

Annual Report For The
Year 2016-17



**RURAL TECHNOLOGY AND MANAGEMENT
KHADI AND VILLAGE INDUSTRIES SAMITI**



RTMKVIS

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Dear Friends,

It is a pleasure for me to present the Annual Report of **RTMKVIS** for the year 2016-17. The nature of governance with its inherent dynamics of voluntary mind sets and the professional execution of the organization, make **RTMKVIS** a unique organization with a unique character and it needs to be valued. We work continually for enhancing sustainable development of livelihood systems and improving the living standard of rural poor and downtrodden.

I offer my hearty thanks to all of our Resource Agencies, District, Sub-Division and Block Administrations, Govt. officials of different line departments, Bankers, other supporters, well-wishers & different stakeholders whose contributions supported us capable to be with the community, focusing to eradicate poverty. **RTMKVIS** has been patiently working to bring changes in the quality of lives of the targeted beneficiaries through different capacity building training programmes along with extending support services for sustainable rural livelihood segments.

The efforts have been made by **RTMKVIS** through our experienced and committed staff those are working hard towards sustainable enhancement of available resources which is directly connected for the improvement of livelihood systems of the rural communities of our operational blocks at Dharamgarh subdivision under the backward and under developed district of Kalahandi in Odisha.

I would like to give my special thanks to our advisors, governing body members and the project staff, those are making the realities by working hard and struggling for bringing possible alternatives and sustainability for the deprived communities of project area.

Thanks a lot to all from core are of my heart.

Sakir Mohan Naik

Director - cum-secretary
RTMKVIS

Introduction to organization :

RTMKVIS is a non-Government, non-political and nonprofit making voluntary organization which has been working since the year 1996-97 being registered under the societies Registration Act xxi of 1860. Registered under FCR Act 1976, u/s 12A, and 80G, PAN & TAN as its legal coverage. The main aim of the organization is to bring about sustainable improvements of rural poor, marginalized people across the district of Kalahandi especially in Dharamgarh sub-Division since its inception, the organization has been working with the active participation of rural poor and down trodden for their self liberation from oppressive conditions of ignorance, poverty, fear and exploitation and towards maintaining a respect fully, healthy and hassle free life in the society.

Our vision :

RTMKVIS's vision is to build a civil society having social justice without discriminations of caste, creed, religion and sex where all the under privileged, down trodden minority community will be socio-economically, culturally and politically empowered with peace & harmony.

Our mission :

RTMKVIS is dedicated its commitment for grass root level people especially poor down trodden, tribal, dalit and other vulnerable category towards their improvement and emancipation to bring them into the mainstream of development through the process of its ideology and appropriate method of strategically works.

Objectives of the organization :

- # To improve the living standard of target people.
- # To strengthen the weaker sections to live with dignity.
- # To create general awareness through individual contact meeting, camps, seminars, work shops, festivals and traditional cultural programmes.
- # To improve the living standard of economically poor especially the women through micro enterprising activities.
- # To create awareness on environment and action programme.
- # To take up issue base network at micro level.
- # To act as an intermediary between Govt. & target group.
- # To mobilise loans from Bank and other financial institutions.
- # To provide legal support to illiterate people.
- # To create self employment facilities for women for better livelihood.

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Our approach :

- # Collective information of problems & issues with the active participation of people in concern area.
- # Collective analysis of problems with the people and find out the real causes.
- # Collective action by the people for short term and long term solutions.

Strategy :

- # Facilitate the participation of the community in the decision making of the development process.
- # Promote and encourage issue based struggles for poor and deprived people.
- # Enhance the role and responsibility of women forums as pressure groups for the effective changes on socio-economic and political situations.

Overall Features of the project area :

- # Geographically hilly upland without well communication facilities.
- # Low literacy rate among women mass and lack of awareness.
- # Malnourishment is high among mothers and children.
- # Far away to avail health services.
- # Predominance of S.T. and Dalit families at each community.

Activities at a glance :-



Multi purpose awareness camp on handicrafts scheme under National Handi craft development programme for artisans :-

Development commissioner Handi crafts, Govt. of India, New Delhi in collaboration with rural technology and management Khadi and village industries samiti (RTMKVIS) organised a multipurpose awareness camp among the artisans of wood carving trade at the conference hall of Dharamgarh block, Where participants from Dharamgarh and Golamunda block were participated on dated 6th. October 2016 Mr. Arkakeshari Deo the M.P. Kalahandi was joined as chief guest for the occasion. Hon'ble, guest Mr. Harihara Jena Handi crafts promotion officer marketing and service extension center Sambalpur, Odisha and Chief Manager, SBI, Dharamgarh, Mr. Ingita Panda and famous artisan Mr. Muralidhar Maharana, were also joined in this awareness camp and encouraged 533 participants of wood carving trades from Dharamgarh and Golamunda Block. On behalf of RTMKVIS and Development commissioner Handi crafts, the certificate for skill of gradation and design and technical development work shop were distributed to successful trainees by the chief guest Mr. Arkakeshar Deo, the M.P. Kalahandi.



The trained artisans linked their I.D. card with Addhar card and facilitated loan facility from Bank through D.C. Handi crafts. The products were planned to be sold in exhibition grounds. All artisans were encouraged for health insurance along with to live in better living standard socially as well as economically. At last Mr. Fakir Mohan Naik, the secretary RTMKVIS, thanked all the participants towards their nice

participations and maintaining a nice learning atmosphere. He also thanked the chief guest & honorable guests as they spent a long time with us and gave valuable suggestions in this awareness camp.

In India 109 District have identified as LWE effected District and the special measures have been taken up through Anchor NGOs in each selected districts. The SHPI has been appointed in the said districts towards promoting and enabling loan facilities from scheduled Banks and other financial institutions however, on behalf of NABARD one Business facilitator has been appointed and he/she is totally responsible to strengthen the women SHGs and linking them in Banks in creating loan facilities under financial inclusion schemes to develop their business plan towards promoting their managerial capacity for better livelihood options as well as to involving them in various social Development programmes as it is the main role of Anchor NGO.

In spite of several challenges, the field staff of RTMKVIS are to able these tasks in perfect manner. The SHGs are got training facilities under the scheme of financial inclusion supported by NABARD and other skill development training programme focusing for their self employment towards sustainability for better livelihood.

2. Awareness programme towards promotion of women SHGs

A Block level awareness programme has been organized by RTMKVIS on 25.09.2016 at Jaipatna Block where more than 100 members from different SHGs of the block were participated. Among others, CDPO Jaipatna ICDS, B.D.O. Jaipatna Panchayat samity, L.S and A.W.W.^s were present along with Branch Manager SBI, Jaipatna, Branch Manager UGB Jaipatna, Branch Manager UGB Mukhiguda, Branch Manager SBI Pujhariguda, were participated and shared their valuable suggestion in this mass awareness camp of SHGs

Along with general awareness the SHGs shared that they are facing much problems to get loan from the Bankers to carry out their planned business. The field staff of RTMKVIS are meeting with bankers and approaching for credit linkage for the SHGs promoted through NABARD supports. However the SHG leaders shared directly with the Branch Managers of SBI and UGB those were present in this awareness camp. They also shared that due to negligence of Bank loan support they are not proceeding on their business as per their expectation the bankers agreed to support the groups those planned for mushroom cultivation, pisciculture, rearing of animals like goatary, poultry, duckery and vegetable cultivation which is profitable business. The bankers CDPO & BDO advised that the groups will get more profit if they will collect the minor forest produces seasonally and sell them adding value or grading the products properly.



Women SHG Programme :-



Scheme for promotion of women SHG in back ward district of India.

1. According to the circular of Government of India, ministry of finance Department of financial service, New Delhi. NABARD, Odisha, Bhubaneswar supported to the active N.G.O. of this District "Rural Technology & management & khadi & village Industries samiti to strengthen the SHGs as an Anchor N.G.O. hence RTMKVIS has formed & strengthened 283 women SHGs from among poverty stricken below poverty line families of Dharamgarh, Koksara, Jaipatna, Junagarh, Kalampur & Golamunda Blocks we have formed 75 SHGs at Dharamgarh Block, 87 SHGs at Koksara Block and 121 SHGs at Jaipatna Block and managing them property.



All the guest participants were suggested the group members towards their self employment and to establish cottage industries in small scale like broom binding, bamboo, crafts which will give scope for their better livelihood. The CDPO advised to the secretary RTMKVIS to take initiation for gradation of SHG and one is agreed to support Rs.10,000/- to each suitable group as revolving fund. Apart from this the facilitators advise the groups to involve in social activities like cleaning of road, drinking water, use of latrine, sending their children to school, conflict resolution in the villages level. Using of common property without misuse to maintain healthy life.

Capacity building of SHGs in Rural Areas :-

During the reporting year RTMKVIS has been organized 6 nos of capacity building training programmes for the weak SHGs in rural pockets of our operational blocks. The real objective of this kind of training is to build the capacity of poor SHG members towards their group management on self help system and maintain the book keeping and updating along with inculcating regular saving, regular meeting, proper management of loan money, lone repayment in due period along with participating in socio-economic activities in sustainable norms. In all the 6 programmes total 210 members were participated nicely and enhanced their knowledge on group maintenance of required records etc.



Formation and strengthening of SHG federations :-

Empowering women SHGs & federations is our motto. Many attempts are taken through our organisation to strengthen the newly formed federations. During this reporting year, RTMKVIS organised two general meetings and encouraged the SHG leaders to fight for their rights. The project staff are giving their hand holding support to conduct on agenda based meeting of the federations and supporting to prepare the business plan and approaching bankers & other financial institutions for loan support to carry out the different planned trades which will definitely improve their livelihood similarly the members of the federations are advised to involve in social developmental activities to improve their community along with their financial development.



1. Block level Awareness programme on financial inclusion and literacy :-

1. Block level awareness programme on financial inclusion and literacy has been organised by RTMKVIS limser on dated 16.07.16 at Rajib Gandhi Seba kendra, Gadiajore G.P. head quarters under Dharamgarh Block of kalahandi District with the financial support of NABARD regional office Odisha, Bhubaneswar. Mr. Mk Meher, D.D.M.NABARD kalahandi joined as chief guest in this occasion. Mr. Gajendra Sethi the Director SBRSET, kalahandi, Bhawanipatna, Mr. D.Biswal RBDSBI, Dharamgarh kalahandi and Mr. Netrananda Naik, the sarapancha Gadiajore G.P. were joined as the guest of honour.



RTMKVIS

2. Financial inclusion & literacy - quiz programme for high school students :-

Quiz programme on financial inclusion and literacy has been organised at A.P. Das High School Parla under Dharamgarh Block of Kalahandi District by RTMKVIS, Limser on 25.07.2016 in collaboration and support of NABARD regional office, Odisha, Bhubaneswar.



The D.D.M. NABARD Kalahandi, Bhawanipatna Mr. M.K. Meher and Mr. Gouranga Sahani, Chancellor UGB, Office Kalahandi conducted the quiz programme among 8th, 9th & 10th High School students as per RBI guideline of Banking sector, opening of different accounts participated in quiz competition 1st- 2nd & 3rd prize amount was distributed by honorable Chief Guest Mr. Arka Keshari Deo, the M.P. Kalahandi Odisha. At the end of the quiz programme Mr. Fakir Mohan Naik, the Director-cum secretary RTMKVIS, Limser thanked for students for their active participations. He also thanked the head master and Asst. teachers towards their nice cooperation and he thanked the chief guest of honour for their cooperations.



Prize Distributed By Honourable MP. Arka Keshari Deo

3. Quiz programme for high school students on financial inclusion & literacy :-

Quiz programme on financial inclusion and literacy for high school students are being organised at Maa Thakurani High School, Chhanchan Bahali under Dharamgarh block of Kalahandi District on 25.07.2016 by leading NGO RTMKVIS, Limser in collaboration and financial support with NABARD regional office Odisha, Bhubaneswar.



Prize Distributed By DDM. NABARD Kalahandi

The D.D.M. NABARD kalahandi, Bhawanipatna Mr. M.K. Meher, Mr. Gouranga Sahani, chancellor UGB, FLCC kalahandi conducted the quiz programme among high school students of 8th, 9th, & 10th class. The main questions were put by the facilitators as per the guide line of Banking sector opening of different accounts, Saving police at Rural Banks etc. total 76 students particepatied in this quiz program. Among them the most successful 3 students 1st, 2nd, & 3rd were selected and Mr. Arka Keshari Deo, the M.P. kalahandi distaibuted the prizes among successful students.

At the end of the programme Mr. Fakira Mohan Naik, the Director cum secretary of RTMKVIS, limser kalahandi thanked all the particepant students towards their nice particepant ion. By the by he thanked the head master & Asst. teacher of Maa Thakurani High School towards their cooperation Mr. Naik again thanked the guest facilities towards their every cooperation & support services.

L.I.C. Micro Insurance Agent :-

1. Divisional manager life insurance corporation of India, Divisional office Berahampur has appointed RTMKVIS as micro insurance agent vide his sister No.MI/AG/9-2016 dated 14.09.2016 as per MI/AG code No. 83125 R057/0000000000 to carry MI Business. According rule and regulations of life insurance Agent shall abide by IRDA (licensing of insurance agent) resolutions 2000 and relivant provisins of IRDA (insurance advertisement and disclosure) regulations 2000 and will be governed a per insurance Regulatory and Development Authority (Micro Insurance) Regulations,2005.

RTMKVIS is working as MI Agent in ever neglected under developed District of kalahandi where poverty is famous not only in India but at international level. We are focusing our Life Insurance programme for poor SHG mothers and financial weaker seetions of the community at rural & urban areas of our operational area in the norms madhura Bima gram/Bima josti 2016-17 premuim from 01.04.2016 to 31.03.2017. The new police making premiums are continued by RTMKVIS during the premuim period. The eligibility of police holder is 18 to 55 years. maxiumum maturity years has been fixed up to 65 years Bhagia Laxmi Plan No. 837 - premuim period 5 years to 10 years. Police period is police period +2 years. Minimum insurance amount 50,000/-semilary in new Jeevan mangal plan No. 840 premium period 5 to 10 years. Meximum insurance amount 10,000/- & maximum insurance amount 50,000/- here the policy holders get supplimentry benefit accordingly after completion of police period police holder is able to get back all the preimum amount.

Incase of death:-

During the policy period if the policy holder expired at any reason his/her nominee will be able to get back the full amount in accidental death - two times of deposited amount will be provided.

Besides this in policy villages the following developmental schemes are provided by Life Insurance Corporation of India as follows:-

- # Digging of tube wells.
- # General prasadhanagar.
- # General library.
- # General rest house.

Hence the poor families should get the opportunity of L.I.C and Develop themselves.

2. After getting the policy premium, the policy holders are provided pass books on behalf of Life Insurance Corporation. In the pass book, all detail informations of policy holders are available like policy No., insurance amount insurance period, policy period, starting period day __ month __ year & ending payment day __ month __ year __ includes premium mode of payment like monthly, quarterly, halfyearly annually etc.

All details of policy holders were written in the card.

Such as name -

Date of Birth ___ / ___ / ___ gender - M/F correspondance Address-

Name of M.I Agent ___ code No. ___ sub code No. ___

Signature of M.I. Agent ___ Signature of policy holder ___

3. Propagation & announcement of L.I.C. micro Insurance :-

RTMKVIS, Limser with the support and cooperation of life insurance corporation of India, Divisional office, Berhampur organised an awareness cum propagation and announcement meeting at Bad ghumer village under Gadiajore G.P. of Dharamgarh block on 18.9.2016. In this meeting Mr. Golak Bihari Pattnaik, the manager micro insurance, Divisional office, Berhampur was joined as chief guest Mr. Rana the branch manager L.I.C & Mr. Netranand Naik, the sarapanch Gadiajore G.P. of Dharamgarh block joined as guest of honour among others the word members of gadiajore G.P. Anganwadiworkers and more than one hundred SHG members and police holders were particpeated in this meeting.



LIC
MICRO INSURANCE

The chief guest Mr. Pattanaik discussed in details regarding the aims and objectives of micro insurance and how it will give benefit to poor beneficiaries of the police holders. He also requested the particepnts to motivate more & more poor persons especially the women to be the policy holders and get the benefit. Mr. Fakir Mohan Naik the director cum secretary of RTMKVIS, limser thanked the guests & the particepnts for the successful propagation meeting to increase more and more police holders of L.I.C. micro insurance which will ultimately develop their financial benefits and better livelihood their bright future.



4. RTMKVIS has been organised an awareness meeting in coloboration and financial support of life insurance corporation of India, Divisional office of Berhampur on 19.9.2016 at palaspani village under chhanchan bahali G.P. of Dharamgarh Block was joined in this camp as guest of honour and Mr. Golok Bihari Pattnaik, the manager micro insurance, L.I.C. Divisional office, Berhampur was joined as chif guest and facilitate this programme. Among others Mr. Bimbadhar Kata, Anganwadi workers of the G.P. SHG mothers and more then 100 villagers were present and participated in this camp. Mr. Pattnaik the manager of LIC divisionl office Berhampur, discussed the aims & objectives of LIC on micro insurance and its benefits for the policy holder. He also requested to the particepnts, to motivate other target groups to avil the scape of benefit for their better livelihood.

5. The awareness cum motivational meeting has been organised by RTMKVIS, limser on dated 20.9.2016 at Tipiguda G.P. head quarters under Dharamgarh Block where more than 100 villagers, SHG leaders, Anganawadi workers present & particepated in this meeting Mr. Golak Bihari Pattnaik joined here A chief guest and Mr. Gaja Naik the sarapancha of Tipiguda G.P. joined as guest of honour .

The chief guest Mr. Pattnaik disson the amis & objectives of micro insurance policy & becoming as policy holders. He again advised other elegible people to be involved in the policy and get the bright oppertunity.

In this meeting the particepnts asked some questions to Divisional manager of L.I.C. on micro insurance and cleared up their doubt area.

Mr. Fakir mohan Naik, the director cum secretary RTMKVIS limser, Dharamgarh thanked all the particepants for their nice particepation and the thanked the sarapancha as well as chief guest Mr. Golak Bihari Pattnaik towards their presence and voubale suggestti on which encouraged the particepants on learning process. The meeting was concluded at 3 P.M.

Other important activities of the organization :-

Observation of National & International Days :-

1. Unlike previous years the organisation observed different national days like Independence day on 15th. August, Replubic day on 26th. January. Mahatma Gandhi and Lal bahadur Shastri Jayanti on 2nd. October National youth day on 12th. January this reporting year.

2. Celebration of world womens day :-

The world women's day has been celebrated on 8th March at our office premeses of RTMKVIS Dharamgarh administrative office, Dharamgarh Where the women leaders from our different operational blocks along with SHG & PRI members were joined in this celebration and shared their issues. The local eminent persons were also joined here and encoraged the women to build their leadership quality and demand for their rights.

3. Legal Awareness camps :-

Legal Awarness also known as legal consciourness which is the empowerment of individuals regarding issues involving the law. Legal awarness helps to promote conscioursense of legal culture, particepation in the formation of laws and the rule of law or the legal system. We have organised two such camps where near about 300 people take part in both the camps and learnt the minium legal education to use law as a medium of deference from different issues.

Generals Awareness meeting :-

1. Awareness meeting 10 nos are being conducted at 10 villages under Dharamgarh, Jaipatna, Koksara, & Kalampur blocks on climate change affairs and how to save crops during drought situations.
2. Conducted awareness meeting at 12 villages of golamunda Block to check migration and asked small & marginal farmers to involve convergence programme with MENREGA on their own land Development, creation of productive assets like farm pond, cross dam, plantation programs at their waste land etc. to engage them selves as an alternative of migration during hardest period.

Dignitaries/visitors visited the organization :-

During this reporting year 2016-17 the following dignitaries/visitors visited the organization in several times and they have given their positive remarks and valuable feed backs for further improvements of the activities under taken by our organization.

1. DDM NABARD, kalahandi, Bh.Patna.
2. M.P. kalahandi, Odisha.
3. Handicraft Promotion office.
4. Any other visitor's remark.

**Details of Area Coverage :
Area with Population.**

Sl No	Name of the Block	Name of the G.P.	No of village covered	No of beneficiaries
1	2	3	4	5
1.	Dharamgarh	1. Gadiajore	6	135
		2. Br Chhendia	2	87
		3. Dumerguda	5	116
		4. Tipiguda	4	58
		5. Chhilipa	5	76
		6. Khairpadar	2	35
		7. Kanagaon	2	43
		8. Tarapur	2	27
2.	Koksara	1. Ampani	3	53
		2. Dalguma	2	36
		3. Dudakathenga	2	41
		4. Gambhariguda	3	62
		5. Koksara	2	39
		6. Musapali	2	98
		7. Phupgaon	2	75
		8. Temera	4	125
3.	Jaipatna	1. Ainlabhata	3	88
		2. Bad karlakote	2	97
		3. Baner	6	147
		4. Dhansuli	7	155
		5. Jaipatna	3	78
		6. Kuchangaon	2	69
		7. Mukhiguda	2	57
		8. Sargiguda	4	111
		9. Uchhala	3	83
		10. Mangalpur	4	122
		11. Badpujhariguda	2	71
4.	Kalampur	1. Badkuna	3	95
		2. Depur	7	76
		3. Kalampur	2	68
5.	Junagarh	1. Dedara	8	142
		2. Kaleigaon	8	136
		3. Kalopala	6	95
		4. Mahichala	2	45
		5. Meriabandli	5	97
6.	Golamunda	1. manjari	2	54
		2. Golamunda	1	25
		3. Brundabahal	1	32
		4. Chichia	1	43