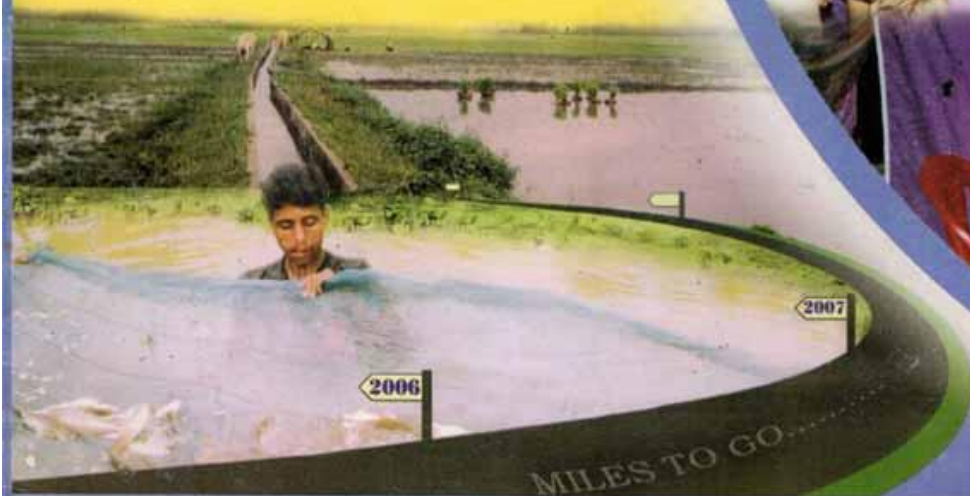
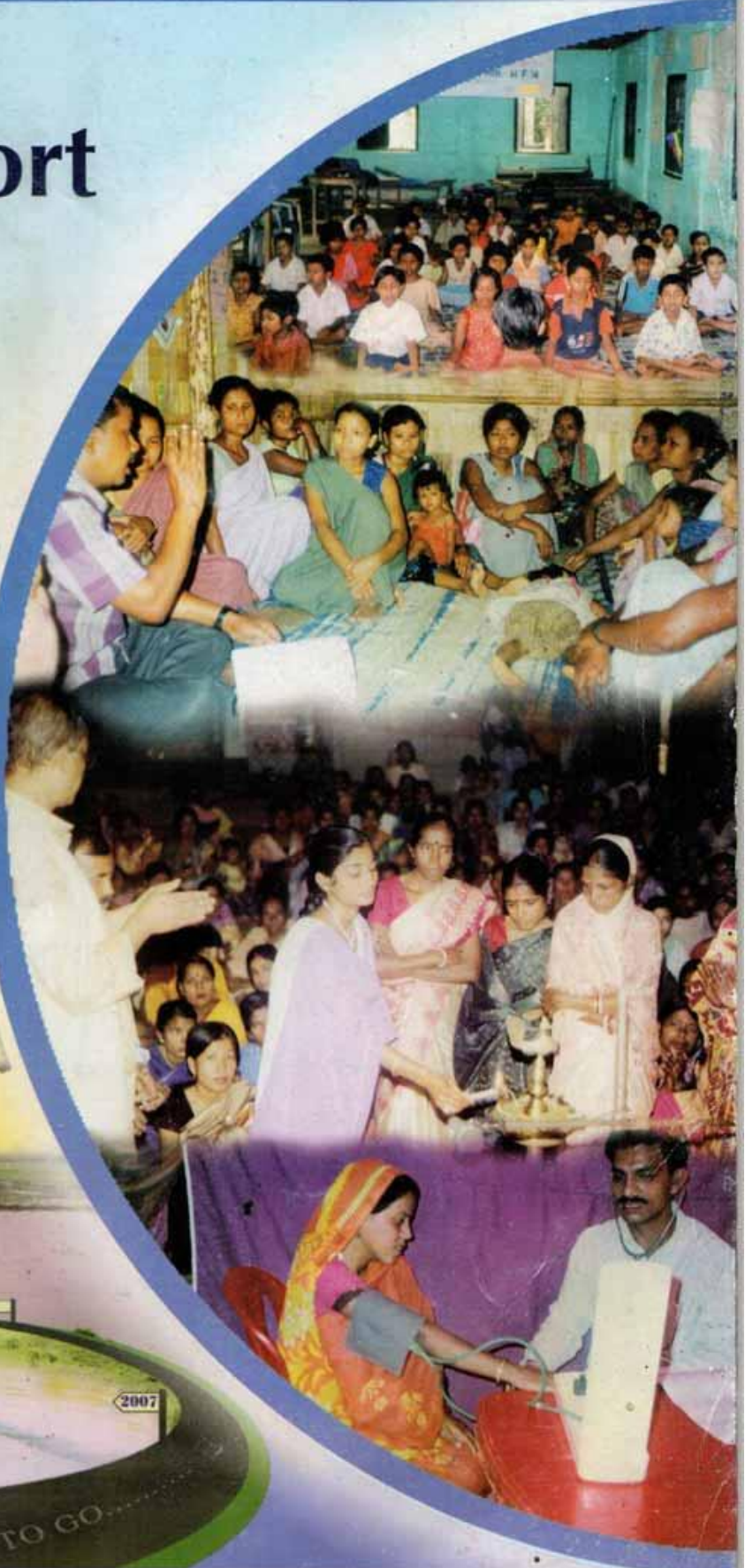


annual report

2006-07



deshabandhu club

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."



Annual Report 2006-07

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

OUR MISSION: "Desha-bandhu 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."



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President:

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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

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Prologue

From a humble beginning as a Football Squad in the year 1966, in the name & style of BALAKSAMITHI to promote the rural sports and games, the organization has come a long way beyond more than four decade to become a major player in the social sector. Although the initial idea of starting the organization is to promote the rural sports, the organization, could not confined its activities only in the field of sports rather, seeing the growing marginalization and societal exclusion of people especially the disadvantaged, underprivileged, women and vulnerable section of society which has posed a serious challenge before the members of the organization to bring them in to the mainstream of socio economic life. Our journey so far has been full of ups and downs. But our achievements have not been too few and that gives us the strength to aim for ever more and better even. Our achievements during this financial year have been the most spectacular. We made very conscious effort to enhance and strengthen the relationship with the community especially with the disadvantaged, the women and the vulnerable sections, with whom we work. Restoring NRHM sponsored Reproductive & Child Health Program after a gap of around a couple of years, initiation of a new AIDS prevention project along with other continuous programmes and activities, is obviously the outcome of the untiring efforts and philanthropic contribution of the whole TEAM of DBC family which has lead us to a new height with our achievements and for which we, all at DBC feel proud of. Having proved our ability, the challenge is to take it forward and create new milestones of achievement in the days and years ahead.

I congratulate every staff and volunteer of DBC family for reaching a new height in all parameters. I, on my part, remain committed to provide a platform to enable each one of my family members to grow and excel in their own chosen area. Also the success story would not be over, if I fail to express my deep 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 because it is believed that without their support, it would rather not be possible to carry on the Odyssey.

The road ahead of us is full of more challenges and we must be ready to CHANGE if we have to be successful in spite of the challenges. I am confident that if the present trend is continued we will touch the zenith. If something is inadvertently left out, my earnest apologies for not being up to every ones expectations.

Dr. S. Sikidar
President

EDUCATION

Knowledge is the most wonderful gift to mankind one that can remove the veils of ignorance and lift the flame of progress enthusing one to ahead in life. As it is said "what people knew affected what they did". The level of knowledge decides one's plan of action and progress. If knowledge is the essence, education is the means to it. It can create wonder and change the entire ambiance of the beneficiary. Knowledge can stir up the spontaneity in to fight against socio-economic injustices or rise against exploitations. Education is considered as the pillar of success for any nation. Likewise, an educated person is considered as an asset for the nation and an illiterate is a burden for the nation. It is true that a person having even quality basic education can shape his/her life in a better way as compared to a person with no light of education. The need of basic quality education was also emphasized by Nobel Laureate, Economist 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 efforts for imparting quality primary education. The activities undertaken by Deshabandhu Club during last year in the education sector are discussed below.

DESHABANDU VIDYA NIKETAN

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. 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. But practically it is seen that in the field of rural education although there have been some encouraging developments but many



disquieting trends too. Although enrollments are on the increase in primary schools, drop out rates continue to be alarming. Only a little more than 30% the children who get enrolled in class I are able to complete their education up to class VIII. 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 hardly encouraging because of several reasons like inadequate number of schools, poor pecuniary condition of the parents, distance of schools, lack of innovative teaching techniques and such others.

Realizing the facts, the organization in the year 1994 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. With steady progress over the years, the Vidya Niketan now has 12 sections starting from pre-primary to class X and 180 nos. of students are persistently guided by 14 teaching staff under the able leadership of a dynamic PRINCIPAL (ASHOK DEBROY), who happens to be an eminent academician and having rich experience of serving in a government aided H.S. School. During this year 60% of the students who appeared in the School Leaving exam from this institution have come out successful. To register further improvement and maintain good academic environment a governing body has been constituted taking members from teachers, guardians of the students and above all the organizational authorities. Efforts are being made to get the school approved under appropriate government authorities.

HEALTH

World Health Organization (WHO) defines "Health is a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity". The definition talks about all round well being of an individual & to ensure this all round well being, Government of India initiated many steps since independence, but little has been achieved so far. Although, life expectancy of people has become

doubled, infant and maternal mortality rate has declined sharply, several communicable diseases have been totally eradicated or in the process of total eradication, but more miles to go to get the real taste of satisfaction of doing jobs. The Alma Ata declaration of 1978, which called for "Health for all by 2000 A D" was also endorsed by India, but we are much lagging behind from our commitment and we must expedite our endeavours in order to

achieve the objectives set by the nation at the earliest.

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. Recognizing this **World Health Organization (WHO)** has renewed the Health for All strategy and has given a new call of **Health for All in 21st Century**. 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.

Thus, to ensure good health status of people, **Deshabandhu Club** initiated health activities in **1992** in few selected Gaon Panchayats under Kalain Development Block of Cachar district which has now been extended up to four districts of Assam. A glimpse of the major initiatives taken during the year **2006-07** has been provided below:-

DESHABANDHU FAMILY WELFARE HOSPITAL:

Health is one of the most important indicators of over all development and well being of a society and the progress of a nation depends on the physical and mental well being of the people. But if we look at the rural women in particular than we can feel that health status of women is not satisfactory at all around the world. In most of the developing country of the World, giving birth has become a most dangerous activity of the women's life and that indirectly affect women's health as well as children's health. According to a recent report of WHO, the most natural act of women procreation kills 1600 mothers everyday more- than half a millions of death every year world-wide. Of this death's 99 % occur in the developing world. Since in developing countries, traditional birth attendant assists many pregnant women in delivery and deliver alone. In such cases many new mothers have to loss their lives. Many developing countries are making slow but steady progress in reducing death of mothers and children. But there are more reason for the poor health and the poor reproductive health condition. Preference for sons, dowry killings, early marriage of girl's, sex selective abortions, female infanticide and violence against women continue to impede women's reproductive health.

A recent report of the United Nations Populations Fund (UNEP) which states that four mothers die for every 1000

live births in India or one woman dies due to pregnancy and child birth in every five minutes in this country. All this high Maternal Mortality Rate indicates that a large number of women in India die because of conditions associated with pregnancy and childbirth. 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.

While working with the community, it is often found that the services which are supposed to be available at 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 improve the poor health status of women, especially in the

reproductive age group and children below 5. And thus the hospital since its inception has been playing a crucial role towards serving the distressed mothers by providing essential reproductive health care services. A total of **2345** 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 PROGRAMME:

India became independent in 15th August, 1947 and the then Government, formed at the Centre, realised that to ensure Nation's growth, population which was increasing at an alarming rate must be checked. During last one decade 181 million people added to India's population of 1991. After independence, to stabilize the population growth of the country, the Govt. of India launched a series of programs starting from "Family Planning Program" in 1951 to CSSM in 1992-93. But despite several

attempts the objectives of these programs could not be realized. The increase in growth of population is found still increasing at an alarming rate with high increase in incidences of MMR & IMR. Noticing the failure of the program, many research studies were carried out in India and abroad, which established the fact that health of women in the reproductive age group (13-45 years) and of children up to 5 years of age is of crucial importance for effectively tackling the population growth.

In 1994 the **International Conference on Population and Development (ICPD)** was held at Cairo, which reviewed programs of all the developing nations and that conference proposed a comprehensive program called "**Reproductive and Child Health (RCH)**", which gives emphasis 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.



Being a signatory of Cairo Conference, Govt. of India started the RCH program implementation through government as well as NGOs. Accordingly Deshabandhu Club has been conferred the **Mother NGO (MNGO)** status for implementing RCH program in 4 selected districts namely Cachar, Karimganj, Hailakandi & Karbi Anglong since 1999. Since then, this organization is working with few selected Field level NGOs (FNGO) for successful

implementation of the RCH Program. With the launching of National

Health Mission (NRHM), the RCH program has been merged with the NRHM and State Government has been made an integral part of the program expective

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better coordinated effort of both GO/NGO. 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.

Accordingly the districts of Cachar & Hailakandi have been adopted for implementation of RCH project. 6 no. of FNGOs, 3 from each district, has been identified for this purpose & subsequently induction training has been provided to them. The program has formally been made effect from October, 2006. The glimpse of the performance report

of various FNGOs in a cumulative figure has been provided below:-

PERFORMANCE OF RCH PROJECT

SL. NO.	MATERNAL HEALTH SERVICES	AT THE BEGINNING	AT THE END
1	ANTENATAL CARE		
A	Preg. Women registered within 12 weeks	00	413
D	Preg. Women received 3 ANC	00	291
E	Preg. Women received 2 TT/Boost	00	876
F	Pregnant received 100 IFA tablet	00	62
G	Preg. Women received full ANC	00	122
2	CARE DURING DELIVERY		
A	Place of delivery		
	• Home	00	720
	• Institutional delivery	00	162
	• Total deliveries	00	882
B	Delivery assisted by SBA		
	• Doctor	00	172
	• LHV	00	00
	• Nurse	00	05
	• ANM	00	21
C	Referred to hospital during labour due to complications	00	53
3	POST NATAL SERVICES		
A	Post natal care received		
	• Within 2 hours of delivery	00	298
	• Within first 24-48 hours	00	121
	• Within first 7-10 days	00	17
	• During remaining 4 weeks	00	06
B	PNC check up by		
	• Trained Dai	00	177
	• ASHA / Link Worker	00	10
	• ANM / LHV	00	71
	• Doctor	00	184
	• Not received at all	00	440
C	Neonatal Care		
1	Births registered	00	526
2	Children weighted below 2.5 Kg.	00	79
3	Children weighted 2.5. Kg or above	00	260
4	Child death		
	• Below 1 week	00	21
	• 1 week-1 month	00	16
	• 1 month-1 year	00	18
	• 1-5 year	00	04

		AT THE BEGINNING	AT THE END
1	Immunization of Infants (0-1)		
A	BCG	00	1374
B	DPT-1 st dose	00	1583
C	DPT 2 nd dose	00	1217
D	DPT-3 rd dose	00	851
E	OPV at birth	00	142
F	OPV 1 st dose	00	1468
G	OPV 2 nd dose	00	1161
H	OPV 3 rd dose	00	825
I	Pulse Polio	00	9732
J	Measles	00	794
K	Fully immunized	00	549
2	Immunization after 1 year		
A	DPT Booster	00	1176
B	OPV Booster	00	1122
C	DT (for > 5 children)	00	1567
D	No. of immunization sessions held	00	538
	FAMILY PLANNING		
1	No. of Eligible couples registered	00	8823
A	Counseling sessions held	00	124
B	Couples counseled	00	3029
C	Male group meetings	00	353
D	Depots for condoms/OCPs/ORS/first aid items	00	02
E	OCP distributed	00	1438
F	Current OCP Users	00	210
G	Condoms distributed	00	71
H	Current condom users	00	55
I	Women accepted IUD	00	01
J	Current users of IUD	00	01
K	Female sterilization	00	00
L	Male sterilization	00	00
	DETAILS OF PROGRAMS/MEETINGS/TRAINING WORKSHOP ETC.		
1	Convergence Meet with stakeholders	00	06
2	Orientation of TBA	00	02
3	Orientation on RCH for CBO / NGO / VHC	00	05
4	Advocacy workshop with ANM / ICDS / PRI	00	01
5	Training to SHG members / peer educators	00	00
6	Health Mela	00	06
7	Group counseling meeting	00	350
8	Immunization camp organized	00	538
9	RCH Camp	00	10
10	Review Workshop with stakeholders	00	00
12	Fortnightly meeting of CHV & staff	00	57

IEC SCHEME OF ISM & H

The organization, while working in the health sector since long back, could observe that the traditional systems of medicines are effective with no/least side effects, curative, efficacious, cost effective, affordable and readily available at our doorstep. Most of the people are unaware about those herbal medicinal plants, which are available in and around our houses. National Rural Health Mission (NRHM) has also emphasized seriously on mainstreaming these practices so as to bring a basket of choices to the people so that people can easily opt for any of the systems as per their choice while availing medicare services. Considering the above the organization with support from Deptt.

Of AYUSH, Ministry of Health & Family Welfare, Govt. of India has been implementing the IEC Scheme of Indian System of Medicine & Homeopathy (ISM & H) for popularization of the age old efficacious system of treatment.

The organization is a Mother NGO (MNGO) for this particular program. Being an MNGO, the organization selected 2 Small NGO (SNGO)

namely Monierkhal T.E. Youth Club & Vivekananda Mandal from Palanghat & Udharbondh Development Block of Cachar district respectively and thus initiated the scheme from March 2007 which will be continued up till February, 2008. Under the IEC scheme of ISM & H, the selected SNGOs, with direct guidance from MNGO basically propagated the messages of ISM & H through organizing Community Awareness Meeting, Workshop on medicinal plants, Health Mela cum Exhibition, and Demonstration of yoga in primary



schools. Throughout the project period, efforts would be made to sensitize the community people on the fact that on practicing any of these components under ISM & H, people may get relief from various

SL.	NAME OF PROGRAMME	PROG. ORGD.	TOTAL
1	Health Camp/Mela	02	430
2	Community Awareness Meeting	02	102
3	Workshop on Medicinal Plants	02	40
4	Demonstration of Yoga in L.P.	02	100

diseases with no or least cost. But, for this people need to grow various herbal plants in and around their houses and in some cases they need to use cheap homeopathy, unani medicines. Also, people

can practice various methods of yoga to get rid of even many chronic diseases. So, the ISM &H is a far better proposition for poor

people to get rid of many diseases. A glimpse of the activities so far conducted under the scheme by two numbers of SNGOs is provided in the above mentioned table.

DISHA - REHABILITATION CENTRE FOR MENTALLY DISABLED

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. The Human rights movement has boldly and categorically shifted the attention of policy makers for the mere prevention of charitable services to vigorously protecting their basic right to dignity and self respect. In the new



scenario, the disabled are viewed as individuals with a wide range of abilities and each one of them willing and capable to utilize his or her potential and talents. In a country like India the numbers of disabled are so large and their problem are so complex, available resources so search and social attitude so damaging, it also only legislations which can eventually bring about substantial change in a uniform manner.

India, is also no exception to that scenario. While working with the people in various domains, it could many a times realized that this is an important area where we can intervene into and thus 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 an ambitious project of Day care center for the mentally challenged of South Assam region, few 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

PARTICULARS	STUDENTS ENROLLED		PATIENTS TREATED
	MALE	FEMALE	
Srikona Center	22	15	300
Borkhola Center	14	10	120
Lala Center	15	05	212
Behara Center	16	10	176
Tarapur Center	08	05	125
GRAND TOTAL	75	45	933

Barak Valley, comprising three districts of South Assam region, being a neglected portion of North East part of

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, 2007 is moved up to **225**.

The whole Odyssey is financially sponsored by Action Aid India and all technical guidance is sought from ASHADEEP, NIMHANS, RRC & such other institutions of National repute. On receipt of

the repeated appeal from our neighbouring districts, namely, Karimganj and Hailakandi 5 Rehabilitation Centers has been set up last year with a view to provide spontaneous support to the mentally challenged. The details of the centers are provided in the table above. In addition to running the centers, following activities has been carried out during the reporting year:-

SL. NO.	NAME OF PROGRAM/ACTIVITY	NO. OF PROGRAM	TARGET GROUP
1	Networking Meeting	02	NGO Professional
2	Advocacy Program	06	Mentally challenged person and parents.
3	Awareness Program	01	Mentally challenged person and parents.
4	Workshop	01	Mentally challenged person and parents.
5	Parents Meeting	12	Parents.

IMMUNIZATION:

Immunization is one of the best tools we have to save a child's life. In India and around the world, inexpensive vaccines are protecting nearly three quarters of the world's children against illness like measles, polio and pertussis. The power of immunization has saved an estimated 20 million children in the last two decades alone. And millions more are facing their future with confidence, free to play and learn without the terrible side effects that this disease can bring. But there

are far too many children living without vaccines' critical protection. Our region is one among such where greater progress is needed. Despite a major economic boom, most of the children in our region still remain unprotected against common childhood illness. 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.

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. Apart from that, this organization has been

entrusted with the responsibility of monitoring the Special Immunization Weeks conducted by the Department of Health Services during the year.

ECONOMIC DEVELOPMENT

Halving the proportion of people living in extreme poverty by year 2015 is one of the Millennium Development Goals of the United Nations. About 1.3 billion of world population lives in severe poverty. Out of that India accounts for 22 percent of the total poor people in the world. Time and again India evolved strategies to tackle rural as well as urban poverty. Alleviation of poverty has been a major thrust area of most of the developmental agencies both in GO-NGO sector. It remains 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 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 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. We envision a society where people will be not only economically self-reliant but also enable to assert their rights to enjoy a decent and qualitative 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:-

SELF HELP GROUP

Since the 1950s, various government of India has experimented with a large number of grant and subsidy based poverty alleviation

programmes. Studies show that these mandatory and dedicated subsidized financial programmes, implemented through banking institutions, have hardly been fully successful in meeting their social and economic objectives. The common features of these programmes were: target orientation, based on grant/subsidy, and credit linkage

through commercial banks. These programs were often not sustainable, perpetuated the dependant status of the beneficiaries leading to misuse of both credit and subsidy and were treated at best as poverty alleviation intervention.

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 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 empowerment of the poor. Government and other social action groups has paid serious attention to

Total Nos. of SHG	790
Female SHGs	620
Male SHGs	170
Total Members	9480
Female	7440
Male	2040
Savings mobilized during the year (Rs.)	1492235.00
Loan disbursed during the year (Rs.)	4669800.00
Outstanding amount as on March'07 (Rs.)	4112836.00
Average member size of group	12
Average thrift per month/group	240
Highest amt. of loan given to one individual member	50,000.00
No. of SHGs provided credit support	375
Number of loan given to individual member	941

this front but 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 un-viability 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' and thus came out successfully with the concept of Self Help Group (SHG) as an important alternative for poverty alleviation.

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.

So considering the economic status, potentialities and constrains 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 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.

Realizing the importance of the SHG for freeing the submissive masses from the deplorable condition, the organization started working on SHG with a view to empower the poor economically through bringing them into SHGs. The first ever attempt in this direction was made in the year 1997 through formation of one single SHG. During the financial year 2006-07, the organization could successfully promoted 26 new groups and thus the total SHG tally reached up to 790. 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.

Considering the splendid job in the Micro finance sector, NABARD has identified this organization and assigned the responsibility of formation of 500 SHGs through out entire Barak Valley. To ensure better result, the organization in turn identified few CBOs from across Barak Valley and till end of the financial year a total of 215 nos. of SHGs has already been promoted.

All these SHGs are run under a separate wing called 'Deshabandhu Micro-finance Institution'. A glimpse of the performance of the financial year 2006-07 is provided in the table mentioned above.

MICRO INSURANCE SCHEME (MIS) FOR SHG MEMBERS:

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 access to such insurance policies although very recently few new concepts have come out

for the rescue of the poor. 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 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. The organization, which is having a large number of SHG members

under its umbrella, initiated the Micro insurance scheme couple of years back 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 340 covering altogether 1600 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/- in case of accidental death while Rupees 10,000/- in case of normal.

Total No. of SHGs covered by MIS during 06-07	340
Total No. of SHGs members covered by MIS during 06-07	1600
Monthly premium per member (Rs.)	60
Amt. received during the year towards claimed settlement	60,000.00
No. death claim settled	06

DAILY SAVINGS SCHEME:

Development of micro enterprises at grass root level means for amelioration of several socio economic problems stemming from poverty and unemployment.

PARTICULARS	UNIT
Total number of present members	850
Total number of male members	830
Total number of female members	20
Total number loan disbursed	242
Amt. of loan disbursed during the year (Rs.)	5500800.00
SB mobilized during the year (Rs.)	5268507.00
Outstanding amt. of loan (Rs.)	7111440.00

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.

Credit is one of the most crucial inputs in rural development. Access to institutional credit for the rural poor is a very important precondition to any poverty alleviation strategy. Rural credit system has been experienced with huge overdue due to repayment problems. The inability of the credit institutions to deal with the credit requirements of the poor effectively has led to the emergence of micro finance or micro credit system as an alternative credit system for the poor.

Keeping these factors in mind the organization started a **Daily Savings scheme** under the banner of Deshabandhu Club Micro Finance Institution (DMFI), a sister concern of Deshabandhu Club 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 **31st March, 2007** is provided in the above table.

AMBEDKAR HASTASHILP VIKASH YOJANA

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. Contrary it could be seen that 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. 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 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

ENTREPRENEURSHIP DEVELOPMENT PROGRAMME:

Rural development means overall development of rural areas to improve the quality of life of rural people both men and women. It is an integrated process, which includes social, economic, political and spiritual development of poorer section of the society. Right from independence, in fact even in the pre-independence era, rural development vis-à-vis poverty alleviation had been considered as a major challenge to our country. General employment in both rural and urban areas is perhaps the most daunting socio-

economic changes that India facing today. Moreover, 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. It is also imperative that a more dynamic and pragmatic approach to be adopted to create new, first generation entrepreneurs on a large scale. This would help in tackling the problem of unemployment and

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. Most of the major activities under the scheme have already been accomplished although the Common Facility Center (CFC) is running quite smoothly facilitating the artisan in carrying out their day to day handicraft activities.

contribute to the creation of new entrepreneurs. Using knowledge and advanced technology as there strategic tools those who can take on the increase competition in the domestic as well as global market is innovators and entrepreneurs in true sense. This can be achieve only if more and more people are motivated and convinced to choose entrepreneurship as career and put their energies and resources to a productive use.

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

found in its inability to equip our youth for gainful employment, motivate and inspire them for self

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.



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

employment after the completion of any particular course of study. This is one of the major causes for rising unemployment and social evils. The solution lies in developing a positive linkage between education and entrepreneurial development.

But the task is very much challenging because the environment in family, society, educational institution and support system is not conducive to

Considering the above, the organization, during the financial year, organized few **Entrepreneurship Awareness Programs** focusing the prospect of Agro based food processing at different locations of the region in collaboration with different agencies, the details of which are given in the following table.

NAME OF PROGRAM	NO. OF PROGRAM	DURATION	SPONSOR
Awareness Program	14	1	KVIC
Training Workshop	02	1	KVIC
People Education Program	01	02	KVIC
EAP/EDP Training	01	15	KVIC

Considering the remarkable contribution in the areas of employment generation, the organization 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 fourth successive year of starting the institute and during this financial year, the organization could successfully conducted **08** batch of **3 day residential Entrepreneurship Development Training** under **Rural Employment**

Generation Program (REGP) which is financially sponsored by **KVIC**. All together **256** persons including **217** male and **39** 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		
			MALE	FEMALE	TOTAL
EDP training	20-22 June, 06	3 days	33	02	35
EDP training	27-29 July, 06	3 days	24	04	28
EDP training	16-18 Sep, 06	3 days	27	09	36
EDP training	28-30 Nov, 06	3 days	29	05	34
EDP training	11-13 Dec, 06	3 days	23	03	26
EDP training	18-20 Jan, 07	3 days	28	05	33
EDP training	06-08 March, 07	3 days	29	02	31
EDP training	27-29 March, 07	3 days	24	09	33

RURAL INDUSTRIES PROGRAM (RIP):

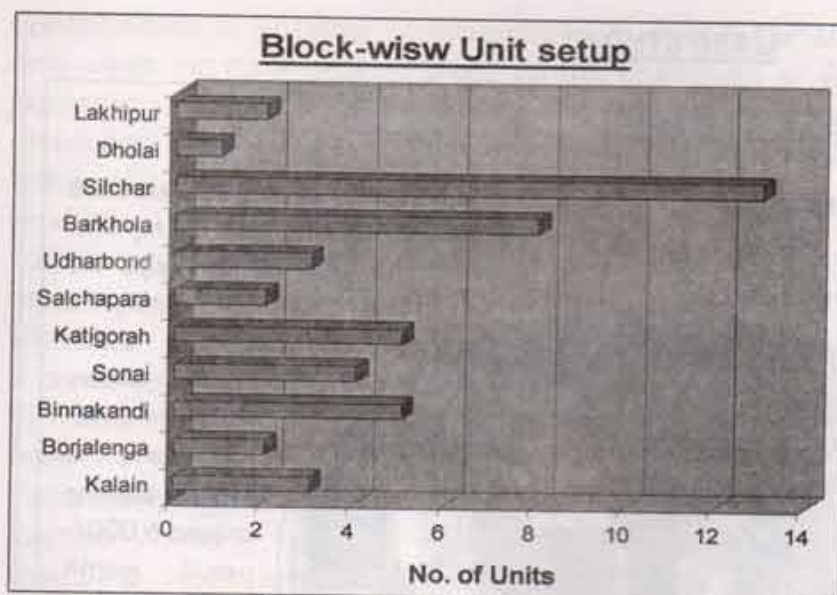
There is no denying of the fact that development of entrepreneurship among the rural people has emerged as a national movement due to its strengths to solve the twin problem of unemployment and poverty. In fact, the need for development of "spirit of enterprise" among the target population intensified more during these days. Moreover, in the fast changing global scenario, people also felt the need for establishing their own industrial venture thereby generating employment opportunities for a no. of unemployed youths

There is a good span for development of Entrepreneurship among the youths for taking up self-employment and entrepreneurial career in different sector for utilize their potential it is necessary not only to develop motivation

of the youths likely to take up such kind of activities but also their talent in different aspects of managing and running an enterprise. There are certain pre-requisites before action is taken for promotion of



entrepreneurship in these fields. It is also imperative that a more dynamic and pragmatic approach to be adopted to create



new, first generation entrepreneurs on a large scale. This would help in tackling the problem of unemployment and contribute to the creation of new entrepreneurs. Using knowledge and advanced technology as there strategic tools those who can take on the increase competition in the domestic as well as global market is innovators and entrepreneurs in true sense. This can be achieved only if more and more people are motivated and convinced to choose

employed ventures through imparting skill up-gradation, facilitating in marketing tie up, preparing project proposals and to give continuous back up support in every step till the set up enterprise gets stabilized.

A glimpse of the activities so far undertaken under this program is provided below:-

CAPACITY BUILDING ACTIVITIES OF RIP

As the year turned, the process of transition in the organizational performance was successfully completed. During the reporting period, the organization, with the help of other supporting agencies like DICC, KVIC, NABARD etc. has undertaken

no. of block level awareness program on Rural Employment Generation Program (REGP) to boost up the potential entrepreneurs. During this year the implementing agency has conducted following programs:

Sl. No.	Category	No. of entrepreneurs
1.	No. of entrepreneurs enrolled	90
2.	Project report prepared	63
3.	No. of entrepreneurs applied for loan	60
4.	No. of projects sanctioned by bank	48
5.	No. units grounded	48
6	Awareness program	03
7	Meeting with supporting agencies	01

CASE STUDY

"RIP ENSURED MY BETTER LIFE" - SANKAR

Sankar Chakraborty, a resident of Behera Bazar in the district of Cachar, who, after attaining his graduate degree, running after quite helplessly for a job for the sake of his poverty stricken family for quite few years. Being the eldest son of the family, the entire burden of the family was on his shoulder who was suffering from frustration due to having no income source.

Finding no other alternative, leaving the hope of job, he decided to start a business. He opened a bicycle repairing unit at Behara Bazar by taking a loan of Rs.5,000/- from Cachar Gramin Bank. But the earning from it was not sufficient for him. So, he wanted to expand his business. But due to scarcity of money, he could not do it.

"I am fortunate enough that I got the news of Rural Industries Program (RIP) of



Deshabandhu Club, and get my self enrolled under it which is a turning point of my life. It is Deshabandhu Club, which helps me getting a loan amounting to Rs.2,90,000/- under KVIC Margin Money Scheme". Mr.

Chakraborty is now earning around 6,000/- per month from his Steel fabrication

venture which is the honest endeavour of Mr. Chakraborty and

obviously of RIP. "I convey my Sincere GRATITUDE to Deshabandhu Club because What I am today is because of them. Their optimistic response, bountiful support, their love, their confidence and obviously my tenacious endeavour is the key to my SUCCESS". His message for the unemployed community, "Work, Work & work, don't get disappointed & you will definitely touch the zenith".

HANDLOOM CLUSTER DEVELOPMENT PROGRAM

Since Handloom constitute an important segment of the informal and decentralized sector, it is not able to meet ongoing challenges of free economic forces and also not able to meet standards required for international marketing. In order to address this

problem, there is a need to put in place centre / mechanism, which ensure economy of scale, price competitiveness, quality control, application of Design and Technical input on a continuous basis, scope of product diversification and higher unit value realization. Skill upgradation, exposure, Design etc. plays a crucial role in exploring the possibilities of export handloom. Even a lesser known product could gain a wider market acceptance if properly designed and displayed. To secure a market and to maintain a healthy business a continuous design 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. But, while intervening in to Poverty alleviation programmes, it could be observed that the weavers, who have been weaving traditionally generations together is now struggling for identity crisis. In this global and

competitive market, these artisans are not in a position to meet up the challenges of free economic market and thus leaving the traditional practices, started adopting other livelihood activities which is a serious concern.

With a view to up grade the living standard of the poor weavers of Borkhola and its adjoining areas, the organization has started a project in the name of Handloom **Cluster Development Program**. The program which has been sponsored by NABARD has formally been inaugurated on 29 March, 2007. The basic objective of the program is to equip up the weavers with the latest training inputs, design development inputs, providing marketing linkages and thus help them to be professional weavers so that they can easily compete not only in the domestic market but also in the global market with their value added products.

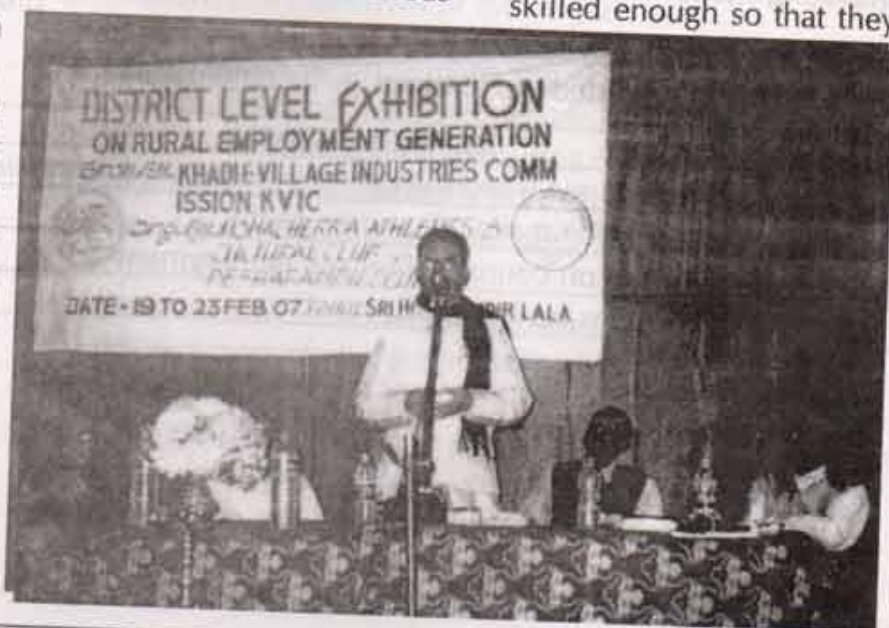
REGP EXHIBITION OF KVIC

There has been substantial growth in our higher educational status and we are generating over 3 million graduates every year. However our employment generation system is not in a position to absorb the graduates and post graduates passing out from the Universities leading to increase in educated unemployed, year after year. There is a large mismatch between the skill required for the modern economy and the education imparted to most of these passed out students. This situation will lead to instability in the social structure. We need higher education focused on and oriented towards employment opportunities. A multi-pronged strategy is

needed to make education more attractive and simultaneously create employment potential.

If more than half of our society is poverty stricken and ridden, having a large segment of both educated and uneducated unemployed with various

serious problems, as a Nation we can not expect to grow. From developing country to the status of a developed country we need to have frontal attack on our rural poverty through holistic approach. The unemployed are to be made competent and skilled enough so that they



can go for setting up their own venture which will not only ensure employment for themselves but also provide employment to others.

Keeping that in mind, Deshabandhu club has been untiringly 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 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 total 02 nos. of 5 day exhibition of various products mostly related to handicrafts which are produced by the small scale industries/ventures with back up support from KVIC. The details of these exhibitions are provided below:

SL. NO.	PLACE/VENUE	DATE OF COMMENCEMENT		PARTICIPANTS
		FROM	TO	
01	Patharkandi	14/02/07	18/02/07	2140
02	Lala, Hailakandi	19/02/07	23/02/07	2550

NEDFI INFORMATION CENTER

The NEDFi information center which has been run for last couple of years is showing gradual progress. The basic idea for setting up the center is to create an environment for access to information of various self employment opportunities and facilitate the unemployed in starting self employment ventures so as to cope up with the aggravating situation of unemployment.

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. The brief description of the performance of the center is provided below:

SL. NO.	NAME OF ACTIVITY	ACHIEVEMENT
01	No. of person visited the center in search of information	103
02	No. of person make telephonic contact	23
03	No. of person counseled for self employment	50
04	No. of loans facilitated for sanction	20

NATIONAL WATERSHED DEVELOPMENT PROJECT FOR RAIN FED AREAS (NWDPR)

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.

The need of watershed approach for the development of agriculture & its allied activities has rightly been understood by the Govt. & accordingly watershed project was taken up during VIIIth plan & was implemented by soil conservation department & during IXth plan the project was implemented by agriculture department, but the result of those intervention was not encouraging & resultantly it was decided to give the responsibility of implementation to NGOs in Assam under the restructured NWDPR guidelines during Xth plan.

Deshabandhu Club, being identified as Project Implementation Agency (PIA), for implementing the selected NWDPR projects in Cachar district has been implementing 2 nos. of Watershed Projects till last year but on recognition of the outstanding performance this year responsibility of executing another dead project has been entrusted to this organization. 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.
- 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.

DETAILS OF NWDPRP PROJECT UNDER DESHABANDHU CLUB

ACTIVITY	NAKTI PROJECT	TELICHERRA PROJECT	SURTARA ALOMBAG PROJECT
Total Self Help Group formed	12	14	12
Total User Group formed	10	10	06
Total saving mobilized by SHG (Rs.)	1,10,000/-	80,000/-	75,000/-
Total saving mobilized by UG	60,000/-	45,000/-	45,000/-
Amount of credit support given to SHG	1,00,000/-	1,50,000/-	60,000/-
Amount of credit support given to UG	1,10,000/-	1,00,000/-	90,000/-
Total income generation activity started	10	12	08
Total Awareness programs conducted	08	09	04
Total training/workshop conducted	04	04	02
Total WC meeting held	12	12	12

CAPACITY BUILDING PROGRAM UNDER ARIASP

With the progressive march through out the last four decades, Deshabandhu Club has been working with people to bring a just and humane society where people would have enabling condition for a better socio-economic life. To materialize this dream, the organization has been persistently and consistently working with the people through organization and mobilization, generating awareness and building inner capacity of people and implementing of

various developmental programmes. In due course of time the organization has experienced glaring example of its success as well as limitations. Considering the past experiences of implementing various development projects at the grass root level, the organization realizes that the enhancement of purchasing power of people is paramount to make any programme successful and also sustainable. Though the life and livelihood of large

chunk of our population depends upon agricultural sectors, it remained a neglected sector in our country since decades. Keeping this reality in view, the need of the hour is to revitalize this sector so as to ensure a secured socio-economic and political life of this vast majority of our population. Deshabandhu Club, being a rural grass root social organization has made sincere effort for the agricultural development of its operational areas, but it could achieve little due to

serious resource constraints. Despite these limitations, the organization never lost her hope and made all possible efforts to achieve the desired goal.

In this crucial juncture, the Government of Assam (GoA) has rightly been understood the need of agricultural development and its supplementary activities to bring deprived and marginalized people into the mainstream of socio-economic life. In this connection, the GoA has formed ARIASP Society which has completed its first phase of 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 Competi-**

tiveness Project (a World Bank supported project) with a objective to intensification and diversification 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. The project aims to benefit 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. To assess the capacity of the NGOs, the Project Director, ARIASP Society interviewed the chief functionary of the organization 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. Activities proposed to be carried out under the Project -Sector wise: in three districts of Barak Valley are as follows.

Sl. No.	District	Sector
01	Cachar	i) Agriculture, ii) Fishery iii) Dairy iv) Veterinary
02	Karimganj	i) Agriculture ii) Fishery iii) Rural Roads iv) Veterinary
03	Hailakandi	i) Agriculture ii) Fishery iii) Rural Roads iv) Veterinary

THE BROAD OBJECTIVES OF THE NGO INVOLVEMENT ARE:-

1. To facilitate active participation and capacity building of the beneficiaries, CIGs, ASGs CBOs, Farmers groups, Users groups, women's groups in the project activities.
2. To motivate and sensitize the personnel of the project implementing agencies, participating farmers. District administration to the grass-root level issues/problems,

gender issues, environmental & social impact of AACP activities with an emphasis on participatory approach.

3. To create a forum for rapport building between the project staff and participating for effective and efficient participatory planning and implementation of the project activities.

A brief of the activities conducted during the reporting year are provided below:-

FISHERY SECTOR

Being endowed with rich fisheries resources, it is paradoxical that poor people of Assam failed to explore the benefit of these resources. Though there are enough potentialities in this region for fisheries, people are not able to reap the benefit from these resources. Out of several reasons, poverty coupled with illiteracy and lack of adequate knowledge regarding the sector make these people difficult to get benefit. Under the last ARIASP intervention effort was made for the development of overall scenario of fish farmer and for that various scheme like community

tank, Farmers ponds, integrated fish farming etc. has been taken but due to lack of adequate stake and participation of the community itself, the program could hardly yield positive result. So, while experiencing from the previous intervention,



cluster approach has been initiated in the AACP programme so that end result will be more result orientated. Formation of Common Interest Group (CIG) has been made an integral part of the intervention and during the reporting year the organization could successfully promote and capacitate 44 CIGs, the details of which are provided below:-

Year	Total No Of CIG	Farmers	SC	ST	OBC	MOBC	GEN	Female
06-07	44	684	158	24	32	—	470	38

CASE STUDY OF SILCOORIE CLUSTER

Silcoorie, one of the backward villages of Cachar district, predominantly inhabited by the Hindu fishermen people, known as Koiborto's who are earning their livelihood fishing & cultivation. It is basically a rain fed agriculture with traditional way of fish farming. No wonder, the village is surrounded by Beels/ponds, in which they practice fish farming with minimum investment on inputs & sales in the local market. This leads to low standard of living & poor economic background of the village people.

Noticing the potential of the village, this organization in the capacity of Nodal NGO, in association with district fishery department identified few villages to implement the project while assessing the needs of farmers, and Silcoorie is one such village among them. Series of awareness meetings with the villagers & aware them about various aspects of AACP project. While understanding the details about the scheme the villagers took keen interest to implement the same in their village. To ensure community participation and sustainability of the scheme Nodal NGO along with officials of Fishery Deptt facilitated the villagers to form Common Interest Groups as per the guide line of AACP. Total 07 CIGs were formed consisting of 128 members and the process of micro level savings started. These CIG has been capacitated on how to maintain accounts, how to plan and manage the fishery scheme and consequently the project was implemented

along with these CIGs. The AACP approved 80% share in terms of civil work, fish seeds & inputs in which the CIG members contributed 20% from their monthly savings.

CIG members are now actively involved procuring the materials, laying and ancillary works and all other activities which has also enhanced their sense of involvement in the scheme. After the installation of the scheme farmers of the Silcoorie have initiated fish farming with great enthuses in their locality in a quite scientific and professional mode resulting better output compared to previous. Infact, before implementation of the project the production per hectare was 1762 kgs. & after implementation it is raised to 3668 kgs. per hectare.

After getting exposures young farmers of the village are now motivated to go for fish farming in a large scale rather than looking for Govt. /private jobs. The success of the AACP in Silcoorie village has demonstrated community involvement & their active participation make a great difference to change the socio-economic scenario of the village ensuring a secured self reliant life. "Earlier the fish production from our tanks were very less which was hardly meeting our daily needs, but AACP assured us to earn hard cash from fish production, and now I am looking to expand new tanks" this is the expression of Monindra Das, a progressive fish farmer of Star fishery CIG, Silcoorie.

AGRICULTURE SECTOR:

Agriculture is the major sector in AACP To success AACP activities; Nodal NGO extended its activities in proper implementation of agriculture

mechanization, LLP, Power tiller, Tractor etc. among the rural farmers. Nodal NGO conducted series of awareness programme with the help of local level voluntary organization, FMCs, and Self Help Group, etc. in these programme Nodal NGO provided

requisite knowledge about the project, distributed application forms of LLP, Tractor, and Power tiller by forming ASGs to provide better benefit of AACP. Nodal

NGO conducted Block Level & G.P. Level Awareness Programme involving PRIs representatives of different development block & G.P. in three District of Barak Valley as per under mention list.

DISTRICT WISE STATUS OF AGRICULTURE SECTOR:

1. Irrigation through Low Lift Pump (LLP)

Sl.	District	No. of LLP sanctioned	No. of Tractor sanctioned	No. of Power tiller sanctioned
1	Cachar	77	04	09
2	Karimganj	86	01	30
3	Hailakandi	132	04	11

DAIRY SECTOR:

India is the country of villages; our farmers have small land holdings. Intensive cropping therefore has been the way of farming. Use of production enhancement inputs went on increasing. In this context the AACP realized that the Dairy Cooperative Society (DCS) could passively solve the economic problems of farmers. Cooperation is of

course, the basic social process. Whenever we work together or aid or facilitate each other, even at the most simple task, we are cooperating. The main objective of formation DCS is to attract small holders into the supply cycle is to provide increased returns from their produce to stimulate production and encourage up take of improved technologies.

This applies marketing of milk from farm level where hygienic quality and safe milk is encouraged to be produced and marked right upto consumer level. Thus keeping in line with the objectives, this organization could form 06 nos. of DCS in its operational area during this reporting period and formation of few more DCS are in the pipeline.

VETERINARY SECTOR

As veterinary is line sector of AACP so Nodal NGO directly involved with this sector Deshabandhu Club actively cooperate and participate in Calf rally cum treatment camp,

Animal Health Camp, & Mobile AI cum treatment camp which are organized by Veterinary Dept. where requisite knowledge and medicine provide to the rural farmers.

The Nodal NGO helped and cooperated to select Gopal Mitra (Private AI Workers) in Cachar and Karimganj District so that farmers of remote areas can get the insemination services.

SANITATION PROGRAM

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.

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.

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

Water and Sanitation is one of the primary drivers of public health. Individual health and hygiene is largely dependant on adequate availability of drinking water and proper sanitation. Therefore there is a direct relationship between water, sanitation and health. Consumption of unsafe drinking water, improper disposal of human excreta, improper

environmental sanitation and lack of personal and food hygiene have been major causes of many diseases in India. Proper sanitation is important not only from the general health point of view but it has a vital role to play in our individual and social life too. Sanitation is one of the basic determinants of quality of life and human development index.

Recognizing the importance of sanitation towards attaining Health for all, Deshabandhu club, in the year 1999-2000, 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 mentioned here explains in detail the activities of the Sanitary Mart undertaken during financial year 2006-07.

PARTICULARS	PERFORMANCE
No. of squatting plate sold	419
No. of pan sold	06
No. of trap sold	07
No. of joint pan trap sold	419
No. of pit cover sold	07

TOTAL SANITATION CAMPAIGN

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. For materializing the campaign in a fruitful manner, local level NGOs have been made an integral part of the campaign. Considering the track record of the organization, couple of years back, Deshabandhu Club has been entrusted with the responsibility of

implementing the campaign in five selected blocks of Cachar district viz. Kalain, Katigorah, Salchapra, Borkhola & Silchar. 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. The performance of organization during this year is given below:-

NAME OF BLOCK	NO. OF LATRINES INSTALLED	
	DURING CURRENT YEAR	SINCE INCEPTION
Kalain	37	414
Katigorah	26	515
Borkhola	127	275
Salchapra	00	159
Silchar	20	55
TOTAL	210	1418

MAHILA MANDAL PROGRAM

In India, women constitute slightly less than fifty per cent of the country's population. Despite some favourable traditional values and customs and emergence of powerful women personalities down the ages, the position of women is not very rosy. Their social and economic status is, however, relatively low and they are discriminated against in practically all walks of life. For centuries, women have been confined to home and suppressed and deprived of their rights to get a fair treatment from the male dominated society. Women's development is, therefore, been one of the major issues in India. Right from independence, gender discrimination has been identified as one of the most serious and contentious issues.

After independence, it was realized that India's potentials can not be harnessed unless women become equal partners in development. India's constitution has also made special provisions to ensure women's rights. To safeguard various constitutional rights of women, the government has enacted women specific and women related legislations. In addition to constitutional provisions and social legislations, various women specific policies meant to promote their development have also been initiated. But empowerment of women, in its true sense, still remains a distant dream.

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.

Considering the above, Deshabandhu Club in association with the State Social Welfare Dept. 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.

Sl no	Details of Mahila Mandal Programme	Achievements
1	Total no of MMP centres	03
2	Total no of women enrolled in three centres	534
3	Total no of SHGs formed	92
4	Venture started by any women (Y/N)	Yes.

SOCIAL COUNSELING AND ADVOCACY

Deshabandhu Club, with a view to supplement the government administration in settling local disputes, opened "Community Development and Social Counseling" cell 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. 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 other person(s). Prior to setting up the cell, there was no elected panchayat in Assam which pushed people to go to 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, the organization opened the cell.

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 total of 26 cases including cases like Alcoholism, Dowry, Divorce, Domestic disputes, atrocities, land disputes etc. has been lodged at the Legal Aid cell of the organization and successfully settled.

COMMUNITY LEARNING MOVEMENT

While working with people for last more than four 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. Keeping that in mind **Community Learning Movement (CLM)** has been started few years back in association with National Centre for Advocacy Studies, Pune. 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 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.

The Community Learning Movement (CLM) can facilitate the empowerment and ensuring participation, which eventually find the governance more accountable and justifiable.

During the reporting year, advocacy campaign has been carried out at the targeted 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:

During this financial year a total of 10 batches of Anganwadi Training have been conducted by the Anganwadi Training Center of this organization which is being run with the

financial support of Directorate of Social Welfare, Government of Assam. The detail of the training conducted during the reporting year is provided below:-



NAME OF TRAINING	DURATION	NO. OF TRAINEES	ICDS PROJECT
Refresher Training of Anganwadi Worker	07 days	36	Salchapra
Refresher Training of Anganwadi Worker	07 days	38	Salchapra
Refresher Training of Anganwadi Worker	07 days	40	Katigorah
Refresher Training of Anganwadi Worker	07 days	40	Katigorah
Refresher Training of Anganwadi Worker	07 days	40	Katigorah
Refresher Training of Anganwadi Worker	07 days	40	Katigorah
Refresher Training of Anganwadi Worker	07 days	43	Katigorah
Refresher Training of Anganwadi Worker	07 days	34	Badarpur
Refresher Training of Anganwadi Worker	07 days	38	Badarpur
Refresher Training of Anganwadi Worker	07 days	34	Badarpur
GRAND TOTAL		383	

MARKET DEVELOPMENT

The organization have been entrusted the responsibility of managing the 100 years old **Rural Behara Market** by the local people some 18 years ago. For smooth running and up 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 is looked after by the organization. It has also given a scope to the local **SHG** members to sell their products in the market. A small amount of money towards service charge is taken from the shop keepers and business persons and that is again utilized for day to day maintenance of the market including the up gradation and construction work.

SPORTS

From a humble beginning as a Football Squad in the year 1966 in the name & style of **BALAK SAMTHI** to promote the rural sports and games, the organization has come a long way beyond more than four decade to become a major player in the social sector. Although the initial idea of starting the organization is to promote the rural sports, and thus the organization,

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 16 teams from Barak Valley and neighbouring N.C.Hills districts participated in the

prestigious sports extravaganza. The **Deshabandhu Club** beating



N.C.Hills district won the title. Apart from this, the organization participated in the following events:

NAME OF EVENT	PLACE / VENUE	RESULT / POSITION
Cricket tournament	Digorkhal	Champion
Cricket tournament	Mohanpur	Runners up
Cricket tournament	Harangazao	Champion
Football tournament	Beharabazar	Champion

CULTURE

North East India is having rich cultural heritage with a number of ethnic diversity. It is a home place for so many tribes and sub tribes and every tribe and sub tribe is having their traditional culture, life style and ethnic identity. Cachar district, being a part of North East India is one such district in the state of Assam which is having rich cultural practices. The district is dominated by at least 15

tribal communities, **Reang, Dimasa, Hmar, Khashi, Adhivashi, Rongmei naga,** etc. are major among them. The cultural and religious learning of about fifteen different tribal communities,

in addition to all this makes the district a wonderful amalgam of cross cultural diversity. Though each ethnic community enjoys its own individual cultural strengths, this melting point is often referred to as a laboratory of exotic cultural synthesis. And this is perhaps the main reason for which this tiny region is now emerging slowly into India's tourism arena.

Recently it is often found, due to adequate facilities and scopes, these tribal cultural activists are still deprived of showing their inner potentiality. There is still tremendous scope of preserving and promoting these rich cultural activities by providing them a scope of performing cultural activities, sharing ideas, views with other ethnic communities. At this backdrop, organizing regular cultural events and activities will not only give them a platform of getting together with each other but also act as a common platform where they can interact with each other, can perform and present their traditional cultural items.

Keeping that in mind, alongside endeavor for promotion of rural sports, the organization has also been giving

similar emphasis for the growth and preservation of this rich traditional culture



through various cultural initiatives. Running formal **Sangeet Vidyalaya**, organizing regular cultural program and competitions, organizing drama competition etc. is major among them. During the reporting year the organization could do the following in this front:-

SANGEET VIDYALAYA:

The Deshabandhu Sangeet Vidyalaya, since its debut in the year 1989 is making persistent effort for last more than one

decade to promote the cultural environment of this backward region by offering a platform for the students from where they can take theoretical input.

The Vidyalaya, which is affiliated to **BHATKHAND UNIVERSITY**, Lucknow, is having 3 teaching staff. The detail of the Vidyalaya is provided in the table.

SL.NO.	NAME OF EXAM	STUDENTS APPEARED	STUDENTS PASSED
1	Prathama	30	28
2	Madhyama	42	40
3	Bisharad-I	20	17
4	Bisharad-II	20	18

DESHABANDHU CULTURAL MISSION:

"Deshabandhu Cultural Mission"- the separate cultural wing often organizes various cultural programs; traditional folk gathering at various places. Deshabandhu cultural mission observes National and International days of importance such as Rabindra Jayanti, Nazrul Jayanti, Yuva

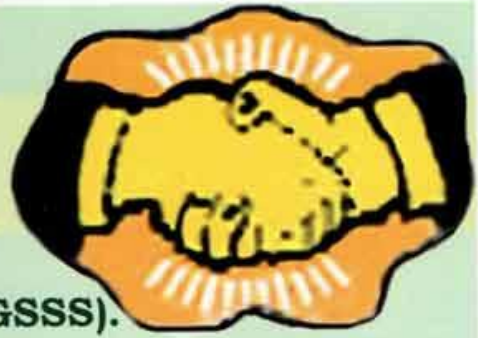
ANTI-SUPERSTITION PROGRAM

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 with a view to enhance the scientific temperament of the masses especially of the rural segment. Altogether 17 such programs have been organized during this financial year at different locations of the valley including school, college, street program etc.

Our Partners:



Action Aid India

Indo Global Social Service Society (IGSSS).

German Agro Action.

ARIAS Society, Guwahati.

UNICEF.

CAPART.

NABARD.

Ministry of Health & FW, Govt. of India.

D.C. (Handicrafts), Ministry of Textiles, GoI.

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.

Deptt. Of Health Services, GoA.

Dist. Legal Aid Cell, Cachar.

Assam Gramin Vikash Bank.

Canara Bank.



OPERATIONAL AREA OF DESHABANDHU CLUB







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