs, volunteers because it is believed that without their support, it would rather not be possible to accelerate the developmental initiative.

We welcome any idea, any suggestion and feedback from all stakeholders as a part of our learning process, which will help this rural organization to rise and grow not only for its own sake, but also for catalysing the revival of the rural society, the marginalized, and the underprivileged. To conclude, I do take the opportunity to call upon all the volunteers, staffs, members and all concerned to come forward and make their fullest contribution to make the dream come true.

Dr. S. Sikidar  
President

## LIST OF EXECUTIVE BODY MEMBERS

### President:

Dr. Sanjib Sikidar

### Vice-President:

Ajit Roy Choudhury

### Secretary:

Kali Kumar Saha

### Joint Secretary:

Kanailal Bhattacharjee

Sajal Kr. Deb

Bandana Dutta

Rabindra N. Acharjee

### Members:

Sambit Sikidar

Ashok Deb Roy

Abhijit Chakraborty

Bimal Ch. Dey

Samar Chakraborty

Jayanta R. Choudhury

Nibash Das

Narayan Bhattacharjee

Manik Malakar

Prodip Goswami

Bijoy Bhusan Das

Kamana Devi

## Our Aims & Objectives

- ✍ Promotion of National Integrity and communal harmony amongst citizens;
- ✍ Eradication of illiteracy, through Formal & Non Formal way of imparting education in the backward areas with special emphasis on female education;
- ✍ To provide basic medical services to the aged people, women, children in general and with special emphasis on reproductive health of women;
- ✍ To aware people about population explosion and the life killing diseases and to encourage them to adopt small family norms and means to take preventive measures respectively;
- ✍ To organize training programme for the educated unemployed rural youths & women aiming to create self employment opportunities to keep them away from distress;
- ✍ To aware rural people about importance of small savings & for that promotion of Self Help Groups (SHG) aiming economic upliftment of the rural masses;
- ✍ To create awareness about increasing environmental hazards caused by deforestation and to encourage for environment protection and afforestations to make the environment pollution free;
- ✍ To help rural people by providing technical help, marketing facilities for developing their handicraft potentialities & thus to encourage the traditional skills;
- ✍ To promote rural sports & culture of the region;
- ✍ To help & rehabilitate mentally disabled and physically handicapped persons and to work for elimination of child labour;
- ✍ To develop scientific temperament among the rural people by organizing seminar, symposium, discussion, folk entertainment with audio visual aids;
- ✍ To help the Government and other Non Governmental Agencies in the implementation of various socio economic programs at the grass root level;
- ✍ Deshabandhu Club will function as a non-profit making organization and if surplus generated from any source, then it will be utilized for meeting the objectives of the organization and shall not be distributed amongst the members.

# EDUCATION

Literacy is a fundamental component of attaining better living standards for all. It is the first step in knowledge building and hence literacy indicators are important in the assessment of human development. Education is a process of development from the cradle to the grave. While a person's life is guaranteed by food it is glorified by education. A century back, education was a privilege, which relatively few people enjoyed. Since independence several attempts have been made towards this front from social action groups, peoples organizations, developmental organizations, students, academicians and people at large to force the government to fulfill the constitutional obligation giving free and compulsory education for all. Accordingly several initiatives like Adult Education Program, Non Formal Education, Guru Mitra yojana etc. has been taken by the government but the result of these initiatives were not encouraging because of several reasons like inadequate number of schools, poor sanitary condition of the parents, distance of schools, lack of innovative teaching techniques. Obviously the goal of ensuring free, universal and compulsory education which was supposed to be a reality in India

remains a far cry for years. The role of education towards the growth process of a Nation is very vital. As a result of continuous and persistent efforts, the Indian Parliament finally passed the 93<sup>rd</sup> Constitution Amendment Bill, 2001 to make education a fundamental right in India. Prior to passing the bill, the scenario of Indian Education looks dismal leaving 42 million children in the age group of 6-14 years, who were not getting access to basic education.

The need of basic quality education was also emphasized by Nobel laureate, economist and India's pride Professor Amartya Sen, who said that the country wants to grow, must give maximum emphasis on imparting basic quality primary education. In our country, there can hardly be two opinions about the fact that the Nation is today facing two serious problems namely, population explosion and illiteracy, which have almost stalled the growth of the nation. Since, education is one of the major thrust areas of the organization so it is continuing its untiring efforts for imparting quality primary education and following are the activities, undertaken by the organization during the year 2005-06.

## DESHABANDHU VIDYA NIKETAN

While working with people in diverse domain it could be realized by the organization that Education is an



important instrument for economic and social development. Educationally Assam is one of the backward states in India. The situation of girl child and its educational status in Assam shows a very grim picture. The poor rate of literacy in the rural areas are largely because of several socio-cultural and economic factors such as less enrollment, high drop outs rate, domestic responsibilities, child labour, financial

constraints, absence of school, distance, poor educational support in the governmental schools, clumsy syllabus etc. This situation has compelled the organization to in the year 1994 to set up a formal school in the name of "DESHABANDU VIDYA NIKETAN" aiming to address the organization's mandate of minimizing the alarming rate of illiteracy and also to ensure quality education. The Vidya

Niketan, which was started with only 8 students, has now become an institution of around 225 students. With steady progress over the years, the Vidya Niketan now has 12 sections starting from pre-primary to class X and the students are persistently guided by 12 teaching staff along with one non teaching staff. It is the most important thing that the first batch of this school has already appeared in the High School Leaving Certificate Examination, the result of which is awaiting.

To make the students more competitive and encourage them in their personality development, emphasis is always been given to provide the students a scope of participating various competitive events like sports, quiz, culture and such other co-curricular activities, organized within as well as outside the institution.

## HEALTH

The preamble to the constitution of the World Health Organization states that "enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being without distinction of race, religion, and political belief, economic or social condition." The government has been making honest endeavours to provide primary health care services to its countryside population through a chain of health centers such as sub center, Primary health center, community health center. These centers also lack adequate manpower, medicines, equipment, hygiene, Moreover the health and health related personnel are not adequately motivated to work in rural areas, resulting in absenteeism,

irregularities and shorter hours working just to do formality in many cases. As a result, mortalities and morbidities are occurring in good numbers in rural areas as compared to the urban areas. A large percentage of people are still being served by quacks and RMPs at their doorsteps. They provide both medicine and consultancy at a cheap cost. The inept handling of the complicated referral cases by these medical practitioners has resulted in infant and even maternal mortality. Because of unhygienic conditions and practices, many rural women and even unmarried girls are suffering from reproductive tract infections. The nutritional anemia is quite high among rural women and most particularly among the pregnant and lactating women.

Despite many gains in the realm of health, progress towards health in our region has been hampered due to several reasons like poor infrastructure facilities, inappropriate allocation and use of resources, lack of knowledge and information etc. Despite the progress achieved, there are disparities in health between rich and poor, between regions, between different socio economic groups, between sexes etc. Thus Health for all remains an unfulfilled dream. Rural health is still one of the most crucial areas that need urgent attention by all concerned. Even though India has made tremendous advancement in the field of health but still a vast chunk of people in India, living in rural area does not have access to basic health facilities. It is undoubtedly a challenge for

both GO/NGO to increase the outreach of health care and to make it readily available at their doorstep.

Realizing the fact that inability to access right to information, ignorance, prevailing myths & misconceptions, Non availability, irregularity or poor quality of health services, social barricades etc. are major areas of concern which demands immediate attention and intervention, Deshabandhu Club initiated health activities in 1992 in few selected Gaon Panchayats under Kalain Development Block of Cochar district which has now been extended up to four districts of Assam. A glimpse of the major initiatives taken during the year 2005-06 has been provided below:-

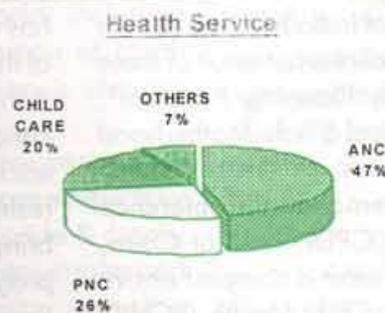
### DESHABANDHU FAMILY WELFARE HOSPITAL

The well being of societies is directly linked to the health and survival of the mothers and children. If mothers survive and thrive, so do their children. When both mothers and children survive and thrive, the society in which they live prosper. Too many mothers and children in the world are dying or suffering from the effects of ill health, poor nutrition and inadequate health care. Each year more than half a million mothers die at child birth. At the same time almost 10.6 million children under the age of 5 years die from a handful of preventable and treatable conditions. Women's health and well being are of utmost importance both for women themselves and for the next generation. Pregnancy and childbirth are natural process but not one that is free from risk. Literacy, especially of women seems to be a significant factor, in making a vast difference in the mortality and morbidity rates in our region especially among the rural populace.

Over the years, the members of this organization, while implementing various grass root level activities and working with people in various domains, could observe that health agenda should be in the priority list of rendering services and until and unless people in general and mother and child in particular are of good physique, no Programme can yield satisfactory result. It is often found that the services

which are supposed to be available free of cost at the government health institutions are hardly reaching to the targeted beneficiaries due to several reasons and thus the clients are at the receiving end and many of the services to be provided by the service providers or medical staffs do not reach the clients. Inability to access right to information, ignorance, prevailing myths & misconceptions, Non availability, irregularity or poor quality of health services, religious barriers etc. are major areas of concern which demands immediate attention and intervention and this has compelled the organization to offer a wide range of clinical as well as counseling services to the poor mothers and children of its operational area by setting up Deshabandhu Family Welfare Hospital so as to improvise the poor health status of women, especially in the reproductive age group and children below 5. The president of the organization who happens to be an MBBS physician is actively engaged with the hospital and thus rendering need based counseling and services for last more than a decade.

Last year, a total of 2021 patients have been provided with Ante natal, post natal & other services. Apart from that a huge number of couples were given family planning counseling. Family planning services, both contraceptive as well as permanent means were given to a large number of couples.



## REPRODUCTIVE & CHILD HEALTH PROGRAM

India shares only 2.4% of the world's total area, but accounts for more than 16% of its population. India is the second most populous country on the earth. Actually India has always been a populous country, but its growth of population in the last one hundred years, and particularly since the fifties of the current century, has been stupendous. The 2001 census (Provisional population Data) puts India's Population at 1027 million, which is about three times the population recorded immediately after independence. In the decade 1991-2001 alone, India added 183 million people, which is more than the total population of the Western Europe. We have been adding annually during this decade, on an average, a little more than the total population of Australia or Sri-Lanka. An expert assumption is that if unchecked India's Population will continue to grow over the next years India's population will take over that of China before the middle of the 21<sup>st</sup> century.

In the last three decades, India's population has been increasing at an average rate of more than 2% per annum. This increase can be attributed largely to the marked decline in mortality resulting from improvement in health conditions in the wake of control of major epidemics and communicable diseases.

Recognizing the threat of the population explosion, in the development process of the Nation and to overcome the precarious situation stabilizing the alarming rate of population explosion, Government of India has time to time launched numerous programs and policies but result of these initiatives remains far cry. "Family Planning Program", Family Welfare Program, Child Survival & Safe Motherhood (CSSM), etc. are major among them.

It is in the year 1994, the International Conference on Population and Development (ICPD) held at Cairo, integrated all earlier programs and offer a comprehensive program called "Reproductive and Child Health (RCH)", emphasising on "target free bottom up" approach. Basically the RCH underlines that "People have the ability to reproduce and regulate their fertility. Women should be able to go through pregnancy and childbirth safely, the outcome of pregnancy is successful in term of maternal and infant survival and well being and couples are able to have sexual relation free of fear of pregnancy and contracting disease". The concept of RCH program is to provide to the clients'

*need based, client centred, demand driven and high quality integrated RCH program.*

India, being a signatory of Cairo Conference, started the RCH program implementation through government as well as NGOs.

Accordingly Deshabandhu Club has been conferred the Mother NGO (MNGO) status in the year 1999 for implementing RCH program in the selected districts. Since then, this organization is working with few selected Field level NGOs (FNGO) for successful implementation of the RCH Program. Very recently, with a view to explore maximum people's participation through decentralization, Govt. of India has revised the old guidelines of the MNGO RCH Scheme. In the new guidelines, maximum emphasis has been given on involvement of State Governments. Service delivery area, in the revised guidelines, has been made an integral part of the scheme simultaneously with Behaviour change communication. The operational area of each of the MNGO has been restricted to 2 districts so as to bring some qualitative shift in the program implementation.

Following the revised guidelines, all preliminary tasks has been done including Identification of un served and under served areas of the selected districts, conducting base line survey & Community Need Assessment etc. A 5 day residential Workshop on RCH

has been conducted involving the selected FNGOs so that they can in turn formulate suitable project proposals. Accordingly 6 no. of FNGOs from Cachar & Hailakandi districts has submitted Project proposals which will be considered very shortly.

### **DISHA-REHABILITATION CENTRE FOR MENTALLY DISABLED**

The world for and of the disabled is changing at a rapid pace and the aspirations as well as expectations of people are also changing as fast. Advances in medical surgical sciences, breakthroughs in technology, greater understanding of the causes of disability and improved methods of coping with it, increasing consciousness of civil rights and the emergence of people with disabilities displaying skills and knowledge to improve their own lives, are some of the factors which have contributed to the new thinking. It is now recognized that the disabled deserve a dignified status in society on the same terms as the non-disabled. Disabled people are a vast minority group which has been subjected to direct and indirect discrimination for centuries in most countries of the world, including India. Being a neglected portion of North East part of India, our region is also no exception to that scenario.

To create a conducive atmosphere for the disabled of Southern Assam where they can have life of self respect, pride & dignity through sensitization about various rights and rehabilitation, the organization started a ambitious project of Day care center for the mentally challenged of South Assam region, more than couple of years back with only 17 students, which is now increasing every year. Most of the students who have been enrolled to center had behavioural problems at the initial stage and now after regular training and nurturing, has now developed

social and readiness skills. Their dependency on others could be minimized to a large extent. It has been further observed that the students having higher cognitive powers have developed in academics. It may be noted that, along with various rehabilitation services, Deshabandhu Club also initiated a forum which is known as the Disha Parents Association of the Mentally Disabled in South Assam for the parents of the mentally disabled at the very inception in June, 2003. The membership of this organization till March, 2006 is moved up to 186.

With the passing of the two successful years of the disability programme by Deshabandhu Club called Disha in 2003 and 2004, it was a spontaneous support of the Action

Particulars	Students enrolled		Patient treated
	Male	Female	
Srikona Centre	20	11	251
Borkhola Centre	12	07	106
Lala Centre	13	02	194
Behara Centre	14	08	165
Tarapur Centre	06	04	30
<b>Grand Total</b>	<b>65</b>	<b>32</b>	<b>746</b>

Aid India to continue the disability programme in this region of south Assam. Hence the support to the programme was extended for another year 2005 by Action Aid. The priorities in this year were to include the two other districts of Barak Valley, namely, Karimganj and Hailakandi in the disability programme run by Deshabandhu Club and to generate more and more awareness about the rights of the mentally challenged persons.

Apart from running 5 Rehabilitation Centers & spontaneous support to the mentally challenged located in 5 different regions i.e. Srikona, Borkhola, Lala, Behara, & Tarapur following major activities were carried out during the reporting year:-

- Six numbers of Awareness programs were organized at different location of the operational area. The programs were organized for the community and the

parents of the disabled with a view to disseminate the information on various rights of the disabled.



the disabled persons. Both the meetings were attended by the District Social Welfare Officer, DRDA Project Director, District Information and Public Relations Officer, Deputy Inspector of Schools, representatives from NGOs.

- Two numbers of large scale Sensitization Programs were also organized in two of our neighbouring district i.e. Hailakandi & Karimganj. The first such program was organized at Rabindra Bhawan, Hailakandi on April 6, 2005 in association with our partner organization Sahensha Brothers Association while the second was organized at Fakirabazar.

- Two meetings with the district officials of Cachar and Karimganj districts were held in April first week at the initiative of Composite Regional Centre, Guwahati, and Deshabandhu Club. The first meeting with the district officials of Cachar was held at the Conference Room of the Deputy Commissioner of Cachar district on April 5, 2005. The second meeting with the District Officials of Karimganj was held at the Additional Circuit House of Karimganj on April 7, 2005. The Director of Composite Regional Centre, Guwahati, Mr P. Srinivas talked about

- A Workshop on Networking of NGOs was organized on May 22, 2005 involving leading NGOs of South Assam with a view to chalk out the strategies of addressing the problems of disabled & rehabilitation thereof.

- In line with other parts of the world, the organization has also observed World Disability Day on December 3, 2005. To mark the day Awareness cum Identification & Distribution camp was organized jointly with Regional Rehabilitation Centre at Silchar at the Srikona Center, Silchar. More than 500 disabled patients were detected and treated on this day. Some of them were provided with disability certificates on the spot and more than 30 patients were provided with assistive devices.

#### **ORIENTATION PROGRAMME FOR TBA (DAI)**

Every 5 minutes, a mother dies in India due to causes related to pregnancy and childbirth. For every thousand children born live in India, 5 mothers died giving birth. Thousands of children die within first seven days after birth. These facts highlight a simple truth that though the childbirth is a natural process, it can become complicated at times. Most of the causes of death of mothers and children in pregnancy, childbirth and in the period immediately after birth are preventable. What is required is good care during pregnancy and at birth. High rate of Infant and Maternal Mortality is only because of inadequate care during pregnancy and child-birth. The National Population policy strongly

emphasized that 100% deliveries should be institutionalized and any untrained person should conduct no delivery. But still most of the deliveries in our region are conducted either by untrained birth attendants (DHA) or by quacks and hence the rate of infant and maternal mortality is still alarming. Large numbers of traditional birth attendants (TBA) in our region have very little idea about the scientific techniques of conducting deliveries especially of the complicated ones. It could be found that these Dais are using traditional & unscientific practices handed down to them over generations. Most of them are illiterate, poor and do not have adequate skills in conducting safe deliveries or in identifying high risk cases among pregnant women during ante-natal period. Lack of proper skills and absence of aseptic techniques in their work lead to high morbidity and mortality.

The only solution to come out from the vicious problem and ensure child survival and safe motherhood, all deliveries should be conducted at institutions or by skilled birth attendants. However, presently the health care system is not in a position to provide services of a trained health functionary at the time of delivery. Thus the services of

the Dais need to be better utilized especially in the rural and unserved under served areas which can



only be ensured by providing them with the necessary training and promotion of aseptic delivery practices. Keeping the above in view, the Deshabandhu Club conducted a four day Orientation Program for TBAs during March 22-25, 2006 at the training hall of the organization. The four day episode is sponsored by Voluntary Health Association of Assam and under went by 25 nos. of Traditional Birth Attendants from across the remote and far flung areas of Cachar & Hailakandi district.

### **IMMUNIZATION**

India has been struggling for years to minimize the alarming

rate of incidences of vaccine preventable diseases so as to minimize the alarming rate of infant as well as maternal mortality. Several attempts have so far been made towards this end but the result is not so much encouraging. To ensure the child survival preventing the incidences of vaccine preventable diseases and minimize the high rate of IMR Immunization program has been started long back. Emphasis has been given on involvement of NGOs so that with the active participation of NGOs the goal can be reached at the earliest. Until and unless, people are made aware about immunization and the vaccines are made available to the doorstep of the people, the mission can't become successful. Realizing these, the organization extends its helping hand to the local PHC and thus regularly organizing immunization camps at the far flung areas of Bikrampur P.H.C.

Considering the splendid job done in the health sector for last three decade, the Local PHC entrusted this organization, the responsibility of facilitating the National level Intensive Pulse Polio Immunization Drive to increase the outreach of the program. The organization is given the responsibility of covering 25 nos. of remote and inaccessible immunization booths by the Intensive Pulse Polio Immunization Drive. The efforts of the volunteers of this organization have been appreciated by both the health administration and the community as a whole.

## ECONOMIC DEVELOPMENT

Poverty and unemployment are the two most serious problems from which not only Assam but the country as a whole has been suffering for many years.

Alleviation of poverty has been an important objective of development policies of India since the country became independent. Achievement of a minimum standard of living for all within a reasonable period has been the implicit or explicit objective of all socio-economic endeavors initiated under the various five year plans. However, serious attempts in this direction have been made only since the seventies. Since the late seventies, both the central as well as state Govt. have been implementing various policies and programmes to reduce poverty.

As a result of various programmes and policies, the proportion of people living below the poverty line (BPL) in the country has been declining since the seventies with yearly fluctuations. Though India's north eastern region is considered as the most backward region, however, almost all the north eastern states, with the exception of Assam, have done well in poverty reduction during the nineties, i.e the post reform period. Assam is lagging behind the other north eastern states and the country as a whole in a poverty reduction.

Since the concentration of poverty in Assam is mostly in rural areas and, the bulk of the population live in rural areas, it can be said that the poverty in Assam is predominantly in rural phenomenon. The key of poverty reduction, there fore lies in the rural economy. A development strategy is results in excess supply in the product market and excess demand in the labour market is to be adopted; and it is agricultural and rural non-farm sector which make the criteria. Since the rural poor depends directly or indirectly on agriculture for their livelihood, achieving the goal of poverty reduction depends on the growth of agriculture and non-farm employment opportunities simultaneously, as agriculture activities are mostly seasonal. Development of these two sectors is much essential

for long term poverty eradication. Besides, since poverty is a multi-dimensional problem, it calls from sustained from local leadership and the village people. Social awareness of the masses ensuring public accountability of the implementing agency is the best alternative depicted in the hill states.

Uncountable initiatives have so far been taken towards poverty alleviation right from the very first five year plan but despite enormous effort, alleviation of poverty still remains a far cry. The growing marginalization and societal exclusion of people especially of backward communities, women and other vulnerable section of society still remains a major challenge which demands immediate intervention. The organization is optimistic in facilitating the much arduous process to streamline and bring deprived and marginalized mass into the mainstream of socio-economic life. To bring socio-economic prosperity to the poor and give new lease of life for a decent living the organization carried out following activities during the financial year:-

### SELF HELP GROUP (SHG)

More than 1.3 billion poor of the world, with income of about US\$ one per day, inhabit developing countries like India. Development process has left them untouched. There is a growing awareness that very poor people are also capable of and desirous to come out of poverty, if given proper access to economic inputs, especially credit. Over the years a plethora of poverty alleviation program in various forms has been implemented in this isolated valley of Assam and a

huge amount of social and financial investment has been made to achieve the sole aim and objective of poverty eradication. Most of the program were based on top-down approach and did not consider needs and necessities of the people. Activities for poverty alleviation in most cases adhered to fund based development approach where there was little space for importing people's sense on ownership which affected negatively the sustainability of the initiatives.

The economic vulnerable groups therefore, were forced to remain under-confident and the guarantee for security for their livelihood was found missing in the entire endeavor to eradicate poverty from the soil of this valley. Considering the large number of persons still living below the poverty line, there is no doubt that the resources used for poverty alleviation and provision of subsidies in the name of poor have not been much effective in achieving the goal of poverty alleviation. Despite enormous endeavours, the real needy poor have very little access to the banking credit for their consumption and production needs. They still seek recourse to informal channels of credit like money lenders even at usurious rate of interest sometimes as high as 10 per cent per day. Institutional credit is able to meet only a negligible portion of such credit demand leaving a major portion out of its ambit. It is because the banks still have not come out of their perception of 'Poor are not credit worthy'. Under the pretext of high transaction cost and hence unviability of such credit operations, the situation has further worsened. But it is Md. Yunis,

the mastermind economist of Bangladesh, who, for the first time established beyond question that 'Poor are also credit worthy, and 'are willing to pay even higher rates of interest if their timely and adequate access to credit is ensured'.

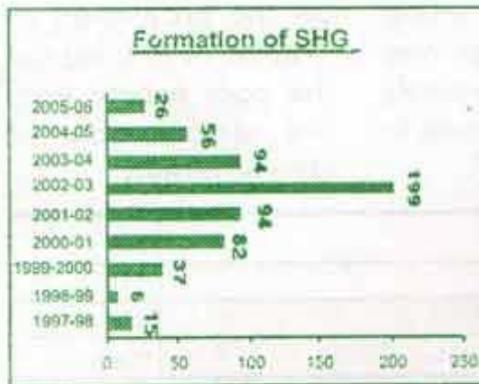
to teach people how to catch fish rather than giving them ready made fish. So it is the need of the hour that maximum thrust should be given on the promotion of SHG so as to bring out the poor people from the serious pain of chronic poverty.

Total Nos. of SHG	609
Female SHGs	543
Male SHGs	66
Total Members	7063
Female	6271
Male	792
Savings mobilized during the year (Rs.)	14,21,351
Total Savings mobilized up to March'06 (Rs.)	46,21,226
Refundable assistance disbursed during the year (Rs.)	48,00,027
Refundable assistance disbursed up to March'06 (Rs.)	1,62,01,563
Outstanding amount as on March'06 (Rs.)	38,81,943
Percentage of recovery of Refundable assistance	96.23
Average member size of group	12
Average thrift per month/group	290
Average size of Refundable assistance (RA) Rs.	3180
Highest amt. of RA given to one individual member	30,000
No. of SHG so provided credit support	440
Number of individual borrower	1509
Number of RA given so far	5224

So considering the economic status, potentialities and constraints of this Valley, the organization feels that the SHG approach is one of the most effective approaches because it helps in ensuring holistic empowerment of the member of a particular SHG. We strongly believe that, it is better

Realizing the importance of the SHG for freeing the submissive masses from the deplorable condition, the organization with a view to revamp the rural economy made the first ever attempt in the year 1997 of promoting SHGs in its adjoining villages as an experimental basis

which is also a pioneering initiative in South Assam region. During the financial year 2005-06, the organization could successfully promoted 26



new groups and thus the total SHG tally reached up to 609. The ever-subjugated masses are now getting embolden with the new concept of resurrection of their economic condition through SHG formation. As the organization understand the local situation and aware about its limitations, it is working in close collaboration with local Community Based Organization (CBOs), Youth Clubs, Voluntary organizations to facilitate this micro-credit programme more effectively and efficiently. Observation has exemplifies that a wide network of sensitive grass-roots co-operative organization is the absolute benefactor of socio-economic upliftment of the poor and particularly of indigent women. To fulfill our

desired mission, grass-root organizations like Sahensha Brothers Association, Cheragi Bazar Club, Katirail Gramin Vikas Sangstha, Youngman Association (CYMA), and others have extended their helping hand to render dedicated and committed services to ameliorate the suffering of large vulnerable mass who are reeling under poverty, deprivation and societal exclusion. To give them, the SHG members, a common platform from where they can interact with each other, share their experiences, views, suggestions and also to instill in them the sense of oneness, like preceding years, this year too, the Annual Festival of the SHGs has been organized during February 01-02, 2006 where a total of 1700 SHG members got together and rejoice their achievement, share experience, challenges, exhibit their group/ individual talents and also ventilate grievances free and frankly. They also discuss and prepare future action plan and inform annual transaction to the house.

We are convinced that mobilization and organization of concerned people and clarity about the issues as well as the program is precursor to sustain any intervention. To ensure sustainability, capacity building of these SHGs is inevitable and considering that in mind the institute, during this year organized a total of



19 no. Capacity building training workshops of SHG members benefiting a total of 580 members. Thus the organization has started phasing out leading to their self dependency.

All these SHGs are run under a separate wing called 'Deshabandhu Micro-finance Institution'. A glimpse of the performance of the financial year 2005-06 has been provided in the table mentioned earlier.

### **MICRO INSURANCE SCHEME (MIS) FOR SHG MEMBERS**

The need for financial services like credit, savings and insurance exists for all segments of the population whether it's the rich or the poor. It is only the quantum of need that differs. We have large insurance policies for all sorts of eventualities death, fire, accidents, thefts, loss of business and many more designed by insurance companies for their and our benefit. The poor have no ac-

cess to such insurance policies. The concept of Micro insurance is just a recent entrant into the field of micro - finance which aims to bring the benefits of insurance to the poor of the poorest section of people. It caters the needs of the low income group by protecting their lives, assets, livelihoods against insurable risks. The organization, which is having a large number of SHG members under

financial services apart from moneylenders. In India too the formal financial institutions have not been able to reach the poor households, and particularly women, in the unorganized sector. Structural rigidities and overheads lead to high cost of making small loans. Organizational philosophy has not been oriented towards recognizing the poor as credit worthy. The problem has been compounded by low level of influence of the poor, either about their credit worthiness or their demand for savings services. Microfinance has, in recent times, come to be recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic

No. of SHGs covered by MIS during 05-06	85
No. of SHGs so far covered by MIS up till March '06	85
No. of SHG members covered by MIS during 05-06	1018
No. of SHG members covered by MIS up till Mar '06	1018
Monthly premium per member (Rs.)	5
Monthly premium per SHG (Rs.)	60
Amt. received during the year towards claimed settlement	50,000

its umbrella, last year, initiated the Micro insurance scheme in collaboration with Life Insurance Corporation of India. Under the scheme, financial securities are provided to the families of the SHG members who are covered by the scheme, in the event of death. Starting with a modest number of only 45 SHGs, the number has now increased up to 85 covering altogether 1018 number of members. By paying a nominal amount of Rs.5/-, the family of a member, at the event of death can get a sum of Rs.2000/-.

### DAILY SAVING SCHEME

According to a 1995 World Bank estimate, in most developing countries the formal financial system reaches only the top 25 percent of the economically active population-the bottom 75 percent have no access to

empowerment of the poor. Development of micro enterprises at grass root level means for amelioration of several socio economic problems stemming from poverty and unemployment. Micro enterprise can gain economic empowerment, better market access leading to the development of society as a whole. Extending credit in small doses to the rural borrowers is not cost effective for the banks and other financial institutions. High transaction cost, at the one hand and low margin on the other left the millions of rural potential entrepreneurs and enterprises starved of funds. Often it is seen that many potential enterprises and entrepreneurs are struggling for credit support for business extension or initiation of new firms.

Keeping these factors in mind the organization started a Daily Savings scheme few years back to create a habit of small savings and in turn facilitating credit support to the tiny and budding entrepreneurs so that they can utilize the same for meaningful income generation activity. A brief of the performance of scheme up till 31<sup>st</sup> March, 2006 is provided in the table:-

PARTICULARS	UNIT
Total number of present members	1403
Total number of active Refundable Assistance (RA)	120
Amt. of RA disbursed during the year (Rs.)	42,18,445
Total Amt. of RA disbursed up to March'05 (Rs.)	2,20,04,940
SB mobilized during the year (Rs.)	46,13,520
Total SB mobilized up to March'05 (Rs.)	1,08,06,889
Average size of RA (Rs.)	35,100
Outstanding amt. of RA (Rs.)	38,45,039
Percentage of recovery	97.57
Highest amt. of RA given to one individual member	3,50,000

## AMBEDKAR HASTASHILP VIKASH YOJANA

Handicrafts is an important sector which has played a very significant role in our country's economy not only in providing employment to a vast segment of craft persons in rural and urban areas but also in terms of generating substantial foreign exchange for the country. As per rough estimates more than 5 million craft persons are dependent on handicraft sector for their livelihood. But the sector is not able to meet ongoing challenges of free economic forces and also not able to meet standards required for domestic as well as international marketing. In order to address this problem, there is a need to put in place centre / mechanism, which ensure economy of scale, skill up gradation, price competitiveness, quality control, application of Design and Technical input on a continuous basis, scope of product diversification and higher unit value. Design and skill up gradation plays a crucial role exploring the possibilities of export handicrafts. Even a lesser known craft could gain a wider market acceptance if properly designed and displayed. To secure a market and to maintain a healthy business a continuous design and skill up gradation revision is inevitable. Market development in other sense expansion of commercial opportunities, is possible only when the traditional domestic products are diversified into universally accepted products with value addition. With financial support from Development Commissioner (Handicraft), Ministry of Textiles, Government of India, Deshabandhu Club has been implementing handicraft development project titling Ambedkar Hastashilp Vikash



Yojana (AHVY) for last more than three years in two selected clusters namely Kalinagar & Behara. The main objective of the scheme is to promote handicrafts by developing artisans' clusters into professionally managed and self reliant community

SL	NAME OF THE PROGRAMME	NO OF PROG ORGANIZED	DURATION	BENEFICIARIES
1	Design development workshop on <i>shital pati</i> , Jute and Bamboo craft	02	15 days	30
2	Skill up-gradation Training Program	03	6 month	60
3	Setting up of Common Facility Center	---	---	400
4	Participation in Handicraft Exhibition	01	03	50
5	15 day <i>Gonesh</i> manufacturing training	01	15 days	20

enterprise on the principles of effective member participation and mutual cooperation. In this project efforts are being made to empower artisans by making them active entrepreneurs cum primary stakeholders in the process of development and bringing them to a visible platform for easy access to domestic and overseas market by upgrading the artisans' skill through appropriate design and technology intervention for producing value added handicraft items. A glimpse of the activities, conducted during the reporting year is given above.

### LIC COVERAGE OF HANDICRAFT ARTISAN UNDER AHVY

BIMA YOJANA FOR HANDICRAFTS ARTISAN is a Micro insurance scheme launched by the Government of India with a view to provide financial securities to the handicraft artisan families, in the event of death. A policy holder will receive a sum of Rs. 20,000/- in case of natural death while Rs. 50,000/- for accidental death under the scheme. Regarding

the premium, Ministry of Textiles, Development Commissioner(H) will pay a sum of Rs. 60/- out of the total premium amount of Rs. 200/-, the LIC from its Social Security Fund will give 100/- while the beneficiary will contribute only Rs. 40/-.

Since the organization has been working with handicraft artisans and implementing AHVY Scheme which is directed towards development of handicraft artisans, a total of 215 number of artisans under its AHVY scheme belonging to various artisans group have been covered by the Bima Yojana. It is not out of place to mention here that 4 nos. of cases have been claimed under the scheme during the year, out of which 2 cases has already been settled & rest 2 are awaiting.

### FOOD PROCESSING TRAINING

Food processing sector is a highly profitable sector and has enormous potential for growth in India. This sector is critical to India's development as it establishes a vital linkage and synergy between the two pillars of the economy—industry and agriculture. At present India is second largest producer of fruit and vegetables in the world and North Eastern region is perhaps one among the major producer. However, 35% of this produce gets wasted due to lack of processing facilities. Lack of awareness on processing & preservation technology, lack of infrastructure facilities are the main reasons of slow growth of this sector, which is lagging behind the growing production. On the other hand, with the liberalization of the economy, world trade, and rising consumer prosperity has thrown up new opportunities for diversification in the

food processing sector and opened up new vistas for growth. Moreover, due to urbanization and changing life styles, eating habits of the people are changing very fast & the demand for ready to eat and other processed food increases day by day.

Looking at the prospect of this sector, Ministry of food processing industry, Govt. of India



has taken up an ambitious project of "Promotion of Food Processing Units through Entrepreneurship Development program strategy" with the help of Entrepreneurship Development Institute of India, Ahmedabad and implementing in a number of States through organizations and Institution involved in entrepreneurship development, to train the budding and also the existing entrepreneur to set up new enterprises to fulfill the growing demand of this sector in the country.

The North-East India has unique climatic conditions, which permit growing of different varieties of horticultural crops, and as such the North-Eastern states are traditionally horticultural with plantations and gardens which accommodate various fruits, vegetables, spices, nut crops, tuber crops, and also plantation crops. In Assam the total area under horticultural crops is 5,43,278 hectares which produce 12,50,732 metric tones of fruits and 30,89,377 metric tones of vegetables including potato annually besides spices nut crops etc. Assam produces about 255 of the total pineapples grown in the country and in case of jackfruit it is the highest producer. In case of Banana, Cavendish group occupies about 50% of the total area followed by

varieties like Cheni- champa, Malbhog, bhimkal etc. The productivity of pineapple and orange are above National average but for the remaining crops, it has yet to exceed the national average. Hence it can be said that Assam has lot of potential to set up new enterprises in the food processing sector, provided new entrepreneur created through specific training.

To cater this necessity, the Deshabandhu Club organized a thirty five day full time Entrepreneurship development Programme on Food Processing at its Extension Office at Srikona during May 03 to June 07, 2005 under the project "promotion of food processing units through Entrepreneurship Development program strategy" of Ministry of Food processing Industries, govt. of India and in active collaboration of Entrepreneurship Development Institute of India, Ahmedabad. A total of 25 participants from across Cachar, Hailakandi & Karimganj district attended the training. Up till March 31, 2006, 8 nos. of trained entrepreneur, till the end of the financial year has started their venture and few more are expected to be started soon.

### ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

India's economy is characterized by low rates of growth, predominance of rural population, adverse land-man ratio, heavy dependence on agriculture, concentration of industries only in urban areas, highly skewed distribution of income & wealth, besides high incidence of poverty and of course unemployment. The last two viz. unemployment and poverty pose major challenges to the Indian economy. General employment in both rural and urban areas is perhaps the most daunting Socio Economic changes that India facing today. This problem is even more acute in the industrially and agriculturally backward state of Assam and other state of North-east India. Unemployment has been the primary life line of the insurgency movements that are rife in the region, and unless drastic measures are taken to generate the job opportunities, the battle to wean the youth away from this menace will be lost

Mahatma Gandhi, the great social thinker advocated that any education system which is unable to educate generate human resources of the society disqualifies itself to be labeled as education. A close observation of our present education system is enough to justify the truthfulness of this saying. Our existing education system, including New Education policy has more or less failed to certain extent in fulfilling the basic aspirations of the individuals and the requirements of the society and to face the

challenges of the growing economy of ours. The failure of our education system can be found in its inability to equip our youth for gainful employment, motivate and inspire them for self employment after the completion of any particular course of study. This is one of major causes for rising unemployment and social evils. The solution lies in developing a positive linkage between education and entrepreneurial development.

Onset of new technologies, advent of computers and data processing equipment, competition among the industrialists and changing industrial relations in new



economic policy regime have all contributed in reduced employment opportunities. In the event of these changes and developments, it becomes imperative that we have to train our manpower in such a way that they can accept entrepreneurial career as a means of livelihood without

for white collar jobs after the completion of their studies. Thus the creation of the attitude of the self-independence amongst our youth is the need of the hour.

With global changes in corporate sector, it provides job opportunities only to the best but that too without any job security. But the Best is very limited in our society. Therefore, for the general category, the alternative will be to accept entrepreneurial career. The wave of globalization, deregulation, open competition, privatization and technological changes has created not only a new competitive environment for the business world and society but also affected our education system in a significant way. Excellence, skill, knowledge thinking with a positive attitude and outlook of the individual are the order of the day. The environment in family, society, educational institution and support system is not conducive to encourage the students to consider self employment and entrepreneurial career as an option to salaried employment. It is necessary to take effective steps immediately for converting job seekers in to job providers. Entrepreneurship is one of the most important inputs in the economic development of a country and the regions within the country. Economic growth and industrialization is the bye-product of entrepreneurship. It is the breeding ground for the development of small scale enterprises.

Considering the above, the organization, during the financial year, organized few

PLACE OF PROGRAM	DATE	DURATION	SPONSOR	BENEFICIARY
Sonai	21/07/05	1 day	NABARD	97
Behara	01/08/05	1 day	NABARD	123
Kabuganj	19/03/06	1 day	NABARD	86
Kashipur	03/09/05	1 day	KVIC	63
Ainakahl	04/09/05	1 day	KVIC	47
Manipur	06/09/05	1 day	KVIC	60
Manipur Garden	06/09/05	1 day	KVIC	63
Fulertal	08/09/05	1 day	KVIC	100
Nilambazar	19/11/05	1 day	KVIC	73
Patharkandi	21/11/05	1 day	KVIC	52
Barapunji	05/01/06	1 day	KVIC	61
Swadhin Bazar	30/01/06	1 day	KVIC	110
Circuit House, Haflong	30/03/06	1 day	KVIC	27

Entrepreneurship Awareness Program at different locations of the region in collaboration with different agencies, the details of which are given in the above table.

*Mahatma Gandhi, the great social thinker advocated that any education system which is unable to educate generate human resources of the society disqualifies itself to be labeled as education.*

The organization, due to its splendid job towards employment generation has been accredited as a Resource Training Institute by Khadi & Village Industries Commission (KVIC) for imparting training to the

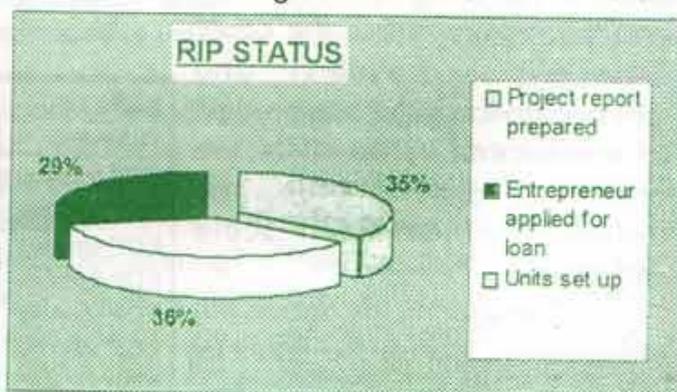
selected beneficiaries of KVIC margin money scheme. This is the third successive year of starting the institute and during this financial year, the organization could successfully conducted 07 batch of 3 day residential Entrepreneurship Development Training under Rural Employment Generation Program (REGP) which is financially sponsored by KVIC. All together 231 persons including 216 male and 15 female underwent the training and thus successfully running their business units. The details of the trainings are provided in the table.

NAME OF TRAINING	DATE	DURATION	PARTICIPANTS		TOTAL
			MALE	FEMALE	
EDP training	July 1-3, 05	3 days	36	01	37
EDP training	July 29-31, 05	3 days	24	04	28
EDP training	Sept. 14-16, 05	3 days	32	04	36
EDP training	Nov. 22-24, 05	3 days	40	02	42
EDP training	Dec. 16-18, 05	3 days	27	01	28
EDP training	March 3-5, 05	3 days	21	01	22
EDP training	March 28-30, 05	3 days	36	02	38

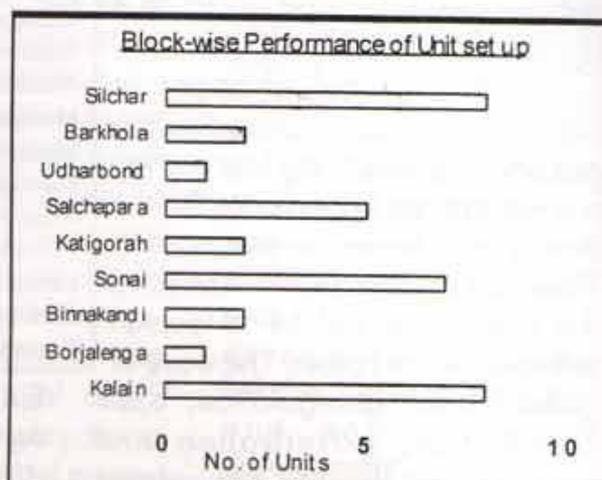
## RURAL INDUSTRIES PROGRAMME (RIP)

As we know Indian economy basically rural based and the Development of the nation base on rural people. If we look past scenario, cities have borne in consolidation way of developing villages, where the socio-economic status are continuously boosting. Also It has been observed that major mass of the buyers live in rural and semi urban areas. So, it is the prime need of the hour to equip the skills of rural and semi urban entrepreneurs so as to make them market force, which will not only give benefit to the individual seller but also give momentum to the societal growth. In present scenario, growth is the exhortation for any enterprise and competition driven enterprises formulate and employ many effective strategies to address this reality. But when an entrepreneur is focused on devising strategies that facilitate successful accomplishment of organizational objectives, his/her enterprise witnesses a planned upswing in the growth process. However, reality doesn't match with this logical approach. Most entrepreneurs, in course of time forget all strategies, plans and policies to achieve business objectives, thus drastically slowing down the process of growth and even failing to run the enterprise. With a view to equip the entrepreneurial skills among rural and semi urban entrepreneurs so that they can not only become self employed initiating economic ventures but also can generate employment avenues for others, the Deshabandhu Club, with financial support from SIDBI, has launched RURAL INDUSTRIES PROGRAM (RIP) during last financial year. The main objectives of the 3 year durational RIP are:-

- Identify prospective youths to make them potential entrepreneurs and facilitate them in promoting at least 100 self employed ventures,
- To Impart skill up gradation and technology linkages,
- To Identify potential business opportunities,
- To assist in Preparation of project report.



- To gear up marketing tie-up and to assist entrepreneurs in project implementation.



- To give back up support in every step till the set up enterprise gets stabilized.

To realize the set objectives of the program a series of activities has been undertaken during the year under report and following are major among them:-

- Organized a day long sensitization Program on RIP involving 17 NGOs from the districts of Cachar, Karimganj & Hailakandi.
- Conducted couple of Awareness Program on Vermi Composite in different locations benefiting 125 potential entrepreneurs.
- Conducted 3 nos. of Awareness Program on REGP in different

locations benefiting 273 potential entrepreneurs.

Organized Bankers Meet involving different stake- holders.

A total of 102 potential entrepreneurs including 78 male & 24 female have so far been provided with related counseling for initiating ventures.

The Achievement of the RIP during financial year 2005-06

ACTIVITY	UNIT
No. of Male entrepreneurs counseled for starting self employment ventures	78
No. of female entrepreneurs counseled for starting self employment ventures	24
Total entrepreneurs counseled for starting self employment ventures	102
No. of Male entrepreneurs initiated self employment ventures	25
No. of female entrepreneurs initiated self employment ventures	03
Total entrepreneurs initiated self employment ventures	28
Amount mobilized from banks by the entrepreneurs for starting ventures (Rs.)	92,82,850/-

CASE STUDY

Namita, a young energetic girl of 26 & a resident of Jaraitala, Cachar, hails from a family which is run from marginal farming. After completion of her 10+2 class, finding no other alternative, admitted her to a tailoring training institute, as she could not continued her higher study due to financial crunch. Right from her childish days, she wanted to be a costume designer, and accordingly she got the training although it was not adequate for her to start a venture, as because it needs marketing linkage, capital and many other things to initiate. Finding no roadmap in this front she became very frustrated.



Getting the information of RIP of Deshabandhu Club, she

rushed to the counseling center and finally started a venture. "With the active facilitation of Deshabandhu Club I applied for a loan under

Margin Money Scheme of KVIC to meet up the huge financial requirement so as to ensure smooth running of my venture & I am fortunate enough that I got it" says Namita while interaction.

With the Credit support of 1.5 lakhs under KVIC Margin money scheme, she could become a major player in the areas of ladies garment production. "Apart from running my venture I want to make my unit a training institute so that I can train up many other young ladies & already I have imparted the training to 25 ladies."

REGP EXHIBITION OF KVIC

Deshabandhu club has been tirelessly working for promotion of entrepreneurship environment in this backward region of South Assam since long. While working in this area it could often be realized that the a major hindrance in promotion of entrepreneurship is

poor marketing linkage. And it is undeniable fact that if the unemployment problem is to be minimized by generating employment, the market linkage is a must and realizing that, the organization, in

association with Khadi & Village Industries commission, Govt. of India organized a 3 day exhibition of various products mostly related to handicrafts which are produced by the small scale industries/ventures

with back up support from KVIC. Altogether 19 artisans and entrepreneurs, with their products, participated in the marketing event for demonstration cum sale.

### **NEDFI INFORMATION CENTRE**

On recognition of the marvelous service rendered by the organization in the field of employment generation, the NEDFI has entrusted the responsibility of running a Regional NEDFI Information Center to this organization. Under this center, the youths especially the unemployed and who are interested to initiate self employment avenues, are being provided with information related to self employment and the role of NEDFI towards employment generation. During the financial year under report a total of 52 youths have been counseled and provided with various information on employment.

Apart from that, a day long Sensitization Workshop on Medicinal & Aromatic Plants has been organized at its Extension Office at Srikona where in a total of 97 delegates from various parts of the valley including NGOs, youth groups, academicians participated. The program is addressed by the Chief Scientist of the NEDFI.

### **NATIONAL WATERSHED DEVELOPMENT PROJECT FOR RAINFED AREAS (NWDPR)**

Growth of agriculture sector is the key to overall economic growth of our society; our country. A high rate of growth in agriculture sector can also exhibit a very high rate of upliftment in the industrial as well as service sectors because most of the industries of our country are agro based. The growth rate in agriculture sector is found to be very erratic or

fluctuating for the past five decades. The Green Revolution was the principal instrument in imparting dynamism to agricultural growth. Modern agricultural technologies developed and extended over the past three decades have contributed to unprecedented growth in the country's food production. Without the fruits of the Green Revolution, there would be large food deficits and food security itself might have been jeopardized. But now there is a growing concern that these mainstream technologies, which have benefits as well as costs, might not be sustainable. Rapid depletion of ground water tables on the one hand



together with water logging and occurrence of salinity on the other, could shut down thirsty production practices in the decades ahead. It is estimated that about 175 million hectares, nearly half of the country's land area suffers from varying degrees of degradation such as water erosion, wind erosion, ravines, salt affected areas, water logging, shifting cultivation and degraded forests. Agriculture being the largest user of soil and water resources is critical to sustainable development. Watershed development approach to rain fed farming encompassed which is a vehicle for achieving the twin objectives of enhancing production and simultaneously preserving the natural resource base. The thrust in the watershed approach is on low cost, location specific technologies which are more knowledge based and give room to local innovation rather than capital and chemical intensive. Realizing the need of watershed approach for the development of agriculture & its allied activities, the concerned government departments implemented

the Watershed Projects, but the result of those interventions was not encouraging & resultantly it was decided to give the responsibility of implementation to NGOs in Assam under the restructured NWDPA guidelines during 7<sup>th</sup> plan.

Deshabandhu Club, being identified as Project Implementation Agency (PIA), for implementing the selected NWDPA projects in Cachar district has been implementing 2 nos. of Watershed Projects for last more than couple of years. The objectives of the projects are:-

- Conservation, improvement and scientific utilization of natural resource like land, water plants, animals and human resources for ensuring and economically sustainable and perpetually productive bio-system.
- Empowering the local community to plan preparation, execution and evaluation.
- Develop a corpus fund to ensure perpetual development of all the resources of the project area.
- Simplification and execution of the democratic decentralization process.

#### DETAILS OF NWDPA PROJECT UNDER DESHABANDHU CLUB

ACTIVITY	NAKTI PROJECT	TELICHERRA PROJECT
Total Self Help Group formed	06	11
Total User Group formed	05	04
Total saving mobilized by SHG (Rs.)	85,000	60,000
Total saving mobilized by UG	32,000	35,000
Amount of credit support given to SHG	30,000	1,10,000
Amount of credit support given to UG	90,000	90,000
Total income generation activity started	04	05
Total Awareness programs conducted	07	07
Total training/workshop conducted	02	02
Total WC meeting held	12	12

- Empowerment of resource poor of the project area.
- Generation of self-employment and income growing opportunities for providing livelihood and security through Self Help Group (SHG) and User Group (UG).
- Ensuring sustainable growth of agriculture production as well as livelihood fodder, fuel and fiber etc.
- Creation of general awareness among local farmers about adoption of scientific farming.
- Facilitating integrated development and ensuring participation of local farmers in every stage of the project.
- Stabilization of In-Situ moisture conservation soil and water conservation.
- Creation of irrigation facilities through appropriate measures.

#### CAPACITY BUILDING PROGRAMME UNDER ARIASP

Alleviation of poverty has been a major thrust area of most of the developmental agencies both in GO-NGO sector since long. Uncountable initiatives have so far been taken in this front right from the very first five year plan to combat the situation but despite continuous endeavour, alleviation of poverty still remains a far cry. The growing marginalization and societal exclusion of people especially of backward communities, women and other vulnerable section of society still remains a major area which demands immediate intervention.

Agriculture provides livelihood to more than two thirds of the country's thousand million population. The key problem of agriculture, carried on in far flung rural areas mostly by poor, small, landless, marginal farmers and weaker section of society, is finance at the one side and unscientific, primitive agricultural practices at the other leading to very low return. Since the rural poor depend directly or indirectly on agriculture

for their livelihood, achieving the goal of poverty reduction depends on the growth of agriculture.

Realizing the importance of agricultural

development, the government of Assam, with World Bank Fund initiated Assam Rural Infrastructure and Agriculture Services Project (ARIASP) few years back.

On completion of the first phase of the intervention in the year 2004 and from the experience of the last ARIASP programme, second phase of this project is initiated with a new name AACP which stands for Assam Agricultural Competitiveness Project (a World Bank supported project) with the objective of intensification and diversi-fication of Agriculture

and allied activities. The AACP project became effective and formally launched by the Hon'ble Chief Minister of Assam on March 09, 2005. The actors in implementing process of the project are the departments of the Government of Assam i.e. Agriculture, Animal Husbandry & Veterinary, Fishery, Dairy, Forest, Public Works (Roads),

Sericulture besides Assam Agricultural University (AAU), NGOs, Farmers groups, User's group and Women's group. NGOs have been made an integral

part of the project which aims at benefiting the poorest section of the rural population in the state of Assam by offering better income enhancement opportunities to poor farmers, particularly to women and improves their nutritional status. Recognizing the perseverance of Deshabandhu Club in grass root activities and credibility in the last ARIASP Intervention among rural people, the ARIASP society has reappointed the organization as Nodal NGO for the AACP project for three district of Barak Valley and entrusted the responsibility of working



Name of Program / Activity	Program Organized			Beneficiaries
	CHR*	KXJ **	HKD***	
Distt. Level Workshop on Agriculture	01	01	01	63
Distt. Level Workshop on Fishery	-- 01 --			18
Distt. Level Workshop on Veterinary	01	-- 01--		34
Block Level Orientation Workshop on AACP	07	04	04	629

\*Cachar, \*\*Karimganj, \*\*\*Hailakandi

on Fishery, Agriculture, Animal Husbandry, Rural Roads and Bridges. A brief of the activities undertook by

#### OVERVIEW OF FISHERY SECTOR

NAME OF DISTRICT	NO OF CLUSTER	NO OF CIG FORMED	TOTAL BENEFICIARY
Cachar	6	22	365
Karimganj	16	29	422
Hailakandi	10	23	328

the organization during the reporting year is provided in the above mentioned tables.

#### SANITATION PROGRAMME

The preamble to the constitution of the World Health Organization states that "enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being without distinction of race, religion, political belief, economic or social condition." It could be observed by UNDP that "all over the world, of the 4.4 billion people in developing countries nearly three fifths lack basic sanitation, almost a third have no access to clean water, a quarter do not have adequate housing, a fifth have no access to modern health services, a fifth of children do not attend school and a fifth do not have enough dietary energy and protein." More than half of rural population lives in India in kaccha houses made of mud and other low quality materials and many

of them even do not have adequate space and a separate kitchen.

Sanitation & hygiene, undeniably are the two pre requisite for attaining highest standard of health but in our region we are still lagging far behind in this area which is serious concern not only for the researchers, social action groups, GO-NGOs and all other stakeholders. Various Research studies conducted at various point of time in different regions have shown that the root causes of 80 per cent of the diseases of developing countries are due to unhygienic living condition, which ultimately result in premature death of many people. While materializing various developmental initiatives and working with community it could often be observed by this organization that people residing in this region are suffering from various diseases out of poor hygienic living condition leading to serious implication of their health. Realizing the importance of Sanitation, Deshabandhu club got

in to the sanitation Programme few years back so as to facilitate people maintaining their good health. During the reporting financial year, the organization carried out following activities towards this front:-

### SANITARY MART

Recognizing the importance of sanitation towards attaining Health for all, Deshabandhu club, in the year 1998-1999, got into the sanitation program, by establishing a Sanitary Mart with financial & technical support from UNICEF and Department of PHE. Activity of the Mart includes Awareness of mass people by organizing meeting, door to door counseling, distribution of IEC materials, village mason training, motivators training and of course production of low cost sanitary equipments such as squatting plate, joint pan trap, pit cover, pan, trap etc. These equipments are made and sold at a reasonable and affordable cost from this mart. The organization is also providing technological support to

the interested persons for preparing soakage pit, garbage pit, bathing platform, draining system, smokeless Chula, iron removal filter (Tripura Model) etc. The table explains in detail the activities of the Sanitary Mart undertaken during financial year 2005-06.

PARTICULARS	PERFORMANCE
No. of squatting plate sold	646
No. of pan sold	12
No. of trap sold	13
No. of join pan trap sold	1021
No. of pit cover sold	31

### TOTAL SANITATION CAMPAIGN

Considering the exemplary efforts of Deshabandhu Club in improvising the rural sanitation system, the Department of PHE Govt. of Assam, couple of years back, has entrusted the responsibility of implementing the Total Sanitation Campaign (TSC) in five selected blocks of Cachar district viz. Kalain, Katigorah, Salchapra, Borkhola & Silchar. Total Sanitation Campaign (TSC) is a massive drive which aimed at ensuring sanitation for all especially to those who are belonging to Below Poverty Level category, initiated by Government of India in collaboration with UNICEF. The Campaign which is started in the year 1999 by restructuring the Central Rural Sanitation Program is a people centric program which employs information, education and communication as the core strategy for bringing attitudinal and behavioural changes towards relevant hygiene and sanitation practices. It motivates communities to construct individual household latrines. The funding pattern of Project is that the Government of India provides lion's share 60% of total cost, State Government provides 20% and rest 20% to be borne by the concern beneficiaries. During the year a total

of 506 latrines were installed including 207 in Gorervitar G.P, 150 in Srikona & 149 in Jaraitala.

### DISASTER MANAGEMENT PROGRAMME

Ever since the creation of man on earth, one has to witness various natural and man made disasters. These unwanted events happen irregularly over the crust and surface of this planet, though some erupt from beneath of the earth. The appearances of natural disasters are in the shape and structure of



earthquakes, volcanic eruptions, tsunamis, flood, draughts, famines, landslide & cyclones. It is an agreed fact that disaster is always a sudden and natural catastrophe or calamity that may cause displacement and dislodgement of enormous number of populace in that particular area. It causes destruction and obliteration to the natural resources, eco systems by pollution of rivers, ground water and the like. Assam is a flood prone state which is well known fact to every concerned which is happening almost every year and bringing with it untold sufferings for the people. To cope up the situation and come out of it, govt. at the center and the state have been taking numerous initiatives mostly during post flood period but the net results of these initiatives are not so much encouraging and thus preparedness aspect which is rather most crucial at this juncture is being ignored at all the time.

It is often found that as and when we speak of flood, we tend to rely entirely on the

state mechanism or other institutions for providing adequate infrastructure in mitigating damages caused by floods ignoring the preparedness aspect which is perhaps the need of the hour and best and viable option to minimize the untold sufferings and damages caused by flood and other calamities. A dependency mindset has set in our mind. But the ideal process of coping with any disaster would be to facilitate the people to work out strategies by themselves by the application of which, damages caused can be reduced.

Aiming make the community self reliant and self prepared to deal with the flood problem by the community itself which can minimize large scale destruction and damages the organization with financial aid from CAPART implemented a Community Based Disaster Preparedness Project in Mahadevpur IV, a flood prone low lying village under Khelma G.P. of Cachar district. The groups covered as target beneficiaries of Mahadevpur Part-IV under Khelma G.P are victims of devastating flood. Mahadevpur Part-IV and Flood are two sides of a coin. The CAPART sponsored OB project is in fact an attempt to keep the community always prepared so that they can mitigate the flood without much damage and destruction. Several Task Force are constituted and trained by the organization in their respective areas. A brief of the activities conducted under the scheme is provided:-

PARTICULARS	UNIT
No. of Community Meeting organized	04
No. of SHGs formed	10
No. of Task Force formed	03
No. of trainings organized for the Task Force team	03
No. of trainings organized for the SHG members	02
No. of Rescue Boat distributed	02
No. of Life Jacket distributed	02
No. of Wells renovated	02
No. of Exposure trip arranged (At Majuli)	01

## MAHILA MANDAL PROGRAMME

Women constitute 48% of the total population in India. Among these 72% live in rural areas. It was in 1945 that UN announced gender equality as a fundamental human right, but even today the rural women are subject to gender oppression and gender discrimination. Even after 50 years of India's independence these women continue to live in a state of neglect and over exploitation. Scientific achievements and modernization are yet to make an impact on them. They generally have lower incomes and seldom have equal opportunities to develop their capacities. But the rural women provide a vast reservoir of untapped potential. Given empowerment in terms of knowledge, information, the right environment and proper skills, women can lead the nation to greater heights socially, economically and culturally.

An important means of women's empowerment is economic independence through information, knowledge and necessary skills. If women are economically a versatile parasite, she can never claim an equal status with men. India lives in villages. Rural women constitute a significant majority of illiterate and poor daily wage earners. They need education that empowers them with basic knowledge, skills and attitudes.

SL.	DETAILS OF MAHILA MANDAL PROGRAM	ACHIEVEMENTS
1	Total no of MMP centres	03
2	Total no of women enrolled in three centres	402
3	Total no of SHGs formed	85
4	Venture started by any women (Y/N)	Yes.

The picture of rural women is worst than the women belonging to the urban areas. Most women belonging to the rural areas are not literate and so they are not conscious of their rights. They are unaware of their right to education, reproductive

rights, and economic right and so on. But the true empowerment is not be achieved unless women can really enjoy their genuine rights.

Considering the above Deshabandhu Club in association with the State Social Welfare deptt. is running 3 nos. of MMP program since last few years. Each center has one-Gram Sevika & one Midwife. They organize regular meetings, group discussions and other programs in different villages to generate awareness among the rural women about their Rights and Duties in the field of Health, Education etc. Along with health activities, Deshabandhu Club gave emphasis on economic empowerment of women through formation of SHGs & providing vocational trainings so that they can start their own ventures for economic sustenance in the long run. The main objective of the program is to empower the women by ensuring better health, education, and information and skill development so that they can assert their right.

## SOCIAL COUNSELING AND ADVOCACY

When there was no elected panchayat in Assam, people used to go to either nearest police station or to district head quarter for settling their disputes which is a time consuming process. But, poor people, having no other alternatives had to go to the police or to the court for want of justice. "Justice delayed is justice denied" keeping that in mind and aiming to give easy access to justice for very small local disputes, "Community Development and Social Counseling cell" is being started by Deshabandhu Club, few years back. The objective

behind setting up the cell is to provide legal and social counseling to the masses and to give amicable solution of the local level disputes, which comes to the organization seeking justice supplementing the government administration in settling local disputes. On receipt of formal request from parties seeking justice, both the parties are summoned to this organization and in the presence of both the parties the disputes settled. The dispute settling cell is comprised of the senior representatives of the organization,

eminent personalities of the locality, elected panchayat representatives and such others.

Recognizing the tremendous performance of rendering legal services to the masses, the District Legal Aids Cell accredited



this organization as a rural level Legal Aid Cell so as to supplement them in addressing the disputes. A brief of such cases is given below:

TYPE OF CASES	REGIS-TERED	SETT-LED	REFERRED TO COURT FOR LEGAL ACTION	YET TO SETTLE
Anti-social & land disputes	08	02	---	06
Conflict between husband & wife	20	14	06	---
<b>TOTAL</b>	<b>28</b>	<b>16</b>	<b>06</b>	<b>06</b>

### COMMUNITY LEARNING MOVEMENT

Community Learning Movement (CLM) is a collective grassroots initiative consists of people's experience and learning, which translated into actions for seeking accountability to the institution of governance, (particularly Panchayat and Bureaucracy). It is also the process of empowerment leading to attitudinal change and challenging the unjust power equations in the society. Essentially, it is a grassroots politics for regenerating social and political cultures, aiming to attain higher standards of Human Rights. The primary objective of CLM is to bring the people who are in receiving end and subject to subjugation and exploitation to

Community Learning Movement is a collective grassroots initiative consists of people's experience and learning, which translated into actions for seeking accountability to the institution of governance, (particularly Panchayat and Bureaucracy). It is also the process of empowerment leading to attitudinal change and challenging the unjust power equations in the society.

participate in the process of governance through exercising their rights empowering the marginalized in a way that they should raise their voice (advocate) against the injustice and inequality. The same process can help them to realize their strength and convince them to change their attitude. The other important objective of CLM is to make local governance accountable to the people through ensuring their active participation.

While working with people for last more than three decades, it could be observed that there is a need to realize that people are not mere beneficiary or target group to receive state's mercy but they are citizens of a democratic nation. They have equal rights to get justice with development. The divide between rural and urban India have been seriously widen which affects the equilibrium of development. Empowerment of rural mass can strengthen the democratic spirit by participating in governance. The Community Learning Movement (CLM) can facilitate the empowerment and ensuring participation, which eventually find the governance more accountable and justifiable. CLM is one such action among others at grass root, initiated by Deshabandhu Club, with support and guidance from National Center for Advocacy Studies (NCAS), Pune, which prepares a platform for reflection of one's own experience of injustice and victimization.

During the reporting year, advocacy campaign has been carried out at Gorervitor and Karkuri GP areas with support from local level trained cadres and other organizations. Series of formal as well as informal meetings were organized at the village level under CLM where participants discussed on the topics/issues like misappropriation of public funds, local issues, planning for development etc.

## ANGANWADI TRAINING CENTRE

Deshabandhu Club has been running a Training Centre of Anganwadi Workers (AWTC) with the financial support of Directorate of Social Welfare, Government of Assam. Being a training center, the institute organized total 20 nos. of 5 day Refresher Course for Anganwadi Helpers & 05 nos. of 7 day Refresher Course for Anganwadi Workers were also organized during the reporting period.

The detail of the training conducted during the reporting year is provided below:-



NAME OF TRAINING	DURATION	TRAINEES	ICDS PROJECT
Refresher Trg. Course for Anganwadi Helpers	5 days	49	Katigorah
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Katigorah
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Katigorah
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Katigorah
Refresher Trg. Course for Anganwadi Helpers	5 days	39	Salchapra
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Salchapra
Refresher Trg. Course for Anganwadi Helpers	5 days	32	Salchapra
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Salchapra & Silchar
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Lakhipur
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Lakhipur
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Lakhipur
Refresher Trg. Course for Anganwadi Helpers	5 days	29	Lakhipur
Refresher Trg. Course for Anganwadi Helpers	5 days	49	Sonai
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Sonai
Refresher Trg. Course for Anganwadi Helpers	5 days	41	Sonai & Binnakandi
Refresher Trg. Course for Anganwadi Helpers	5 days	37	Binnakandi
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Kalain
Refresher Trg. Course for Anganwadi Helpers	5 days	50	Kalain
Refresher Trg. Course for Anganwadi Helpers	5 days	39	Tapang
Refresher Trg. Course for Anganwadi Helpers	5 days	48	Baskandi & Kalain
Refresher Trg. Course for Anganwadi Worker	7 days	40	Udharbond
Refresher Trg. Course for Anganwadi Worker	7 days	40	Udharbond
Refresher Trg. Course for Anganwadi Worker	7 days	35	Udharbond
Refresher Trg. Course for Anganwadi Worker	7 days	36	Salchapra
Refresher Trg. Course for Anganwadi Worker	7 days	34	Salchapra
<b>G. TOTAL</b>		<b>1098</b>	

## MARKET DEVELOPMENT

The organization have been entrusted the responsibility of managing the 100 years old rural Behara Market by the local people some 17 years ago. For smooth running and gradation of the market, the then Bazar Development

Committee has entrusted the responsibility of maintaining the same. Accordingly the entire management of the market including developmental works like cleaning, earth filling, construction of market shed etc. is looked after by the

organization. It has also given a scope to the local SHG members to sell their products in this local market which definitely helps them to develop their economic condition which otherwise may be a difficult job to sell outside.

**SPORTS** Making its debut in the year 1966 by few energetic sports activist mostly footballer in the name & style of Balak Samithi with a view to promote the game of football in particular and other rural games in general, continues to remember its genesis for the decades. Like preceding years, this year also the Deshabandhu Football Championship has been organized in a befitting manner. A total of 20 teams from Barak Valley and neighbouring N.C. Hills districts participated in the prestigious



sports extravaganza. The Baburbazar XI beating Challenger Club won the title. The host organization could only reach up to the quarter final stage. Apart from this, the organization participated in the events mentioned in the table.

Name of event	Venue	Result
Digarkhal Cricket tournament	Digarkhal	Runner up
Harangajao Cricket tournament	Harangajao	Champion
K. Kar Memorial Trophy (Cricket)	Behara	Champion
Kurkuri Football Competition, 2005	Kurkuri	Runner up
Deshabandhu Club Football Competition '05	Behara	Quarter Final

**CULTURE** North eastern region has always been found capturing a driving position and famous for its reach traditional culture, for preservation of this rich traditional culture through various cultural initiatives. Running formal Sangeet Vidyalaya, organizing regular



its rich ethnic identity, for its diverse tribal entity. Alongside endeavor for promotion of rural sports, the organization has also been giving similar emphasis for the growth and cultural programs and various competitions, organizing inter-district drama competition etc. is major among them. During the reporting year the organization could do the following in this front:-

### SANGEET VIDYALAYA

The organization has been running a formal Sangeet Vidyalaya for last more than one decade which has been set up in the year 1989. The Vidyalaya, which is affiliated to BHATKHAND UNIVERSITY, Lucknow, is having 3 teaching staffs. The detail of the vidyalaya is provided in the following table.

SL	NAME OF EXAM	STUDENTS APPEARED	STUDENTS PASSED
1	Prathama	47	43
2	Madhyama	21	07
3	Bisharad-I	18	06
4	Bisharad-II	19	04

### DESHABANDHU CULTURAL MISSION

The Organization is having a separate cultural wing namely "Deshabandhu Cultural Mission". which often organizes various cultural programs; participate in state and inter state level drama competition, traditional folk gathering at various places. Deshabandhu cultural mission observes National and International days of importance such as Rabindra Jayanti, Nazrul Jayanti, Yuva Divas, International Literacy Day and World Environment Day etc. The Annual Festival of the organization is being organized during February 01 to 04, 2006.

## ANTI-SUPERSTITION PROGRAMME

With a view to enhance the scientific temperament of the masses especially of the rural segment the organization, has been undertaking various sensitization programs, demonstrations, shows, exhibitions etc. While working with people for last more than three decade, many a times it could be found that rural masses especially due to illiteracy, ignorance, traditional blind belief, religious barricade, superstition are suffering from various deadly diseases and thus often depending on so called *jharphuk* systems which has no scientific base resulting serious implications of their health. To address the situation, the organization started sensitizing

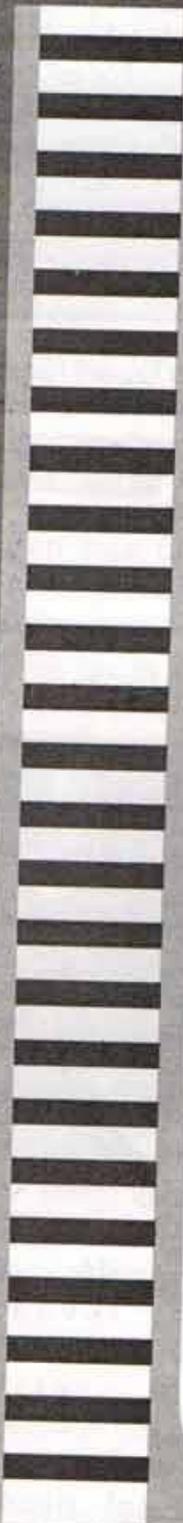
people about the harmful consequences of the things through organizing various demonstration programs. Altogether 14 such



programs have been organized during this financial year at different locations of the valley including school, college, street program etc.

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## OUR PARTNERS



Action Aid India  
Indo Global Social Service Society (IGSSS).  
German Agro Action.  
ARIASP Society.  
UNICEF.  
CAPART.  
NABARD.  
Ministry of Health & FW, Govt. of India.  
D.C. (Handicrafts), Ministry of Textiles, Gol.  
SIDBI.  
NEDFI.  
National Center for Advocacy Studies, Pune.  
Assam State AIDS Control Society.  
Rastriya Grameen Vikash Nidhi.  
Nehru Yuva Kendra Sangathan.  
Entrepreneurship Development Institute of India, Ahmedabad  
Khadi & Village Industries Commission (KVIC)  
Ministry of Textiles, GoA.  
Deptt. Of Agriculture, GoA.  
Deptt. Of Social Welfare, GoA.  
Assam State Social Welfare Board.  
National Trust  
Deptt. Of PHE, GoA.  
Cachar Gramin Vikash Bank.  
Canara Bank.

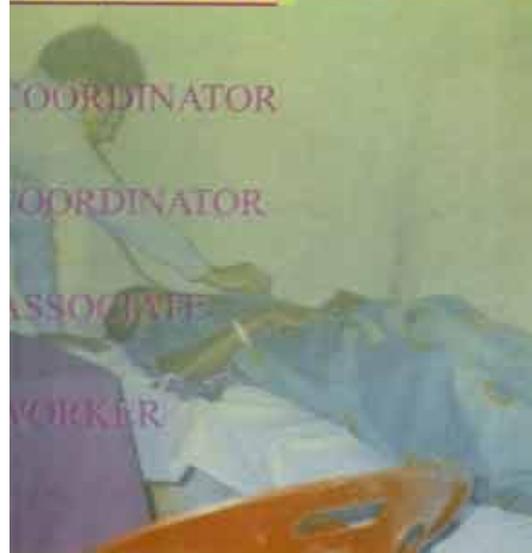
# Organogram of Deshabandhu Club

GENERAL BODY

EXECUTIVE BODY

CHIEF EXECUTIVE

EXECUTIVE (HEALTH)



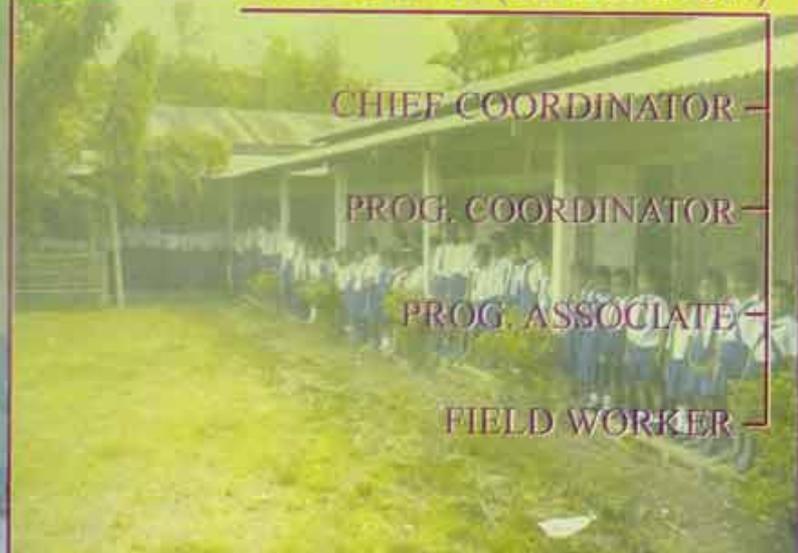
COORDINATOR

COORDINATOR

ASSOCIATE

WORKER

EXECUTIVE (EDUCATION)



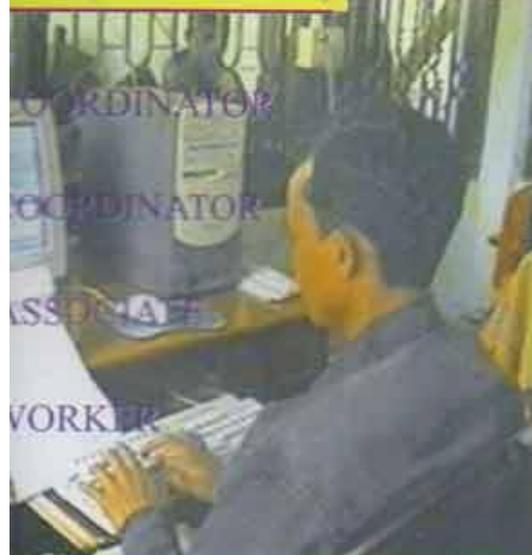
CHIEF COORDINATOR

PROG. COORDINATOR

PROG. ASSOCIATE

FIELD WORKER

EXECUTIVE (MICRO-FIN)



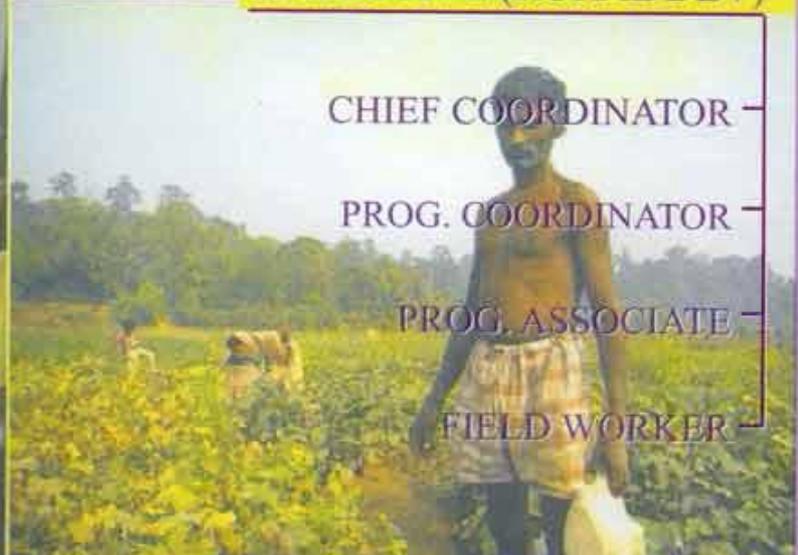
COORDINATOR

COORDINATOR

ASSOCIATE

WORKER

EXECUTIVE (RURAL DEV)



CHIEF COORDINATOR

PROG. COORDINATOR

PROG. ASSOCIATE

FIELD WORKER



## OPERATIONAL AREA OF DESHABANDHU CLUB

### MEGHALAYA

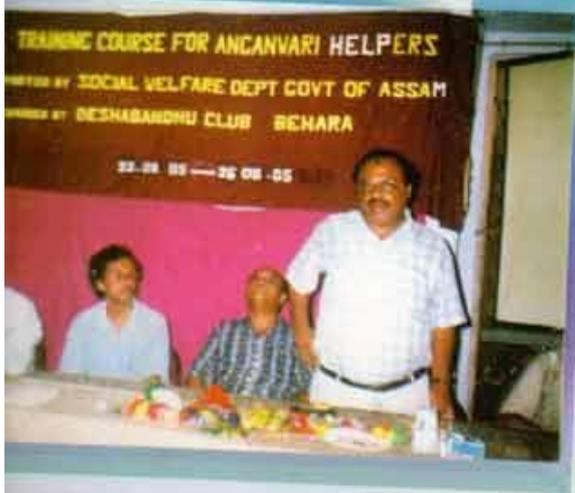
North Cachar Hills

BANGLADESH



TRIPURA

MIZORAM





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