

# HIGHLIGHTS OF ANNUAL REPORT FOR 3 YEARS

(2010-11 to 2012-13)



## **JANODAYA TRUST**

**No. 3, 5<sup>th</sup> Main, 9<sup>th</sup> cross, Jayamahal Extension**

**Bangalore- 560046**



Contact numbers: 080-23332564 / 23557777

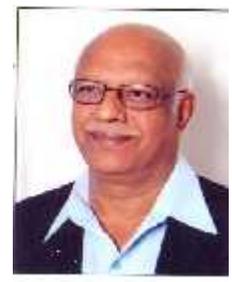
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## FOREWORD BY MANAGEMENT



Janodaya completes 25 years in service to humanity with support from government, local and International donors; above all from our committed, dedicated key staff, who have been with Janodaya for the last 10 - 25 years.

We recognize all of them on this occasion and invoke God's blessings for their well being. Without them, it would have been impossible to take the vision of development and justice forward to the vulnerable sections of society. Special focus was given for women; children and rural development, in this period.

Janodaya now has evolved into an institution for change, recognized and networked for service providing by companies, corporates and other agencies; specially to facilitate integrated empowerment of women; children; rural and urban communities. Focusing on legal and social justice; capacity development of vulnerable and financial services to livelihood schemes of the poor/marginalized of state has been taken up and implemented.

Further, moving forward is a dream by strengthening leadership among younger and dedicated teams within Janodaya Trust, having experience to visualize, design and implement projects relevant to changing times; through peoples participation and decision making choices to present partners needs. This is the "Way Forward" plan.

Wishing the best for the Leading Team a great success;

Regards

Ms. Santosh Vas

T. Prabhakar

Janodaya means – “Peoples rising” - which is indicated in the objectives of the Trust.

Janodaya Trust - since 1987 implemented projects with “Charity Concept”, typically coming under social work, utilizing the grant budget and foreign funds received for specific projects, under Foreign Contribution Regulation Act (FCRA).

Most of the projects in this phase were operated for women and children among slum dwellers in the urban areas and rural Dalit and backward communities.

Activities were focused on Child care services with crèches, baby care, nutrition programmes, literacy to school dropouts and facilities for rehabilitation.

For women - job oriented trainings such as tailoring, handcraft and domestic job skills requirements – cooking, house keeping etc., were organised.

Free clothes were provided; medicines supplied; health services conducted + facilities organised; nutritional care for sick and elderly undertaken and shelter care homes were established for victims of domestic, marital, cultural and social violence.



Child care – School dropout class



Tailoring training in Prison

By 1992-93, women's violence issues were focused on by governments, introducing new legislation for protection and justice to women. With this change came also dedicated budget allotments for women and children through specified departments, created under women's social welfare; women and child development department; women development corporation; women commission and legal support sections for accessibility of services to victims.

Joint operational strategy and participatory approach for working together between government and NGOs started during this phase.

Janodaya was a partner with government in these programme implementation services.

**In between 1994 and 2004, Janodaya evolved into a development oriented organization by closing down on charity based activities and projects.**

Janodaya invited community based women leaderships to join in and develop participatory "bottom-up" work plans, towards achieving empowerment objectives for women. This plan materialized through SHG formation/Mahila sanghas in villages, talukas, districts and sub-urban areas.



**Capacity development of women for collectives**

Small saving accounts and accessibility to financial services from NGOs to SHGs, further strengthened women's movements in building up independency and self identity for themselves. Collective approach with membership in SHGs and Mahila Sanghas also brought about collective power and collective voice to negotiate for their rights and justice through legislation accessibility.

Janodaya played a role of mediation between the oppressor and oppressed; accused and victim; government and people; creating an alternative module for negotiations and accessibility to rights and benefits.

As part of Janodaya vision, mission, goal and objectives, with a commitment to women empowerment strategy; two major projects were introduced by Janodaya with a paradigm shift to justice system:-

1. Release & rehabilitation of women prisoners and welfare of their families.
2. Protection and care homes for victims of socio-cultural, marital and domestic violence in the communities.

Both the above projects were implemented for 12 year period, funded by foreign donors/agencies - Germany and Netherlands; benefiting about more than 1.5 lakh households in Karnataka state, involving project area of 34 prisons and 73 Taluks/towns and panchayats.

### **Main features of study:-**

- 📌 First time a research study of prisons was conducted by Chairlady of Janodaya with duration of one year, to identify the concerns of women prisoners, their children and families.
- 📌 Violence on women - both in prisons and in communities as against the laws prevailing were identified and studied for prevention; documentation and reporting.
- 📌 Role played by legal and official agencies in women empowerment, service providing and access to justice was defined.
- 📌 Non-supportive and inappropriate practices prevailing in the society, considering women as domestic and personal property by men, under social and cultural practices in India were taken up for lobby and to bring in pro-women legislations.

- ✿ Study focused on developing alternative modules to access justice for women, development strategy to work with collectives of women and networking with likeminded institutions; to build up pressure on legal agencies and judiciary system.

### **Outcome of the projects implemented:-**

- ✿ The reasons for male dominations on women in all spheres of life in India was identified and studied for mindset change of the society on women.
- ✿ Realized women empowerment is going to be a distant dream for activists and NGOs, because the families in Indian society are ruled by traditions, caste, culture and religious laws; than constitutional, legislation of justice system.
- ✿ Changing women's mindset to believe in themselves, their rights, their power and status of equality and equity under constitution was going to be a Herculean task.
- ✿ Janodaya had to create a new road to enter into male domain/society, by swimming against the current of flow and bring women into mainstream. The road blocks would be too many to sustain and survive.
- ✿ The factors contributing to "fear of failure" was that 95 to 97% of women in society, literate or illiterate were still in the control of men in households and society; ignorant about their rights and dependency on men of the household economically/socially/culturally.
- ✿ Men in Indian society would never allow their women to be in the employment market or bring in income to the household under cultural issues.
- ✿ It was observed that women could commit suicide, end their lives rather than get out of the situation and live independently, fearing social stigma.
- ✿ It was observed that women would not come out of their domesticated surroundings and attend to empowerment programmes/activities organised by NGOs.
- ✿ Prison research study and community intervention for violence on women lead to the project preparation and submission to foreign funding agencies by Janodaya Trust; that received approval, funds and support for implementation of the project.

## **Action Intervention:-**

1. Project for Prisoner's - "release, rehabilitation and mainstreaming".
2. Protect for victims of domestic/community violence - "Short stay home for Women.

**Both projects aimed at providing socio-legal-economic support services; mainstreaming; capacity development and sustainable livelihoods to target groups.**

By 2006, with the implementation of the above 2 main projects for prisoners and victims of violence in the community; working with Human Rights Commission; Police; Legal Aid Board and Judicial system; partnering with like minded other NGOs "A break through" was made, to enter into inner circle operations of prisons; negotiation tables, building up women's collectives to fight and voice out injustices done on them; accessibility to legal and judicial systems; creating platforms to fight for rights and demands; drawing attention and support from general public to issues related.

Janodaya got its recognition with the work done, from public, private, government and legal agencies; receiving various awards and recognitions. Today, Janodaya is a leading institution, synonymous with "Women's empowerment and service providing".

## **Why Janodaya has been successful in achieving the status, recognition and sustainability status?**

At Janodaya, programme designing, planning, feedbacks/reviews and policy change interventions are taken up by management with key staff team; heading various operational departments of the organization/projects.

The management role is limited to strategy, provide platform for analysis and discussion on the development projects; provide clarity (clarification to the queries) and help to develop operational manuals for each project implementation system.

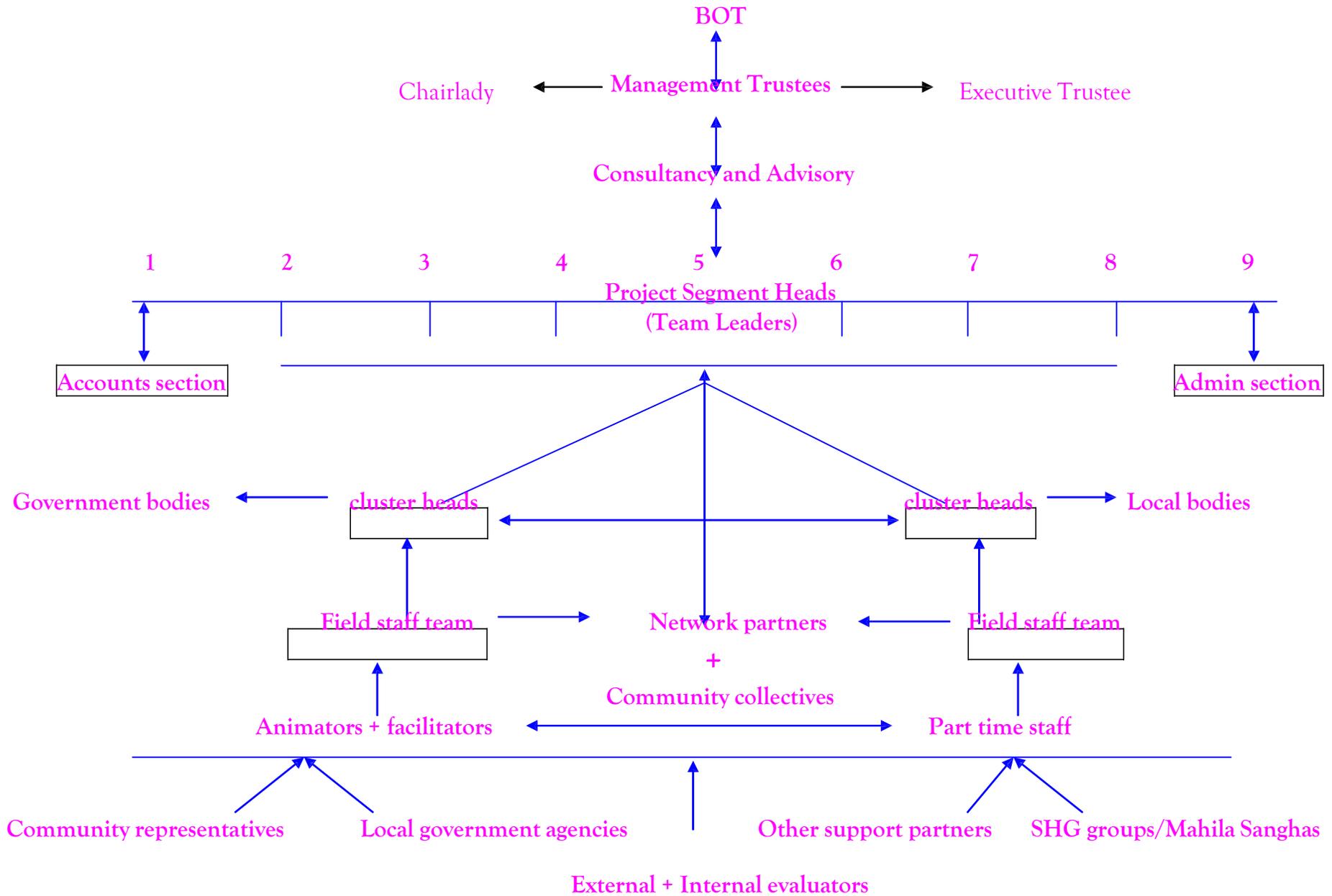
Budget approved is released in phases of operations, depending on the completion schedule of activities with assessment report and output indicators.

Management trustees involve only in administration issues and taking responsibilities to accountability of funds, accounts and audit; reporting to legal agencies on the status of projects/programmes.

Operational policy is scheduled based on the staff work area; responsibility and time management for outcome and results. This means, team leader and team has the opportunity and option to restructure their responsibilities/time schedule and operational strategies as required for better and effective implementation.



# Janodaya Organization structure effected from 2010



**Janodaya Trust is into multi dimensional initiatives for human development, focusing on socio-legal and economic empowerment.**

**Hence, the Organogram presents design of operational system for participatory based team work.**

## Segment - I

### Promotion of Organic Agriculture for food production

a. Location of the project : Karnataka state – 7 districts

b. Activities organised

- Sensitization and promotion of organic agriculture
- Production & Marketing
- Enterprise Development – value added products
- Bio-village programmes/projects
- Watershed Development project
- National Horticulture Mission project
- Others:-
  - Certification of organic produce.
  - Seminars, workshops and trainings.
  - Development of marketing links/connectivity.
  - Mobile marketing development
  - Promotion of organic farmers' co-operative.
  - Networking with government departments

c. Project Objectives:-

- 🍌 Develop and facilitate to sustain livelihoods of small and marginal farmers/rural households through organic agriculture production initiatives and marketing activities.
- 🍌 To facilitate human health, through chemical free food and nutrition.

**d. Beneficiaries:-**

- Co-operative members
- Producers
- Bio-village farmers
- Consumers
- Watershed beneficiaries/communities.

e. Staff team : Approximately - 25 members. (Full time)  
08 (Part time)

f. Duration of project : 3 to 5 years.

**g. Resource + network partners:-**

- Government of Karnataka
- University of Agricultural Science
- NABARD
- HIVOS
- AOCA
- Janodaya



Organic promotion training

**h. Outcome/highlights:-**

- Successful establishment of organic production, marketing system in districts of Karnataka state.
- Certifications of Organic produce, through subsidy scheme from government to the producers.
- Increase in the production land, for Organic food crops/vegetables/horticulture
- Facilitation of financial support to producers from government; banks, non-government support partners:-

- Access to soft loans and credits
  - Access to free seeds, compost, Azola plants, saplings and Nursery plants to Organic committed farmers.
  - Implementation of rain water harvesting ponds in the farms of the producers.
- 🌱 Establishment of water bodies to conserve and manage under ground water resources.
  - 🌱 Enhanced savings.
  - 🌱 Introduction/inclusion of women organic farmers in the programme.
  - 🌱 Connectivity to high volume product sale, through commercial chain companies/M.O.U's and supply chains.
  - 🌱 Establishment of small enterprises by farmer groups, for organic food processing.
  - 🌱 Registration of organic Farmers Sauharda Co-operative for self development/empowerment and sustainable production, marketing, livelihood enterprises development.
  - 🌱 Successful facilitation for policy change, lobby and support to organic activities from the government.
  - 🌱 Development of partnership between government, corporate, commercial and NGOs to implement organic food production and marketing.
  - 🌱 Access to financial and credit services to small and marginal farmers, from Resource partners and funding agencies.

\* Statistics of beneficiaries is available with Janodaya for all the services listed above.

**Contact numbers:**

📞 9986840190 - Marketing Development

📞 7760902705 - Promotion & production

## Segment - II

### Santhwana Women's Helpline – 2 units

a. Location of the units : Jayamahal Extension - Bangalore North  
Koramangala – Banagroe South

b. Operational Area : Karnataka

c. Activities organised

1. Counseling
2. Legal Services
3. Case settlements
4. Rehabilitation
5. Trainings/Capacity development
6. Employment
7. Financial services
8. Follow up services – field/case studies.



Family counseling with complainants

d. Project Objectives:-

To provide and facilitate -

- Women's Helpline desk services.
- Accessibility to Counseling and settlement of disputes and cases.
- Accessibility to Legal aid services.



Economic activity – Organic street market

- Accessibility to women's' shelter needs, employment facilities and livelihood schemes.
- Working women's' hostels in Bangalore
- Employment and self employment.
- Promotion of SHGs and collectives.
- Small savings and credit accessibility



Legal counseling to the victims



Settlement procedure

- e. No. of beneficiaries : 8500 women/households
- f. Staff team : Approximately - 10 members, including field staff
- g. Duration of project : Ongoing - Since 2004.
- h. Support Partner : Government of Karnataka - Women & Child Development Department.

**i. Resource + network partners:-**

- Women and Child Development Department, Government of Karnataka
- Karnataka State Social Welfare Board
- Central Social Welfare Board
- Women Development Corporation
- State Women's Commission
- Other NGOs for network services
- Baghirathi Travels Solutions Pvt Ltd.

**j. Outcome/highlights:-**

- 482 number of women involved in crisis at domestic and marital violence - provided with justice and compensatory allowances/alimony/maintenance.
- 71 number of women provided with small enterprise loans through / under "Janodaya Women's Multi Purpose co-operative Society".
- 235 number of women provided with job skills training and enhancement skills for better wages/facilities/employment.
- 136 number of women provided with employment opportunity through network services with employment agencies.
- 218 number of women facilitated for self employment initiatives.
- 5232 number of women provided with telephone counseling for problems and issues of life.

- Rs. 65.00 lakhs was disbursed as Micro Credit loans to women members of SHGs.
- 168 number of women provided with short-term/long-term shelter facility during the period of crisis and settlement of cases.
- 140 number of women accommodated in the hostel facilities managed by Janodaya trust.
- 110 number of women workers of Garment industry, provided with hostel facility, counseling support, soft skill, -life skill education at the hostels.



- 69 number of women facilitated for government subsidy schemes for various compensatory packages.
- 3400 member of women in export garment production factories were provided safe and conducive environment for work under legislated policy by Janodaya service counselors.

Working women's hostel & services to women,  
Koramangala unit – Janodaya Trust

**Contact numbers:-**

- 080-23553555 / 25701974 – Help line
- 9731396362 - Counselor
- 9900811000 - Counselor

## Segment - III

### **Childcare and support service programmes and implementation of Juvenile Justice Act**

#### **a. Location of the project :**

Karnataka state – through Janodaya branch offices and network with other NGOs, Child Welfare Committees, CDPOs and women and child development department at district and taluk levels.

#### **b. Project Objectives:-**

1. To guarantee constitutional rights for children, formal education, right to nutrition and care and right to life.
2. To assist households, who socially and economically are poor, for their childrens rights access and other basic needs.
3. To facilitate the implementation of JJ Act for child rights.

#### **c. Activities organised:-**



**Disbursement of scholarship to Garment industry worker's children**

- 📌 Educational scholarships – Primary/middle School and high schools – girls + boys.
- 📌 Higher/professional education – PUC, Graduation, Medical, Engineering and other Diploma courses - girls.
- 📌 Residential/hostel facility for professional study course girl children.
- 📌 Promotion of adoptions and foster care for children under JJ Act, through CWC and legal process.

- ❖ Rescue of child labour with the support of labour department Inspectors – JJ Act.
- ❖ Promotion of rural children’s education under NGOs residential facility schooling programme – network.
- ❖ Formal and informal schooling facility/network
- ❖ Rehabilitation centres for girls between the age group 14 to 18 years, for trainings and placement services.
- ❖ Educational free coaching centre for students of government and corporation schools from poor families – S.S.L.C exam preparation (network and collaboration with Kabir Trust).
- ❖ Settlement of disputes in divorce cases for child maintenance and alimony through family courts.
- ❖ Service providing to access donations for childrens education and supply of educational material needs (Books, fees, uniforms and other requirement) from individual donors.



Field visit – Rag picking area by Chairlady, Janodaya Trust



Networking for free coaching class to S.S.L.C students at Kabir Trust



Networking with Kabir Trust for Formal school management

d. **No. of beneficiaries** : Approximately 950 childrens

e. **Staff team** : 15 Nos.

f. **Duration of project** : Ongoing since 2003

- a. Child Welfare Committee
- b. Women and child development department
- c. India Abroad Foundation - U.S.A
- d. Misereor - Germany
- e. Family courts.

g. **Research network partners:-**



**Festival celebration at “Boys Home”  
Government of Karnataka by C.W.C**

h. **Outcome/highlights:-**

- 100 number of children provided with education scholarship.
- 50 number of children provided with residential/hostel facility.
- 50 number of children assisted for rehabilitation in government, private and Janodaya shelter homes.
- 15 number of children facilitated for adoption and foster care programme.
- 50 number of children supported for school material needs, free of cost.
- 800 number of children facilitated to access 100 days “Jnana Yajna” free coaching session under S.S.L.C free coaching class programme.
- 15 number of children assisted for maintenance access under divorce cases handled by Janodaya Advocate in family court.
- 46 number of children provided with counseling under family crisis cases.

**Contact Numbers:-**

- 9844691111 - Janodaya
- 080-23332564 – Janodaya
- 080-26561226 – C.W.C

## Segment – IV

### **Janodaya role, responsibility and interventions for service providing to the society**

- a. **Location of the project** : Direct services in Karnataka & networking services in the other parts of the country
- b. **Activities organised:-**
- Protection and redressal of grievances of women victims in 15 Export garment production factories in Bangalore urban & rural, under 2 companies, for 6500 women workers.
  - More than 15 numbers of organizations/institutions/companies/NBFCs/ Government departments are provided with “Sexual Harassment Prevention Committee” functional services for investigation of cases and documentation as an external member in the committee.
  - Janodaya participated in dialogues and discussions for policy changes and lobby with government to propose Bill for “Sexual Harassment Prevention Act”; Juvenile justice Act; Street vendor’s livelihood Act; Prisoners new manual drafting; Domestic workers wages Act; M.F bill etc in various platforms, organised by government and NGOs of the country.



**Sensitization programme for supervisors at Garment Industry**

- Assisted institutions to introduce “Sexual Harassment prevention committees” at work place for implementation of laws/rules and regulations for their employees reference and implementation of SC judgement.
- Participation as a Resource Person for sensitizing new laws/bills/Acts passed by Parliament on various issues for justice to women.
- Promoted peoples organizations, co-operatives and collectives for local community’s empowerment.
- Provided managerial inputs/services to companies for workers concerns and women issues.

**c. Project Objectives:-**

- 🏠 To contribute knowledge, skills and experiences of women empowerment process to like minded institutions and organizations.
- 🏠 To create and sustain modules experimented by Janodaya for replication in other institutions.
- 🏠 To maximize the services to other institutions for women workforce and allied activities.
- 🏠 To provide a platform for redressal of grievances, within the system of work place.
- 🏠 To provide mediation to settlement of workers concerns with managements.

**d. No. of beneficiaries** : Population in Karnataka to access the media channels, radio and other lecture through workshop/seminar/consultancies and institutional work force.

- e. **Staff team** : Core team - 8 Nos.
- f. **Duration of project** : ongoing
- g. **Resource + network partners** : Janodaya and inviting organizations

**h. Outcome/highlights:-**

- Most of the government, public and private departments concerned with women and children, including police, judiciary are aware and access Janodaya trust activities and service providing area for women and children.
- Janodaya has been taken into confidence by private industries and companies to work with women under their labour force.
- This proves that rights of women at workplace are considered and provided with by the management. This also proves that social responsibility for labour force is emerging strongly with consideration of “Human Rights” and application of legislation in favour of the workforce/labour.
- Knowledge, skills, and experience of Janodaya trust in providing socio-legal and economic services to women is recognized, accepted and applied to benefit the women workforce.
- Some NGO’s in Karnataka have taken Janodaya module of women empowerment to be integrated into their activities and are in network for services with Janodaya.
- Approximately 30 – 35% of rural women from among SHGs and NGO’s are aware about Janodaya services availability for them.

- Government department takes in Janodaya advice and suggestions to bring in new “innovative and creative” interventions for women development concerns.
- Janodaya has been provided with support funds by women and child development department, Women Development Corporation; Central and State Social Welfare Board; corporate companies to assist women, in development of capacities for livelihood initiatives.
- 80% of the 10000 + cases registered by women at Janodaya legal desk service centres, are settled through mutual agreement procedure, free of cost amicably resulting in – Alimony, maintenance, custody of children, divorce, separation /desertions and other disputes.



Leadership training for women from Self help Groups

### Contact Numbers of Service providers for Janodaya:-

☎ 9731396362

☎ 9019753311

☎ 8892059217

## Segment - V

### **Promoting and creating self managed and sustainable legal collectives for groups of women/farmers/youth, for livelihood and IGP initiatives**

a. Location of the project : Karnataka

b. Activities organised:-



Training to Co-operative share holders  
- organic farmers



Janodaya Women's Multipurpose  
Co-operative Society - AGM

- Organised sensitizations on financial management and saving initiatives.
- Information dissemination to various available social security schemes and subsidies from government.
- Organizing trainings and capacity development of beneficiaries to form legal entities and collectives, for their economic empowerment and development.
- Formed co-operatives with 1800 number of organic farmers, to develop their products, marketing and enterprises to sustain livelihoods.
- 06 number of learning manuals for organic farmers were printed and circulated to introduce organic farming.
- 45 number of trainings and workshops were conducted in 500 number of locations for farmers interested in organic farming.

- 🌱 Implemented 04 number of Bio-village projects with 388 number of members, owning/having 900 acres of land in 06 number of villages, with the support from Government of Karnataka/HIVOS, Netherlands.
- 🌱 Organic product market was established by Janodaya for marketing, through mobile/outlets/supply chain and direct supply to Apartment blocks.
- 🌱 08 number of sensitization programmes to consumers of organic produce was conducted.
- 🌱 04 number of exposure visits were organised to organic farmers and consumers, to understand and adopt organic way of life.
- 🌱 Concept of “Green Enterprise” and “Healthy life”, through pamphlets and reading materials was promoted.
- 🌱 Organic animal husbandry was promoted for organic farmers, to strengthen and sustain the organic input management, required for practices.
- 🌱 Networking with government department to strengthen and enhance organic promotion activities in the state were taken up, through workshops, seminars and representation to the government department.

### c. Project Objectives:-



Meeting with members of Bio-village project.

1. To promote “Financial Inclusion” of marginal and vulnerable sections of target groups/farmers/communities.
2. To promote and facilitate economic sustainable development of women, under various government, corporate and NGO support schemes.
3. To strengthen collectives leadership, power and lobbying platforms for policy changes and their development process.

- d. No. of beneficiaries : 3500 – 4000 (approximately)
- e. Staff team : 18 Nos.
- f. Duration of project : on going
- g. Resource+ network partners : NABARD/SBI/IIRD/federation of Sauharda Co-operative/co-operative Bank/corporate companies/women corporation/Rajeev Gandhi Udyami Mitra

**h. Outcome/highlights:-**

- o 1500 number of women were brought into membership in the collectives.
- o Rs. 1,18,06,353 amount was availed to women under financial service programmes to develop livelihoods. And Rs. 15,05,000/- amount was availed to women under Janodaya Women’s Multi Purpose Co-operative society.
- o Rs. 5,00,000 amount was allocated for housing development programme for women.
- o 12 number of co-operative women members were provided with Rs. 50,000/- loans
- o to enhance their livelihood programme and initiate enterprises, independently.
- o 230 number of organic farmers were provided with technical inputs and subsidy schemes to introduce organic food production in their farms



Study tour for Organic Farmers with Janodaya staff



### Sale of Organic produce through Mobile Van

- 200 number of farmers were provided with capital development for organic activities.
- 150 Farmers were facilitated to access Rs. 3,75,000 amount of soft loan from Banks.
- 250 number of farmers in 05 groups were connected to “supply company” to sell 18 tones of organic produce with fair price value, each month.
- 09 number of outlets were supplied with 25000 Kgs of organic vegetables, fruits, groceries each month, from organic farmers.

- 2 number of organic enterprises facilitated for food processing units, in 2 taluks/districts.
- 120 number of women from SHGs were provided with production training, facilitating independent income and self employment activities.
- Many more independent counseling sessions to NGO’s, institutions and individuals were provided with guidance for production and marketing of organic produce.
- Sales was organized in exhibitions/ sensitization and workshop sessions/groups.
- Organic food was organised and counters established during workshops.

### Contact numbers:-

### Service provide for Co-operative & Financial Support services

☎ 9902027928

9902027930

☎ 7760902705

9900811000

☎ 9986840190

## **Highlights of finance management:-**

- a. Projects approved and funded by donors, government and corporates are implemented with the total budget as approved.
- b. Government project budget being always very low and insufficient to conduct projects to satisfactory level; Janodaya trust spends 30% + more from its resources, to cover the deficit and provide quality services.
- c. Janodaya having its own infrastructure; space and working environment facility; all the admin costs are provided from Trust resources, charged to number of project accounts/budget.
- d. Each section of projects for women, child support, financial, rural development; organic agriculture services and corporate – CSR network projects; is under a Team leader (with her/his team) who handles the budget expenditure, accounts and operations independently; with a Bank account specifically dedicated to the project funds.
  - Monthly submission of accounts to Accounts section by each Team is mandatory, as approved by the management.
- e. Unforeseen deficit/balance needs are handled by management, as required with needs assessed, in the requisition by the Teams.
- f. People's participation through contribution for services is decided by the project beneficiaries, in discussion with team members of project section.

- g. Donations from corporates under CSR are discussed prior to partnership, with the projection of a programme need of a target group, selected by the donor for donations/contributions.

**Eg:-**

Donor agency	-	Bhagirathi Travels
Programme chosen	-	capacity development of women for employment, with their own company.
Field of employment	-	Child Care specialists for school bus services
No. of women trained	-	42 women
Employed	-	32 women
Dropouts	-	10 women
Duration of the training	-	7 days
Budget approved/spent	-	Rs. 40000/-

- h. End of each programme, evaluation and feedback is organised; expenditure analysis is conducted; report presented to donor along with “Utilization Certificate” audited by the Auditor.
- i. Admin cost is limited to below 8% over all, for each year.
- j. After the partnership negotiations are completed with corporates CRS funding, an M.O.U is developed, finalized and approved for signatures and commitment to each other for implementation.
- k. Operational rules and regulations within the policies of both partners in the implementation of the project guaranteed and bound by the contract.

## **Financial crisis Analysis:-**

- ✿ New policy of Income tax, RBI and Finance Ministry on Micro Finance services, affecting Janodaya Trust, leading to close down services, incurring losses.
- ✿ Andhra Pradesh Micro Finance state policy, affecting Karnataka NGOs in Micro Finance services, resulted in non repayment by borrowers; leading to default of payment to Banks.
- ✿ Women's economic development and livelihood investment schemes failed; driving women back to poverty situation, with overdues for a tune of Rs. 2.56 crores approximately, for Janodaya.
- ✿ Due to these losses, Janodaya staff and infrastructure, created for operation in 30 branches in Karnataka, turned out to be a liability in operations; as Micro Finance income deteriorated and capital decreased. Janodaya Trust incurring losses under Micro Finance.

### **✿ Intervention alternative proposed by SHG's in Janodaya:-**

**With limited financial support from donors and Trust resources; assisting SHG's to support livelihood schemes to its members, under R.F.S (Revolving Fund Scheme).**

## Strengths

Vs

## Weaknesses

Vs

## Challenges

1. Clear vision, goal, objectives for services/programmes.
2. Dedicated and committed Management & staff.
3. Transparency in budget operations and finance management.
4. Integrated approach to development/empowerment and programmes.
5. Recognition, credibility and support under network from government & donors.
6. Decentralization in management; powers; decisions and team work.
7. Staff continuity, experiences and consistency - no turnover of Human resource.
8. Humanitarian outlook in programmes/projects.
9. Professional & qualified management, policies/systems.
10. Concepts and modules developed for development & empowerment of the poor – participatory approach with bottom-up strategy.
11. Considerably wide spread presence in the state.
12. Development + financial services to SHGs/communities + beneficiaries.
13. Skills, knowledge and implementation of justice to the poor.

1. Depleting financial and other resources due to Micro Finance crisis/debts.
2. Non supportive/poor friendly, new policies of government financial ministry departments.
3. Lack of managerial skilled administrative 2<sup>nd</sup> line staff.
4. Lack of foreign funding – due to recession in economy & FCRA policies.
5. Losses incurred in M.F operations, affecting in financial crisis and depletion of immovable asset value.
6. Changing environment for NGO's to access funds – corruption.

1. Developing leadership among Janodaya staff for lead role in the organization.
2. Developing resources for “social security schemes of the permanent staff.
3. Building up strategy and resources for self sustainability of the organization.
4. Increased cost of living, demanding pay hikes for staff.
5. Rebuilding assets to Janodaya.



**Janodaya Head Office**

Janodaya Trust in its 25 years of services has reviewed itself; to find its strengths and weaknesses; to set right the road ahead for better management of its vision, mission, goal and commitment.

Janodaya also in its way forward plan, looks into the transfer of leadership to younger and experienced hands, with the possibility of developing permanent, sustainable institution with the support from corporate partnership or participation.

This vision is to integrate the CSR policy discussed at government level and give option for network under C.S.R schemes to the vulnerable; joining hands for united and effective development of the targeted groups.

Janodaya Trust visualized and implemented programmes and services with secular mindset and consideration of “Humanity Religion”, has touched the hearts of people served that has evolved into paradigm shift in the lives of people.

## “The Final Judgement”

Gospel of St’ Mathew Ch. 25 - 31 to 40

The king will say to the people on his right, ‘Come, you that are blessed by my father! Come and possess the kingdom which has been prepared for you ever since the creation of the world. “I was hungry and you fed me, thirsty and you gave me a drink; I was a stranger and you received in your homes, naked and you clothed me; I was sick and you took care of me, in prison and you visited me”.

“The righteous will then answer him, ‘When, Lord, did we ever see you hungry and feed you, or thirsty and give you a drink? When did we ever see you a stranger and welcome you in our homes, or naked and clothe you? When did we ever see you sick or in prison, and visit you?’ The King will reply, ‘I tell you, whenever you did this for one of the least important of these brothers/sisters of mine, you did it for me!’

**JANODAYA**  
No.3, 9th Cross, 5th Main, Jayamahal Extension, Bangalore - 560 096  
Balance Sheet as at 31st March 2012

Particulars	Schedule	NGO Division		MF	Total
		FC	Local		
		₹	₹	₹	₹
<b>LIABILITIES</b>					
Capital Fund	1	4696494	14082319	5383282	24162095
General Fund:	2	(153104)	6226151	(9838249)	-3765202
Loan Funds	3	--	2200000	24717878	26917878
Other Funds	4	--	400000	2559886	2959886
Current Liabilities & Provisions	5	--	--	2804684	2804684
Advance from NGO Section		--	--	488882	--
Advance from Non FC Section		2505246	--	--	--
<b>Total</b>		<b>7048636</b>	<b>22908470</b>	<b>26116363</b>	<b>53079341</b>
<b>ASSETS</b>					
Fixed Assets:	6	4696494	10935431	7432357	23064282
Current Assets, Loans and Advances:					
Current Assets:	7	2352142	2267733	545681	5165556
Loans and Advances	8	--	6711178	1408746	8119924
Loans Advanced Outstanding	9	--	--	16729579	16729579
Advance to MICRO Finance Section		--	488882	--	--
Advance to FC Section		--	2505246	--	--
		<b>7048636</b>	<b>22908470</b>	<b>26116363</b>	<b>53079341</b>
		0	0	0	0
Notes on Accounts	16				

Schedules 1 to 9 and 16 referred to above forms an integral part of the Balance Sheet  
Vide our report of even date annexed  
For Srinivas & Subbalakshmi  
Chartered Accountants

Place : Bangalore  
Date : 3rd September 2012

Chair Lady

Praveen Kumar N  
Partner



JANODAYA  
No. 3, 9th Cross, 5th Main, Jayamahal Extension, Bangalore - 560 096  
Income and Expenditure Account for the year ended 31st March 2012

Particulars	Schedule	NGO Division		MF	Total
		FC ₹	Local ₹		
<b>INCOME:</b>					
Specific/Barmarked Funds Received	10	406801	7876979		4143780
Other Receipts	11	197080	4002329	1117277	4406954
Documentation Charges Received		--	--	39850	39850
Recovery of LD Charges - FDP				7515678	7515678
Recovery of LD Charges - Housing Loan				81248	81248
Recovery of LD Charges - Staff Loan		--	--	5350	5350
Recovery of LD Charges - JLG		--	--	1700	1700
Recovery of Penal Charges		--	--	7481	7481
		503690	6329308	8763424	15191681
<b>EXPENDITURE</b>					
Specific/Endowment Expenses:	12	561200	3773830	--	4335030
Other Payments	13	--	7476495	7777799	4854394
Staff & Establishment Expenses	14	--	350400	6390242	7240642
Financial Charges	15	--	528	4565889	4566417
Contribution to NGO Section		--	--	559741	--
Lease Deposit written off		--	10005	--	10005
		561200	6361258	14795671	2106388
Excess of Income over Expenditure Transferred to Balance Sheet		--	268050	--	--
Excess of Expenditure over Income Transferred to Balance Sheet		57310	--	6025247	5814507
Notes on Accounts	16				

Schedules 10 to 16 referred to above form an integral part of the Income and Expenditure Account

Vide our report of even date annexed

For Srinivas & Subbalakshmi

Chartered Accountants

Place : Bangalore

Date : 3rd September 2012

Chair Lady

Praveen Kumar N

Partner

JANODAYA

