

Promoting Alternate / Additional Livelihoods for women from the families of rainfed farmers and farm labour in Anantapur District 2020-22 and beyond



PROGRESS REPORT

01.07.2021 to 31.03.2022

ACCION FRATERNA - ECOLOGY CENTRE

Upparapalli Road, Bangalore Highway, Ananthapuram - 515002



Our vision

All people in rural areas lead a respectable and dignified life with economic security, food security, social equity, gender equity in an atmosphere of democracy, peace, cooperation and community support; and the people and institutions live as ***“Eternal Trustees of Mother Earth”***, and follow a culture of simple living and the ethics of conservation

Our mission

We are committed to promoting livelihood security, self-reliance and human dignity for poor farmers, working through their institutions, lead by women and promoting drought-climate resilient agroecology, agri processing and non-farm livelihoods.

We appreciate that we are not alone in this endeavor; that there are several stakeholders like Government, CSOs, industries, media, universities, research bodies, scientists etc., with whom we join hands and work together for synergic results.

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Preface

Towards Community Development lead by rural poor women

1. The fast-changing rural context:

The rural areas in Anantapur District are going through a metamorphosis! The occupational, economic, social and cultural changes appear to be rather dynamic and sudden. Rainfed agriculture, the predominant livelihood for over 60% rural households is in deep crisis. The farming costs have sky-rocketed. The consecutive droughts have become common and has become an ever-loosing game. Climate change and Covid 19 together have further worsened the situation in the last 2 years. The safety nets for crop losses like crop insurance are almost ineffective. So, more and more farmers, in last few years, have been giving up rainfed farming. They have preferred to work as wage seekers under MGNREGS, construction, irrigated farms etc. Employment opportunities are growing in construction sector like road works, real estate, rural housing etc. Such employment is giving them a risk-free income compared to farming. Therefore, fallow lands are increasing. We see a stark, massive downward occupational shift from farmers to wage seekers. The honor of being a farmer has almost gone! Some of them are earning in wages and investing in farming out of pride of being farmers. The farmers are in deep debts. Sometimes, the farmers are borrowing from labour; which used to be the other way around until recently. On the other side, these occupational changes are causing positive trends in social relations and in social equity. The cost of living has gone up phenomenally. Once luxuries like cooking gas, cell phone, motor cycle, T.V. etc., have become necessities almost for all rural households. The welfare schemes of the A.P. Government, particularly in health, education, PDS, Mid-day meals for school children, ICDS etc., are to an extent supportive to the poor families.

Added to all this the Covid-19 in 2020 and 2021 has caused untold suffering to the rural poor. It has disturbed their livelihoods and health particularly. It had also disturbed the functioning of their CBOs. However, the financial resources at the disposal of SMGs like savings and revolving fund came in as a big support to them during the crisis. The rural people now are aspiring and looking for doable and dependable income opportunities more than ever. However, poor literacy, lack of entrepreneurship, lack of capital, lack of employable skills are the main obstacles the poor women are facing. The ALP project is located in this particular context. The AF-EC saw ALP is a big opportunity in the complex crises.

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2. Alternate Livelihoods Project is pathbreaking!

The rural poor women, small farmers-cum-farm labour, organized into Sasya Mitra Groups are beginning to lead the Development of themselves, their families and their communities. They are making a way towards self-reliance economically and socially. Women are emerging as leaders at family, group and community levels; going beyond their village and mandal.

This is the result of organizing them into Sasya Mitra Groups, initiating savings and credit and nurturing the groups around sustainable agriculture and improving their livelihoods. The leadership of women is being nurtured in the groups and their federations at Village, Mandal and Project level. All this is seen as preparatory ground work done for some years in the past. At this juncture, their good luck would have it, the Alternate Livelihood Project (ALP) comes as a big opportunity to leap forward and take charge of leading the Development. ALP is carefully crafted to recognize and release the hidden capacities of poor women for forging a feminine development process. In the process they grow as 'leaders of development', which is feminine, inclusive, cooperative and collective as opposed to masculine exclusive, competitive and individualistic. However, still a long way to go.

We all, at AF-EC, are extremely happy at the emerging very positive outcomes of the project. In fact, the project is demonstrating the best results instantly. The results are visible; not only financial, but also social, humanistic and cultural. This project would be a turning point in the families of so many women and their families; to start ever a non-farm livelihood. For generations they only knew farming & farm labour. The beauty of the project is that the project may end soon; but the process of development and momentum it has created is self-propelling and sustainable for long.

The rural poor women and all of us at AF-EC are immensely thankful to Mrs. Anupama V. Nadella and Mr. Satya Nadella for their generous support for such a path breaking project. WE very much wish and invite them to visit the project and share the joy of the women. And we are very much grateful to Mr. K.R. Venugopal, IAS (Retd.,) for being with us passionately from the beginning and contributing his ideas to the concept, design and planning of the project and in implementation. We invite Mr. K.R.Venugopal garu and Madam Laxmi garu to visit the project and share the joyfulness of women.

We are now at about half way through the project. The project implementation may be completed during the year 2022-23. However, its impact and multiplier effect would continue for several years.

Date: 30.05.2022
Place: Anantapur

Dr.Y.V.Malla Reddy
Director

**Promoting alternate/additional Livelihoods for rural women
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Progress report – 01.07.2021 to 31.03.2022

1. Background:

The Project “*Promoting alternate / additional Livelihoods for rural women from the families of rainfed farmers and farm labour in Anantapur District*” is referred in short as **Alternate Livelihoods Project (ALP)**. The project is funded by Mrs. Anupama V.Nadella.



The project was approved in April 2020. However, due to COVID lockdown from April to July 2020, the implementation was delayed. The project was formally inaugurated by the then District Collector Sri Gandham Chandrudu, IAS on 13.09.2021. During the Financial Year (FY) 2020-21, only 66 women entrepreneurs were supported owing to disturbed Sasya Mitra Groups (SMGs) during the first wave of COVID. Post Covid first wave, SMGs had to be revived, re-organized and made functional again. Utilizing this opportunity, AFEC consciously improved the women ratio in SMGs, especially from SC & ST communities. Women karyakartha system (village volunteer) was introduced in March 2021 to strengthen the groups and provide sustainable facilitation. The field staff would be gradually minimized and karyakarthas would perform their role as facilitators of SMGs. The Karyakartha's are active women with basic education and are from within the SMG families.

The second wave of Covid, from April 2021 to June 2021, once again shattered the SMGs and rural livelihoods. AFEC had to focus on relief and rehabilitation, followed by reviving the SMGs once again. The project implementation was delayed. However, it was also a blessing in disguise as the livelihood investments of poor women escaped the disastrous Covid periods. Only 55 women could be supported through ALP during the first quarter of FY 2021-22. A detailed report was shared in August 2021.

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2. ALP objectives:

Objective 1: Promote alternate/additional income generation (off-farm and non-farm) opportunities for 3000 women members in the SMGs by providing a matching “assistance” of Rs. 5000/- to Rs. 7500/- per each enterprising woman. The same women would be facilitated to borrow similar amount as a loan from their SMG. Thus, the total investment would be from Rs. 10,000 to Rs 15,000 with which she would take up a feasible alternate income generation activity of her choice.

The terms of repayment would be friendly to the women borrowers, so that they would not resort to consumption credit from somewhere else.

Objective 2: *The project proposed to cover 3000 families in first year, directly from the grant and an additional 3000 families in consecutive year by revolving the recovered amount. From the third year, the project proposes to cover up to 6000 new women, and would gradually increase the loan amount and or enhance the level of business for women entrepreneurs. The increase in women entrepreneurs or their business level would come for two reasons; 1. By recycling the recovered loan amount and 2. By increasing revolving fund from monthly savings and accrued interest. Gradually the consumption loans would come down as the incomes start rising and all the amount available at the disposal of the SMGs would be loaned for productive purposes.*



2.1 Progress under objective 1 as on 31.03.2022:

The implementation processes conceived in the proposal were followed scrupulously. These processes have strengthened the SMG's in terms of regular meetings, disciplined functioning, increased participation in SADL project implementation etc. The processes involved are:

- a) a matching loan contribution of equal amount from the SMG savings
- b) easy terms of repayment for women borrowers
- c) only A grade groups were selected for the project assistance
- d) the recovery amount is being added to the Group's revolving fund
- e) the recovered amounts are being loaned to other needy women.

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The project gained momentum from the second quarter of FY 21-22 and made a considerable progress. The third wave of Covid which occurred during the months of January and February 2022 did not disturb much the implementation of the project.

As on 31st March 2022, 1301 women from 418 SMGs in 147 villages were supported directly under ALP. The project has provided an assistance of Rs 94,65,000/- and SMGs have contributed equal amount of Rs 94,65,000/- for loans under ALP. Thus, a total amount of Rs 1,89,30,000/- was provided as loans to 1301 SMG members. All these women have initiated petty businesses or off-farm income generation activities and running them successfully. They are earning an additional income of Rs. 6000/- to 12000/- per month! Deliberately the loans for agriculture purpose were excluded as the farming has become a losing gamble in the District. The loan recovery rate is 100%. While 95% members are paying on scheduled date, remaining 5% members are paying within that month.

"I have purchased to-be-harvested tamarind trees with ALP loan and supported my husband in Tamarind business. He respects me a lot for this support. I am paying monthly loan installments promptly. SMG members show me as an example for prompt repayment," said Jeevitha from Makodiki village, Settur Mandal.



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"I have started a vegetable business with ALP loan of Rs.15000/- and earning an additional income of Rs.200 to 300/- per day. I am able to support my family and also gain respect in the community The SMG has given me this idea and opportunity of earning alternative income", said Shanthamma from Buddayadoddi village, Settur Mandal.



The recovered amount is being revolved in the groups as loans to other needy women in the group. So far 204 women were provided loans in 93 SMGs in 58 villages for non-farm livelihood activities from the ALP recovery amounts. Thus, a total of 1505 women have improved their family livelihoods with this project support. Gradually the loans borrowed for livelihoods are increasing in the SMGs, benefitting more and more women.

"I am a widow. My sangha gave me ALP loan of Rs. 15,000/- to start sari business. I am earning Rs.400/- to Rs.600/- per day. I have gained courage that I can live alone with respect. Business is now my livelihood and hope. Sangha has shown me the path in difficult times," said Anumakka from Anumpalli village, Settur Mandal.



The women are empowered through additional incomes from ALP loans which enhanced their self-esteem and social status. They now consider themselves as entrepreneurs and not as daily wage labourers.

"I used to work as daily wage labour. I learnt tailoring and have a sewing machine. Due to lack of sufficient cloth material, the business was not doing well. I took ALP loan and purchased cloth and other design materials. The business picked up and I am now earning minimum of Rs.200/- per day working at home. I am supporting my husband and also saving money for children education," said Rajamma from Bandameedipalli village, Rapthadu Mandal.



Now they need not solely depend on undependable farm income or wage income. They are adding stable and sustainable income to the family. They are more respected and valued in the family.

"Earlier, I was running a petty shop. With ALP loan, I have added sari business also. My income has doubled from Rs 250 per day to Rs.500/- per day. My family members respect me and my decisions. Unlike earlier, now they encourage me to participate in SMG meetings," said Lalithamma from Parlachedu village, Settur Mandal.



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Their opinions and ideas carry importance in the family decisions like crop choices, children education and financial matters. Now many of them are able to feed their children well with nutritious food and send to better schools.

"I started sari business with ALP loan of Rs.15,000/- and earning Rs 300 per day. I am able to feed my children well and send them to school. SMG has protected me like our mother in difficult times" said Lakshmidevi from Mucharlapalli village, Settur Mandal.



"I purchased 3 Ram lambs with the ALP loan. I take them along when I go to wage work and graze them. I also stall feed at home. They have grown well. If I sell them now, I will get double money. I earn an additional of Rs.20000/- every 6 months. SMG and ALP has shown me the way to better life," said Sujatha from Pathacheruvu village, Kalyandurgam mandal.



ALP has given the vulnerable women new hopes and aspirations. Some women are already approaching banks for big loans to further improve their businesses. Their knowledge, skills and business contacts have improved. They are able to negotiate well and assert themselves with confidence.

2.2 Progress under objective 2:

Status of SMGs and their savings as on 31.03.2022:

At the end of FY 2020-21, there were 938 SMGs with 17,974 families comprising 7,357 SC & ST families (41%) and represented by 16,526 women (92%). The cumulative fund (Savings + Interest + others) available with the SMGs as on 31.03.2022 was Rs 9,50,74,384/-. (Rupees Nine crore Fifty lakh Seventy-four thousand Three hundred and Eighty-four only). ALP has already covered 418 SMGs, which are functioning in A grade. Another 300 SMGs are estimated to be in A grade. The assessment of SMGs is an ongoing process. Only A grade groups are considered for assistance under ALP.

As the second Covid wave receded in July 2021, the functioning of SMGs began to improve. The field staff and women karyakartas played a key role in reviving the groups and facilitating regular meetings, savings & credit. Covid Appropriate Behaviours were discussed and followed in SMG meetings. The agricultural activities introduced by AFEC during Kharif 2021 season like **Rainfed Nutri Natural Farming, Contingency crops and Kitchen Gardens** ensured food and nutrition security at household level and also helped in revival of SMGs.

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ALP provided an opportunity and incentive for SMGs to revive, upgrade their level of functioning and enhance their off-farm and non-farm livelihood initiatives. Many SMGs aspired for achieving 'A' grade as they can avail ALP. They discussed and streamlined their functioning through a) improved attendance and participation in other group activities b) Improved monthly savings, better loan recovery and c) improved lending terms and d) increased loans to non-farm livelihood activities. Thus, many groups achieved 'A' grade making them eligible for ALP support.

"I am Indiramma from Kalagalla village in Kuderumandal. There are 10 SMG's in our village and all of them are progressing well. There are 30 members in our SMG. We have improved our group fund and provided one round of Rs.50,000/- loan to every member. In our SMG every member now has 2 income sources, one from agriculture and another from non-farm activity. At present our sangha fund is more than 6 lakhs. We provide loans to members as per their business needs. We need not go to any bank; the money available with us is more than sufficient. As the convener of our SMG, I am respected by all members for running the SMG well. Recently I was elected as president for a new FPO (Farmer Producer Organisation) formed by AFEC in our Mandal. I am very happy to be a member of SMG family".



ALP brought new energy and improved functioning in SMGs. We have observed increased attendance and participation in group meetings. They began to actively take part in implementation of sustainable agriculture and drought mitigation activities and improved the outcomes. The group discipline and mutual cooperation among members has improved. The groups are now able to manage thrift and revolve credit effectively.

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"I am Hanumakka from Apilepalli village in Kundurpi mandal. I am the convener of "Father Ferrer Rainfed group" and also co-convener of Kundurpi MSMS (Mandal Sasya Mithra Samakhya). Earlier, I used to selfishly fight in sangha for personal benefits. I learnt through trainings that the neediest people should get first priority in programs. Now as a leader, I give priority to single women and physically handicapped in programs. Our sangha received sprinklers sets and oil engines for protective irrigation. I have taken initiation for proper utilization of the equipment with terms and conditions. All sangha members respect me and abide by my word. I am happy that I could grow as a women leader with support of AFEC".



Now they are keenly following up the recovery of not only ALP loans, but also all loans given by the SMGs; so that they can lend to more needy women members. The SMGs desire and capacity for lending more towards livelihood enhancements has increased, rather than consumption loans. The experience sharing of ALP beneficiaries is a good learning and motivation for other members. Even the groups, where ALP is not yet covered, are gradually moving towards income generation loans rather than consumption loans. Overall there is a very positive movement of groups, going beyond monthly savings and loans. The SMGs are gradually moving towards self-governing, self-reliant and self-sufficient.

The SMGs have been functioning as self-managed Mini Banks. Each Group have their own regulations, do's and don'ts and ensure they are observed. Conflicts are resolved in an amicable manner and a sense of ownership and belongingness is felt by every member. The savings and Mini-Banks bind the members to the Group.

3. Development by Women; not Women's development:

Accion Fraterna Ecology Centre believes that for the past 30 years or so, the focus has been on development of women. Now the time has come for the "development by women". It is time that women decide and lead the development initiatives in their way. That way the development will be more inclusive, just, humane and sustainable.



This year on the International Women's Day, the Director gave a call for "Development led by Women". He called the staff and the women alike that only the development led by women can be "Sustainable". The development is not only about income

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enhancement. It is about social and gender equity, it is about economic self-reliance, it is about caring for the needy, it is about unity and voicing concerns loudly, it is about using natural resources sparingly and sustainably, it is about conserving and protecting the mother earth. Women are the best Trustees of Mother Earth, he explained.

AFEC decided to firmly to pursue the concept of development by women, for all and for sustainable ecology and environment. With this in view it has been transforming its CBOs with predominantly women membership and women lead.



"My name is Peddakka. I live in Ipperu village in Kuderu mandal. I am convener of MSMS and FPO leader in Kuderu mandal. I am an illiterate and belong to SC community. But with support of AFEC, I could lead the sangha federations and actively conduct businesses through our FPO. Now I have an identity and respect in the mandal. Sangha members regularly come to me for advice and support. I encouraged my daughter and daughter-in-law to work as Karyakartas in AFEC villages. I talk to Government officers and get entitlement and schemes for our sanghas and FPOs. I am respected in my family am consulted in taking family decisions. If AFEC is not there, I would have remained as a shy, unconfident person working as a daily wage labour. I am grateful to AFEC and SMG's for making me a leader".



It is observed that SMG women are emerging as leaders and change agents. The women membership in SMGs has increased to 91%. Women leadership has strengthened in SMGs and in federations at village (GSMS), mandal (MSMS) and project (ASMS) level. The women leadership and participation has increased in Farmer Producer Organisation (FPOs). These community institutions, lead by women, are enabling and promoting participatory development processes at all levels. The thrift and credit activity in SMGs have augmented the financial resources at their disposal and augmented their investments. They are supporting widows, single women and physically challenged on priority basis. 152 such most vulnerable women were provided loans under ALP. The participatory process further empowered the women and forged their leadership. It is evident from their increasing participation in local Self-Governing Bodies like Gram Panchayats, Farmers Organizations and voicing their concerns, accessing Government programs and realizing their entitlements. These institutions are gradually moving towards self-managed and self-governed entities. They are emerging as the voice of the poor and marginalised; being able to bargain and negotiate with the Government agencies on the issues of their concern.

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Here are some voices from emerging women leaders:

"My name is Devamma. I live in Vepacharla Eguva Thanda in Atmakur mandal. I am the GSMS convener covering 6 SMGs in the village. I facilitated 30 women from our village to take ALP loans and start petty businesses. All these women are continuing the businesses and earning alternate incomes. Most of the men in our village are habitual drinkers and neglect the families. Women are taking care of the needs of our families with mutual support. All the petty businesses in our village are run by sangha women with ALP support. Now they are confident of their future. I earn a lot of respect as I played a key role in getting loans and also ensuring timely recovery of loans. All SMGs in our village want to improve sangha fund and further support each other for improving our livelihoods. We are grateful to AFEC and ALP for helping us".



"I am Ramakka from Pampanuru village, Atmakur mandal. There are 6 SMG's in our village. I am the convener of SC labour group and also board member of FPO, Atmakur Mandal. I am an illiterate but can talk to any officer, regarding anything. I learnt this by attending the meetings and participating in them actively. My family considers AFEC as our well-wisher and supports me to attend meetings. Our village has benefitted a lot from various interventions of AFEC like, ICRISAT program, NABARD program, SADLP program, ALP loan etc. Any officer, who comes to our village, first meets me. I am grateful to AFEC for training me and motivating me to become a leader in my village. I will keep learning and also work for betterment of my community".



"I am Vanuramma from Yerraborepalli village, Settur mandal. I am actively participating in AFEC programs since 10 years. I am a single woman. I raised my children with great difficulty and got them settled in life. There are 5 SMG's in our village. Sixteen women have taken ALP loans for businesses. I am a member in watershed committee and also a BOD member of Settur FPO. I actively participate in all meetings. All the women in our village respect me as I stand by them in difficult times, especially when they have problem with their husbands. I am getting old, so I am developing new women leaders. I take young women to MSMS and FPO meetings. Families willingly send young women with me as they trust me. I am grateful to AFEC for supporting me".



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"I Peddamma from Borampalli village, Kalyandurgam mandal. There are 5 SMG's in our village. Earlier most of them were not functioning well with irregular meetings, thrifts and loan recoveries. I took initiative and discussed with SMG members about importance of proper functioning. I also participated in all SMG meetings. Gradually all the SMG's started functioning properly. I was selected as representative for MSMS from our village. I spoke to RBK (Rythu Bharosa Kendras) staff (Government) and facilitated RBK schemes to our sangha members. I motivated youth to join skill trainings provided by AF. Now all these youth, including my son, are employed and earning good income. The SMG members respect me and praise me. I feel grateful to AFEC for providing this opportunity".



4. Lessons learnt and aspects to be improved:

- Generally rural people, particularly women, lacked entrepreneurship due to lack of education and exposure. Thus, they cannot take risk of starting new livelihood initiatives. They prefer wage employment, which involves no risk. It is a challenge to build entrepreneurial attitude among rural women and enable them to access various non-farm income opportunities.
- Some businesses like petty shops, tailoring etc., reach saturation level in villages very fast. Then we will have to explore new opportunities at another level.
- AFEC is exploring convergence with income generation program of Government and Banks for SMG members.
- AFEC is also thinking of "Value chain approach" for some non-farm and off-farm livelihood activities like Garment industry.

5. Conclusion:

The ALP project implementation has picked up very well after Covid second phase. The project made a huge impact on the incomes of SMG women as well as on the functioning of the SMGs. The members are benefitting through horizontal dependence (mutual cooperation & CBO services), now they need not depend on outside persons in critical times. The women's self-esteem and socio-economic status is on the raise. They began to play a more leading and proactive role in the development of family and in the community. More women are coming forward to join or form new SMGs. ALP is the most satisfying project AFEC had implemented in the last decade! We are extremely happy with the impact the project is making on the livelihoods of women and on the strengthening of the SMGs. We plan to complete the project implementation phase 1 by the end of the year 2022-23 and continue further building on it.

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ALTERNATE LIVELIHOODS PROJECT – ACHIEVEMENT

Annexure 1: Mandal wise segregated ALP loans

1st September 2020 to 31st March 2021												
S.No.	Mandal	No.of Villages Covered	No. of SMGs Covered	No.of Women covered	Caste category				No. of Persons with Disabilities covered	Amount under ALP (Rs)	Matching loan from SMGs	Total amount (Rs)
					SC	ST	BC	OC				
1	Kuderu	3	7	20	9	6	4	1	8	1,47,500	1,47,500	2,95,000
2	Kundurpi	2	2	6	6				3	45,000	45,000	90,000
3	Dharmavaram	5	5	14	9		2	3	6	87,500	87,500	1,75,000
4	Beluguppa	4	4	16	4		12		3	1,12,500	1,12,500	2,25,000
5	Rapthadu	2	3	6	4		2		3	40,000	40,000	80,000
6	Atmakur	1	1	2			2		1	10,000	10,000	20,000
7	Kalyandurg	1	1	2			2		2	15,000	15,000	30,000
TOTAL		18	23	66	32	6	24	4	26	4,57,500	4,57,500	9,15,000

Annexure 2 April 1st 2021 to March 31st 2022												
S.No.	Mandal	No.of Villages Covered	No. of SMGs Covered	No.of Women covered	Caste category				No. of Persons with Disabilities covered	Amount under ALP (Rs)	Matching loan from SMGs	Total amount (Rs)
					SC	ST	BC	OC				
1	Kuderu	17	62	190	70	26	72	22	28	13,84,000	13,84,000	27,68,000
2	Kundurpi	21	48	143	25	1	111	6	8	10,72,500	10,72,500	21,45,000
3	Dharmavaram	18	65	180	58	15	90	17	18	12,80,500	12,80,500	25,61,000
4	Beluguppa	15	27	99	26	4	64	5	12	7,40,000	7,40,000	14,80,000
5	Rapthadu	17	42	112	41	2	61	8	18	8,07,500	8,07,500	16,15,000
6	Atmakur	16	63	208	64	59	80	5	23	15,30,000	15,30,000	30,60,000
7	Kalyandurg	16	39	139	40	4	89	6	10	9,97,500	9,97,500	19,95,000
8	Setturu	16	49	164	42	4	117	1	9	11,95,500	11,95,500	23,91,000
TOTAL		136	395	1235	366	115	684	70	126	90,07,500	90,07,500	1,80,15,000
Cumulative Total		154	418	1301	398	121	708	74	152	94,65,000	94,65,000	1,89,30,000

H. Rizwan

7. Financial Status Report

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ACCION FRATERNA ECOLOGY CENTRE, ANANTAPUR

FINANCIAL STATUS REPORT

Project Title:	Promoting Alternate/Additional Livelihoods for Women from the Rainfed Farmers and Farm Labour in Anantapur District				
Project Funder:	Mrs. Anupama V Nadella				
Reporting Period:	01.04.2020 To 31.03.2022 (Consolidated Report)				
	Income and Utilisation as per Reporting Period				Total
	01.04.2020 to 31.12.2020	01.01.2021 to 31.07.2021	01.08.2021 to 31.03.2022		
(+) Income:					
	Project Opening Balance				
	Received Grant - 08.04.2020	2,00,00,000	-	-	2,00,00,000
	Interest	2,40,145	5,52,460	5,96,919	13,89,524
	Total Income	2,02,40,145	2,03,95,105	2,05,62,024	2,13,89,524
(-) Utilisation:					
	Utilisation - Financial Support to SMG Women	3,97,500	4,30,000	86,37,500	94,65,000
	Total Utilisation	3,97,500	4,30,000	86,37,500	94,65,000
	period	1,98,42,645	1,99,65,105	1,19,24,524	1,19,24,524

Income and Utilisation as per the Financial Year					Total
	01.04.2020 to 31.03.2021	01.04.2021 to 31.03.2022	01.04.2022 to 31.03.2023		
(+) Income:					
	Project Opening Balance				
	Received Grant - 08.04.2020	2,00,00,000	-	-	2,00,00,000
	Interest	6,99,104	6,90,420		13,89,524
	Total Income	2,06,99,104	2,09,32,024	1,19,24,524	2,13,89,524
(-) Utilisation:					
	Utilisation - Financial Support to SMG Women	4,57,500	90,07,500		94,65,000
	Total Utilisation	4,57,500	90,07,500	-	94,65,000
	Balance of Project Fund at the end of the reporting period	2,02,41,604	1,19,24,524	1,19,24,524	1,19,24,524

(Signature)

(A.SRINIVASULU)
HEAD - FINANCE

(Signature)

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CHIEF OF OPERATIONS

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DIRECTOR

Case studies

Promoting alternate/additional Livelihoods for rural women from rainfed farmers and farm labour households in Anantapuramu District



1. Ambedkar Sasyamitra Group, Ontimidde village, Kalyandurgam mandal

The Ontimidde village is located in kalyandurgam mandal in Ananthapuramu district. In this village many people are educated and there are many progressive farmers. They cultivate crops like Groundnut and Tomato under irrigated conditions around the year as many farmers have sufficient water from bore wells.

In this village, Dalit community is living in destitute condition. RDT built pakka houses for them and named the street as Ambhedkar colony. Very few women in this colony went to school. Their main occupation was agriculture wage labour. Their incomes were low and erratic. They depended on big farmers for consumption loans.



Group Formation: In the year 2017 A.F.Ecology centre formed a Sasya Mitra Group with 17 members in this colony and named it Ambedkar group. The group was active for about 2 years, but later it got split because of migration of some members. Difficult to find any works in the village, members took away their savings money from the group and left to cities. In November 2019, the group was re-organized. They did regular savings of Rs 100 per member and provided loans to needy members. By March 2021, the group fund increased to Rs.68,997/- which helped them provide sufficient loan amounts to all the needy members. Members were taking loans for consumption needs and repaying them on time. They stopped borrowing money from the big farmers and started depending on the group.

The Ambedkar group decided on simple terms and conditions for giving loans and recoveries. The sub group leaders were given responsibility for timely savings and loan recoveries in their sub group. The Convener Nagamma and Co-convener Aruna actively worked for strengthening of the group. Eventually, the group got A' grade in 2021. ALP loans were provided to three members of this group to start nano businesses. The details of those members were as follows:

Aruna: She took Rs 15,000/- loan from the SMG under ALP and supported her husband in purchasing an Ice cream cool cart for ice cream business; they earn Rs 1000/- per day from the business. She repaid the entire loan promptly.

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Nagamma: She too Rs 15000/- loan from the ALP project and started sari business She earns Rs.6000/- to Rs.7000/-per month and repaying the installments on time.



Yellakka: She took ALP loan of Rs.15,000/- and brought a drilling machine for her husband's carpentry shop. They earn atleast Rs 1000/- per day. She paid all the loan installments.



Seeing the economic development of these 3 women, two more members of the group were inspired and applied for the ALP loan. They were given loan from recovery amount.

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Padmavathi: She took loan of Rs.15,000/- and invested in her banana retail business in Kalyandurgam town. She is earning Rs.500/- to Rs.600/- per day.



Laxmi: She took a loan of Rs.15,000/- and invested in cement bricks making business in Golla village. Her family is earning Rs.800/- to Rs.1200/- per day.



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Impact of ALP loans on the SMG:

1. The group norms are followed strictly
2. The attendances of members to group meetings have improved.
3. Bank account was opened and maintained by them properly.
4. The members have understood the importance of alternate livelihoods.
5. The leadership has improved. More women are coming forward to take responsibilities.

Conclusion: The ALP empowered the women through enhancing and diversifying their incomes. These women support their families, by buying things for home and educating children. They don't depend on anybody else for their day to day needs. They are now confident about their future. Gradually more and more women are showing interest to take up non-farm activities and improve their incomes.

2. Meenakshi Group, Erragudi village, Beluguppa Mandal

Erragudi is a small village in Beluguppa Mandal. Agricultural works are not available in this village, so women go to neighboring villages for wage labor. Due to black cotton soils, farmers in this village cultivate Bengal gram and Jowar crops, which have a very short crop season.

In the year 2017, Accion Fraterna Ecology Centre formed five SMGs in this village. Each group consists of 15 to 20 poor women. These groups meet twice every month and make regular savings and internal lending. SMG groups provide space to poor and uneducated women to discuss agriculture, other livelihoods and women issues.



Meenakshi SMG Group: The group formed in the year 2017 with 20 Dalit women. They meet every month in the first week without fail and did regular savings of Rs 50 and gave loans to needy members. The group members supported each other and repaid all the loan instalments on time. Sub group leaders play a major role in leading their sub group. Convener and Co-convener both are active in running this group.

In 2020, AFEC introduced ALP to improve the income of poor women and make them economically independent through alternative livelihoods. Among the five SMGs in the village, Meenakshi group got A grade and was supported by Alternate Livelihoods Project. In the beginning only four women had shown interest to do business and applied for ALP loans. They were provided ALP loan of Rs.15,000/- each. Their details are as follows.

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- 1) **Renukamma:** She took the loan to run the kirana shop in S.C colony. She repaid the whole loan amount to SMG in 10 months. Her husband supported her in bringing the required kirana material. Her income from business is about Rs.9000/- per month.
- 2) **Gangamma:** She is a single woman. She took loan of Rs.15,000/- for puffed rice business. She goes to other villages for selling puffed rice and earns Rs. 500/- per day from the business.
- 3) **Shanthi:** She is working as Asha worker in the village. She started sarees business with ALP loan in her home itself. She buys sarees from Anantapur and sells in the village. Her additional income is Rs.6000 to Rs.7000/. per month. She also continues to work as Asha worker.
- 4) **Marekka:** She took loan of Rs.15000 for puffed rice business. She earns Rs. 500 per day by selling puffed rice.

These women repaid whole amount with interest promptly. They laid foundation for ALP and inspired other women towards alternate livelihoods. More women are showing interest to take up businesses and improve their incomes. Four women were provided second term ALP loan with revolving amount. Their details are as below:

1. **Varalaxmi:** She took Rs.15,000/-loan and purchased 3 goats. She goes to daily wage work and takes the goats along with her for grazing. She is repaying the loan regularly.
2. **Devi:** She took Rs.15,000/- and purchased goats. She is repaying ALP instalments regularly.
3. **Laxmidevi:** She is a wage labor. She bought 3 goats with ALP loan. She is repaying the loan promptly.
4. **Malakka:** She took loan from ALP and started the saree business in the village. She is earning Rs.7000/- to Rs.8,000/- per month and repaying the loan installments on time.



Conclusion: Only one among the above eight women has some education, other 7 are illiterates. Still they are confidently conducting businesses and non-farm activities for improving their incomes through alternate livelihoods. The group is also strengthened with ALP loan.

3. Ratnamma, Vaddepalle

My name is Ratnamma. I live Vaddepalli village in Atmakur mandal with my husband Subbarayudu. We both are illiterates. We got married at very young age. We have 3 sons and one daughter. My husband got 2 acres of Rainfed land. We dug bore wells, but failed leaving us a big a big debt. Our future dreams shattered when we lost our 3 sons at their young age. The first son at the age of 13 died of cancer. The second son at the age of 11 died of snake bite in farm work. And the third son at the age of 5 died of Meningitis. All three of them died in 3 years between 2017 and 2020. My husband fell ill with paralysis. With the help of our village sarpanch I got him treated in a big hospital. I went to depression, with all these problems.

In these tough times, SMG came to my rescue. The group members consoled me and helped me more than my relatives. Seeing my situation, SMG gave me Rs.15000/- loan under ALP. We purchased two goats. I go to labour work and also graze the goats. Soon the number of goats increased to 5. I am repaying the loan regularly. If I protect the goats for 1 more year, I can sell them each for Rs.20,000/-. Then I can clear off all my family debts, thanks to ALP and Anupama Madam.



I always remember my sangha member's words "We should not depend on others until our last breath. Let us help each other and be self-reliant".

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4. Laxmi Devi, Gangavaram



I am Laxmi devi, living in Gangavaram village in Beluguppa Mandal. My husband Anjineyulu is a daily wage labourer. We have 4 children, 2 sons and 2 daughters. We could not provide education to daughters, because of poverty. Our daughters worked as wage labour from young age and supported our family.

We migrated to Hyderabad for some years for better livelihood. We worked in Brick kilns as daily wage labourers. It was very difficult work and living conditions were poor. We saved some money and returned to our village after 12 years. I joined in SMG and started saving Rs.50/- per month. I took a sangha loan and invested in purchasing an auto. With saving amount from our migration days, we started a mobile kirana business. My husband runs the auto and I go along with him for supporting in business. We go from village to village and sell provisions in exchange for old steel and iron vessels. We got good profits and saved money. With that money we conducted our 2 daughters' marriages.

Recently, I needed money to invest in business. Then my sangha provided me a loan of Rs.15000/- under ALP. We purchased more provisions and improved the business. We are earning Rs.1500/- per day. We saved the money and purchased 2 acres of land in our village.

I am happy that we have cleared debts and completed responsibilities. I never approached any bank. Sangha is my bank, it always helped me in time of need. I learned a lot from sangha and enhanced my confidence. I thank AFEC, my Group and Anupama Madam for the support.

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5. Padmavathi, Gotluru.

My name is Padmavathi. I live in Gotluru village of Dharmavaram mandal with my husband Sri Ramulu and 3 children. Our elder daughter is married. Our son is studying Degree and younger daughter is studying Intermediate. I and my husband are both illiterate. As we are from washer man caste, we lived through washing clothes from childhood itself. Every day we collect clothes from all houses in the village, carry them to the pond and wash them. We iron clothes and return them to respective houses. It was very hard and back breaking work. In spite of such hard work, our income was very meager. Our occupation does not carry much respect. We are not treated well and feel inferior. We were involved for every traditional ceremony in the village but are treated as slaves or inferior people.

I joined SMG in our village and started doing savings regularly. I have taken loans from sangha for house consumption thrice and repaid promptly. I learnt about social equity and gender equality in sangha meetings. I understood the importance of economic independence for women. After ALP came, my sangha asked me to take a loan and start some business. I discussed with my family about starting a laundry shop. I took a loan of Rs.15000/- and purchased a new Iron Box for Rs 6,000/-, a table for Rs.4,000/-, charcoal for Rs.3,000/-, soaps & other materials for Rs.2,000/-. I started working from my home itself. I am repaying the loan promptly.



The villagers now come to our home and give clothes for washing and Iron. I am earning additional Rs 6,000/- per month. I am grateful to sangha, AFEC and Anupama Madam for providing me a dignified life.

6. Ramanjinamma, Gangavaram.



I am Ramanjinamma living in Gangavaram village, Beluguppa mandal. We have 3 children. Elder daughter is married and younger one is doing nursing course. Our son is studying Intermediate. We do not have any land. Daily wage labour is our only source of income. RDT has supported us in constructing a house. Earlier we used to depend on big landlords for consumption loans. They charged high interest rates. Also, we were obliged to work in their fields.

I have joined SMG and started saving of Rs.50/- per month. I started taking loans from sangha for consumption purposes. With sangha loan last year, I purchased a cycle and a cooler box and helped my husband to start ice cream business. My husband goes to villages and sells ice creams. He used to earn Rs.100/- per day from business.

Recently I took a loan of Rs.15,000/- from SMG under ALP for improving the business. We added some of our saved money and purchased a second-hand motor cycle and a mobile ice cream freezer box. Now my husband covers many villages and sells more ice creams. He is earning profit of Rs.600/- to Rs.700/- per day. We look forward for summer season as our income goes up in summer season.

Now I understood the importance of having alternate income sources. We are able to give good food and education to our children. We are grateful to sangha and Anupama Madam for ALP.

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7. Lakshmakka, Maruru – Lakshmakka life transformed with business

My name is Lakshmakka and my husband name is Bavaiah. I live in maruru village in Rapthadu mandal of Anantapur district. We have two children. Elder daughter got married. We have 3 acres of rainfed land. Every year we used to cultivate groundnut crop. But the crop yields didn't come as expected due to lack of timely rainfall. So, we stopped farming since 5 years. I work as daily wage labour in our village to meet our family needs. My husband works as a cobbler in the village and earn about 100-150 rupees per day. When I get work, I earn 200/- per day.



Every year, in order to cultivate groundnut crop, we used to borrow money for interest from relatives or big farmers. As the crops failed every year, our loan burden has increased. Unable to pay back in time from agriculture income, we sold 1-acre land and cleared our debts. My younger son is suffering from mental health problem since his young age. My husband and me are becoming older. We thought that son would help us in our old age, instead we are serving him.

Our SMG helped me to come out of distress and live a better life. After we started our SMG, 4 years ago I stopped borrowing high interest loans from outside and depended only on SMG. In the year of 2021, the AF Ecology centre through ALP supported SMGs by providing financial assistance to needy women to do small business in villages. The objective is to make women economically independent and provide them dignity. Keeping this in mind, I convinced my husband and took loan of 15000/- from the SMG. With this amount I started vegetable business in my village. We go to Anantapur purchase vegetables and sell them in nearby villages. Now I am earning 500/- per day.

Transformation: I can't read. I didn't know how to calculate money. I didn't have the courage to travel. But all these barriers are broken now. Now in our family financial situation has improved and people respect us. When I joined SMG, I was in financial problems and not confident of overcoming them. Now I cleared all financial problems and living happily with dignity and confidence. Thanks to Anupama Madam, AF Ecology Centre and SMG.

8. Anjinamma, Jallipalli.



My name is Anjinamma. My husband Polanna died few months ago. I live in Jallipalli village in Kuderu mandal. I have two grown up sons but they never care for me, so I'm living alone. I sell vegetables in surrounding villages for a living. When my husband died, I could not go out for 3 months due to traditions. At that time, no one supported me financially and I suffered a lot. I went into depression.

At that time, our village volunteer Mrs Yashoda, counselled me and supported me. She consoled saying, "You are not alone, whole Sangam is with you". I am member of SMG and saving Rs 100/- every month. Sangam provided me the ALP loan of Rs 15,000/- for improving vegetable business. I got repaired the push cart and also invested in the business. Now I am earning Rs 1000 per day. I am grateful to Mrs. Anupama Madam, AFEC and SMG for supporting me in time of need. I learnt a lot about life from sangam.

9. Sunita, Kalagalla.



My name is Sunita and my husband name is Gangadhar. We live in Kalagalla village in Kuderu mandal. We have two children. Our son is studying third class and daughter is studying first class at Government school in the village. My husband is an auto driver and I work as daily wage labour. My husband earns Rs 700/- every day. We have two acres of rainfed land. We cultivate crops only if the rainfall is good. The crops fail regularly and we lose all the investment. We do not have own house and are living in a dilapidated rented house. We are poor and cannot afford to build a house. Auto is the only asset we own.

I am a member of SMG and save Rs 100 every month. I regularly take small loans for consumption purpose. AFEC has encouraged SMG members to earn alternate income utilising ALP loan. Then I discussed with my husband and took Rs 15,000/- loan. We started vegetable business in Auto. My husband brings vegetables from Anantapur market. We both go to 3-4 villages and sell them. We are earning Rs 1500/- per day from the business.

I'm happy for doing business. Our family income has increased and more regular. We are thinking of building a house. Our family will always be grateful to Anupama Madam and AFEC for helping us find a way to do business.

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10. Tirupalamma, Kammuru



My name is Tirupalamma. I live in Kammuru village in Kuderu mandal. My husband died 30 years ago. My son was one year old at that time. I faced lot of difficulties after my husband died. My mother-in-law tortured me and sent me away. I went to my mother house with my son. There also I was treated like an unwanted guest. I started living on my own. I worked as a daily wage labour to support myself.

After a few years, AF Ecology formed SMG's in our village. Obulamma, who was the convenor of the GSMS motivated me to join in her SMG. She was my support in times of hardships. She gave shelter in her home when I was thrown out by my in laws and facing hardships. The other SMG members also stood by me. Along with some of SMG members, I too went to work as wage labour in construction sites in Anantapur in order to earn higher wages. I also saved money every month regularly in SMG and often took small loans for consumption purposes. I also supported my son's education. He completed 10th standard. I learnt a lot by attending trainings and campaigns organised by AF Ecology Centre.

Sangha provided me a loan of Rs.15, 000/- under ALP to start a petty business. I opened a petty shop in my home and earning additional income of Rs.5,000/- per month. Thanks to ALP, I am somewhat settled and confident of living on my own with respect. I am thankful to SMG, Mrs.Anupama Madam and AF for supporting me.

11. Laxmidevi, Bandameedapalli.

My name is Laxmidevi, I live in Bandameedapalli village in Rapthadu mandal. I have no children. I am an illiterate. My husband died 11 years back due to ill-health. He was hospitalised before death. I took a high interest loan of Rs.3,00,000/- and spent on hospital expenses. We have 2 acres of Rainfed land. After demise of my husband, there is no one to cultivate the land, so it is left fallow.

I could not repay the loan taken for my husband treatment and was harassed by money lenders who gave me the loan. They humiliated me and behaved badly. I had no support and went into depression. Later with the help of relatives, I sold one-acre land and cleared the debts. I started to work as daily wage labour to support myself. I joined the SMG and saved Rs.100/- per month. I got moral support from SMG which helped me to live among the group members without fear.

Recently under ALP, my SMG provided me a loan of Rs.15, 000/- for starting a ladies fancy store. I started the store in my home and running it successfully. I am earning additional income of Rs.5000/-per month from this additional activity. Thanks to AF and SMG's for supporting me and showing me the path. I thank Mrs. Anupama Madam for supporting women like me, who badly needed support.



12. Aruna, Ontimidde.



My name is K.Aruna, I live in Ontimiddi village in Kalyandurgam mandal. I have two children. My daughter is studying 6th class and my son is in 4th standard. RDT has provided us a house. Both my husband and I are illiterates. He works as a labour with a local landlord. They pay him a monthly salary of Rs. 6,000/-. I work as daily labourer. The income earned by us couldn't meet our house expenditure. So, my husband left his job and joined in an ice cream company in Kalyandurgam as salesman. He sells ice-creams in surrounding villages with the company's cart. They used to pay daily wage of Rs.200 to Rs.400/- per day based on sales. During summer and festival seasons, the earning was good. In off season, it was not sufficient. The company also did not pay wages on time. So, he decided to buy a own ice cream push cart and do business on his own. He asked me for support.

At that time AF staff discussed about importance of having alternate and additional incomes to come out of poverty. I understood the benefits of ALP and took an ALP loan of Rs.15000/- from SMG to help my husband buy an ice cream push cart. After purchase of new cart, my husband's business improved. Now he purchasing different brands of ice-creams and selling them in villages around Kalyandurgam. He is earning up to Rs. 1000 to 1500/- in summer season and Rs.500 to Rs.800/- in other seasons. I too purchased a sewing machine and started stitching garments at home. I earn Rs.3,000/- per month. Now we are earning sufficient income and are able to support our children well. Thanks to AF and ALP and Mrs. Anupama Madam.

Our dharma

Concern for others

Work beyond duty

Pursuit of excellence in work

Reaching as many needy people as possible

Our core values

Compassion, concern, honesty, sincerity, hard work

Equality of human beings, particularly women, poor, disadvantaged

Concern of nature, biodiversity, ethics of conservation, sustainability

Excellence in execution of activities

Inclusive, participatory in decision making, planning and implementation.

Transparency in all transactions and accountable to all stakeholders



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