

ACTIVITIES, PROGRAMS & CASH REQUIREMENTS OF SRADHA

As you are all aware, SRADHA is engaged in rural development programs. Its aim is to develop local leadership and dovetail the programs with those of the government so that with minimum support, maximum benefits can be obtained. To put it differently, the benefits should be a multiple of the money spent by SRADHA. In military parlance, “the most bang for the buck spent!”

The year 2006-07, has a special place for Sradha, for during this year, the WSC meet was held at Bangalore and many Subud members from all over the world visited Sradha’s program at Thally. Support for Sradha poured in from all over the world, especially for the Toilet Program for which the women of the villages showed keen interest and Mrs. Maya Bernardes, WSC Vice Chair, readily accepted their request and helped us to start the program (three cheers to her!!). Sradha’s activities extended from 5 villages (2005-06) to 14 villages in 2006-07 and there is overwhelming response and request from many villages to extend Sradha’s program and support. Hence the need for more support for Sradha has never been more keenly felt than now.

SRADHA’S PROGRAMS IN A NUTSHELL

WOMEN

Development of women is one of the most important part in rural development, we have organized Self Help Groups (SHG’s) of about 15 members each. Their objectives are –

- Micro credit facilities are extended to help them in enterprises to augment their family income. For eg. to buy milch cows, development of hatcheries, etc.
- Development of leadership qualities
- Health & hygiene programs - Sradha has built 60 modern toilets, dovetailing with the program of the Tamil Nadu government. Sradha also educates the villagers on the importance of hygiene and health.

Each SHG has a bank account and all the savings are deposited. Banks extend loans to SHG’s based on the savings of these SHG’s and the responsibility for collection and repayment rests with the SHG’s. They meet once a week and collectively take decisions. They also discuss issues like management of purchases, funds, enterprises, domestic problems, etc. in other words, the awareness of their rights, responsibilities is developed and this process empowers the women to contribute to their household

Sradha’s role is to provide administrative guidance, leadership and training. The cost of administering each SHG is about 3USD (Rs.120) per month and the benefit is enormous. We have expanded the number of SHG’s from 9 in 2005-06 to 27 as on July 2007, and

the demand for adoption of SHG's is growing. The following table as on July 2007 gives a clear picture of the various benefits.

Total members - 395 (27 SHG's across 14 villages)

Savings of members Rs. 7 lakhs

Revolving Loan from savings of members Rs. 8 lakhs
(including Rs. 1lakh Seed money from Sradha)

Revolving Loan from bank R s. 14 lakhs

It may be seen that thus far, for a small maintenance charge of 3US\$ per month per SHG, the revolving loan available to women is as much as Rs. 22 lakhs (\$55000).

This money is used by the women for purchase of capital assets like cow, sheep, liquidating high interest loans, electrification of their homes, etc.

Our objective is to raise the number of SHG's to 50 by March 2009.

HEALTH AND HYGIENE

- Provision of providing modern toilets to the villagers. This program involves Sradha, Tamil Nadu government and the villagers who are house owners. Each toilet costs about Rs. 4500, which can be divided as:

Sradha's share	Rs. 1500
Tamil Nadu govt.	Rs. 1100
Villagers	Rs. 1900 (if necessary, Sradha provides an interest free loan of 1500Rs.)

In 2006-07, Sradha constructed 60 toilets costing Sradha Rs. 90000.

Total benefit to villagers 2.7 lakhs.

In 2007-08, we have constructed only 6 toilets although there is a demand for about 100 more toilets.

- Training in first aid and alternative homeopathy medicines for simple ailments.
- Creating awareness of HIV/AIDS. Take advantage of preventive vaccination programs from the government
- Budget:
100 toilets at the rate of Rs. 1500 per toilet = Rs. 1,50,000.

CHILDREN'S PROGRAM

Since there is no electricity in many of the homes, Sradha has organized night schools so that the children can study in a congenial environment. Infrastructure is provided and one faculty appointed for each night school to guide the children. Every year, free uniforms and notebooks are provided for the children. We also wish to provide a library in each village. All the children have performed better in the schools after attending our Night School.

We also assist bright students to pursue higher studies in colleges by helping them get bank loans.

There were 5 night schools in 5 villages in 2005-06 and as on July 2006 the number of night schools has increased to 10 in 9 villages. We have plans to increase it to 20 night schools by March 2009. Average number of students in each Night School is 30. The expense for running each center is Rs.800 per month.

Nutrition for children

We are planning to provide 2 nutritious ragi biscuits per child everyday for 5 days a week. For a night school of 30 children it works out to (30x5x2x4) 1200 biscuits per night school per month. The cost of each biscuit is 1 Rupee. The budget for this program is given below-

Budget for 18 months

	Number of night school	Cost per month	Number of Months	Total
Night school	20	Rs. 800	18	Rs. 2,88,000
Nutrition	20	Rs.1200	18	Rs. 7,20,000

YOUTH

Vocational training programs - Computer Education and tailoring classes to help them to get gainfully employed.

Vocational Training - Tailoring		Budget for 18 months
Tutor Salaries	(1500x18)	Rs. 27000
Computer Faculty Salaries	(1500x 18)	Rs. 27000
Miscellaneous Expenses	(500x18)	Rs. 9000
*Power tailoring machine	(two)	Rs. 30000
Total		Rs. 93000

*(training in power tailoring machine enables the trainees to get better employment in garment industry)

FARMERS

We have been in discussions with the experts as to how the farmers can be assisted, so far we have done some Perma-Culture programs and sold Saplings of trees to farmers. This year and next year, we wish to take up the farmers program in a systematic manner. Even a modest effort will make a big difference to farmers. According to experts, the problems faced by the farmers are:

- Acute intermittent drought conditions both in *kharif* and *rabi* seasons.
- Use of imbalanced nutrients in crop production lead to poor fertility of soils.
- Faulty water management.
- Lack soft loans for agriculture.
- Poor infrastructure facilities for processing, storage and marketing.

And after a detailed study, the solutions recommended are based on the principle of *panchasutra*, namely:

- Improvement of Soil Health
- Conservation of Natural Resources
- Timely access to credit
- Post Harvest value addition
- Least distance between 'Lab to Land'.

Sradha is fortunate to have the honorary services of two professors Dr. Nutan and Dr. Somashekarappa from University of Agricultural Sciences, Bangalore, who will help us to implement the “Farmer Centric” policy of panchasutra.

We have organized 2 farmers' SHG's (farmers clubs) and have tied up with Indian bank, Madugondapally, for the provision of credit facilities to the members.

We are discussing with the experts as to how to improve the soil conditions – use of vermi-compost, integration of dairy with agricultural practices, water conservation programs and training farmers in modern agricultural practices.

Since the program has not been finalized, it is difficult to estimate the amount that will be required.

We wish to provide a token sum of Rs. 1,00,000 (2500\$) for the year 2007-08 and 2008-09.

Summing up:

Our requirement of funds for the period October 2007- March 2009 (18 months). We are pleased to present our budgets for 18 months

PROGRAMS	Rupees	Dollars (US \$)
a) Women's program	1,08,000	2700
b) Health & hygiene	1,50,000	3750
c) Children's program	7,20,000	18000
d) Youth program	93,000	2325
e) Farmers program	1,00,000	2500
TOTAL	11,71,000	29,275

Note – the above does not include the administrative expenses – maintenance of Sradha Training Center building, travelling expenses, postage & stationary, expenses of administrative office. This will be met by local donations.

General –

Sradha is a registered society, registered with the ministry of Home affairs, government of India to receive foreign contributions. The amount should be remitted to,

SRADHA

our A/c No. – 01100075055

Swift no. – SBI NIN BB 223

(Please mention all the above details while remitting your contribution)

We would like to inform that all contributions from Indians living in India are exempted from Income tax under section 80G of the Income tax Act. Kindly contact us for more details.

Kindly visit our website <http://www.sradha.in> which will give you a detailed idea of the all round contribution Sradha is making in developing the human abilities of the people in the villages, to help them lead a better life.

We look forward to receiving your support which will be a great source of encouragement to continue our Rural Development Programs.