



Annual Report

2009 - 2010

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Table of Contents

1. Introduction	3
2. Development and Dissemination of Renewable Energy Technologies	6
2.1 Solar Photovoltaics	
2.2 Solar Thermal Appliances	
2.3 Mechanical Workshop	
2.4 Pine Needle Gasifier	
3. Preserving Traditional Craft Through Contemporary Textiles	11
- Handmade Naturally Dyed Silk and Wool Products	
4. Women's Empowerment	13
4.1 Self Help Groups	
4.2 Education Support	
5. Rain Water Harvesting and Waste Water Recycling	17
6. Organic Farming	17
7. Sericulture - Cultivation of wild silks of Eri and Muga	18
8. Health Care	20
8.1 Health Insurance	
8.2 Health Camps	
8.3 Dai Training	
8.4 Baseline Survey	
8.5 Exposure visit	

9. Workshops and Presentations	21
10. Students, Volunteers and Visitors at AVANI	21
11. Collaboration with other Institutions	22
12. Our Institutional Donors	22
13. Individual Donors this year	22
14. Acknowledgement of other support from Individuals	23
15. Governing Body members	23
16. General Body members	24
17. Case Studies	25
18. Summarized Financial Report	29

INTRODUCTION

This has been a year of growth and expansion for the textile enterprise with Kumaon EarthCraft Self Reliant Cooperative taking over the reigns of textile enterprise set up by AVANI. EarthCraft has taken over the entire production and marketing of these products. With total sales of the textile products touching 40Lakh Rupees, it has registered an increase of 25% in spite of the global economic recession. Domestic sales have increased by over 100% while the export sales have been steady with several proposals for setting up distributorship in some countries.

The construction of Chankana center, which was started over two years ago with financial support from Volkart Foundation has been finally completed and it has now become functional. This is a moment of pride for us as this is the first house where we have used mud architecture using local material, and this is generating a lot of interest among the rural population.

The solar energy enterprise has also been on a strong wicket as the sales have touched almost Rs. 10,00,000. This is quite an achievement considering that we are operating in an environment where government subsidies make everything very uncertain. The focus on promoting LED based solar appliances and connecting the BoP families with existing solar energy committees for provision of credit, made solar energy accessible for the amount of money they spend on Kerosene per month for lighting. This has made a huge difference in the lives of BoP families who never believed that they could have access to modern lighting as they could not afford to pay for those. We plan to work more seriously on this approach in the coming years and this project has been selected for e business plan development at International Design Development Summit, which is likely to give it an international exposure.

This year, the solar work has also been started in Jhuni, a very remote village situated in greater Himalayas in Saryu valley enroute to Pindari glacier. The erratic power supply from a microhydro power system has sent people looking for alternatives. This project has been supported through individual donations and fund raiser events organized by friend of Avani.

We would like to extend a special word of thanks to the all the friends and well wishers who have helped promote Avani's work and provided their invaluable support and contribution in our endeavors.

The table below provides a summary of the activities being coordinated by the five field centers of Avani.

S.N.	Name of Village	Textiles	Solar Installations	Sericulture	SHG Savings and Credit	SHG working with IGP	Vermi Composting	Biogas	Girl Child Education	Pine Needle Collection	Rain Water Harvesting
	DHARAMGHAR CENTRE										
1	Simgarhi	√	√		√	√	√		√		√
2	Saukyura	√	√								√
3	Dharamghar	√	√		√	√					√
4	Mehrodi		√	√	√	√	√				√
5	Lamgingra		√		√	√	√				
6	Karala	√									
7	Dasoli	√									
8	Thuma	√	√								
9	Dhura	√									
10	Darati	√									
11	Basti		√	√	√						
12	Dudila				√						
13	Airari				√						
14	Majhera		√								
	DIGOLI CENTRE										
1	Mana	√	√	√	√	√	√		√		
2	Digoli	√	√	√	√	√	√	√	√		√
3	Dhoulani	√	√	√	√	√	√				
4	Matkoli	√	√	√	√	√	√				
5	Kaligar	√									
6	Nayal	√									
7	Dana	√	√	√			√				
8	Raitoli			√							
9	Dewal		√	√					√		
10	Silingya		√		√	√					
11	Chantola		√	√	√	√	√		√		√

12	Aulani	√	√		√	√			√		
13	Simayal	√	√	√	√	√					√
14	Thanga	√	√	√	√	√	√				
15	Rawatsera		√								
16	Bhanyun		√					√			
17	Nargoli			√							
18	Devlet			√		√					
19	Dhanad			√		√					
20	Paithan					√					
21	Dhura					√					
22	Talara					√					
23	Pata Dungari			√							
24	Saniudiyar			√							
25	Doula			√							
25	Kanyagad			√							
26	Letgari			√							
27	Panigad			√							
28	Bheta			√							
	TRIPURADEVI CENTRE										
1	Tripuradevi	√	√	√	√	√	√	√		√	√
2	Bhandari gaon	√									
3	Raiagar	√									√
4	Bana	√			√	√					
5	Manipur	√									
6	Hasyuri	√			√					√	
7	Borakhet	√		√							
8	Busail		√								

S.N.	Name of Village	Textiles	Solar Installations	Sericulture	SHG Savings and Credit	SHG working with IGP	Vermi Composting	Biogas	Girl Child Education	Pine Needle Collection	Rain Water Harvesting
8	Mungraon	√			√	√					
9	Berinag	√			√						
10	Sera Pahar				√	√					
11	Rawalgaon				√	√	√				
12	Sela				√		√				
13	Kanurpani				√						
14	Julagaon				√		√				
15	Pipli				√						
16	Jakheri			√	√	√					
17	Syalve			√							
18	Varsayat			√							
19	Hipa		√	√							
20	Jula			√	√				√		
21	Salan		√								
22	Gurena Rajwar		√								
23	Bahilkote		√	√							

24	Seragada		√								
25	Falarao Kharchour		√								
26	Rai			√							
27	Byati			√							
28	Bhingari			√							
29	Balta				√				√		
30	Sainikhet			√							
31	Musalgar			√							
32	Nalli			√							
33	Baisali			√							
34	Kafali			√							
35	Jhuni	√									
36	Gobargara	√	√								
37	Poausa			√							
	CHANKANA CENTRE										
1	Chankana	√		√	√	√	√				√
2	Muni	√		√							
3	Goda	√									
4	Pungarkholi	√									
5	Lingurani			√							
6	Majhera			√							
7	Seena			√							
8	Gadtir	√							√		
9	Bhanelgaon	√									
10	Puring	√									
11	Patoli			√							
12	Belkote			√							
13	Puranathal			√							
14	Dangigaon			√							
15	Khaitijolli		√	√							
	SUKNA CENTRE										
1	Sukna	√	√	√	√	√	√		√		√
2	Ghangal	√	√					√			
3	Baneni	√	√								
4	Rammandir	√									
5	Dhaulani	√									
6	Gwal	√									
7	Golti		√	√							
8	Chak			√	√						
9	Okharani				√						

Following are the details of the activities undertaken by AVANI during the year 2009-10.

2. DEVELOPMENT AND DISSEMINATION OF RENEWABLE ENERGY TECHNOLOGIES

2.1 Solar Photovoltaics

We have been working with the dissemination of solar technology in the villages of Kumaon since 1997 and have taken solar lighting to 1991 Families in more than 250 villages and hamlets in these twelve years.

This program continues to be managed through a network of 24 village level solar committees. that are self-reliant financially and have trained technicians to repair and maintain the installed systems. This year we organized a new Village Energy and Environment Committee (VEEC) in Jhuni village of high altitude Saryu valley in District Bageshwar. This network of samitis continues to facilitate the transfer and handling of funds as well as dissemination of **AVANI' s programs at the village level. In this year Thanga VEEC facilitated** making of a eri silk rearing house in the village of Musalgar.

We continue to make solar energy affordable to poor families who cannot access government subsidies. To reduce the cost of solar technology, we have focused on the development of LED based solar lighting systems. These systems consume much less power as compared to CFLs and help in brining down the cost of equipment for equivalent amount of lumens available to the users.

As part of our dissemination strategy to reach out to Base Of Pyramid (BOP) families who still live on Kerosene wick lamps for lighting, we have tried to bring together these families with VEECs to provide credit to these BOP families. VEECS of Bhayun, Simgarhi and Mehrodi provided easy loan to the villagers of Bhyun, Thuma, Basti and Majhera villages in Districts Bageshwar and Pithoragarh. A total of of Rs 72,000 provided by these samitis for installation of solar equipment. These families can now access modern lighting for the same price as kerosene and in less than two years, the equipment is their, costing a fraction of kerosene subsequently. We plan to put in a lot more energy and develop this strategy to reach out to more families in the coming years. Efforts will be made to get in touch with banks and other financial institutions to provide access to credit for disseminating solar technology to BOP families in Uttarakhand. This idea has also been

selected for mentoring the business plan by International Design Development Summit (IDDS), hosted at the Colorado State University in USA.

During this year, we started working in Jhuni village of high altitude Saryu valley in District Bageshwar which is 22 kms far from nearest road head. The power supply from a microhydro project is very erratic and sometime unavailable for months at end. Chinmaya Dunster, a friend and musician has been instrumental in putting us in touch with Jhuni village as well as fund raising for this program through individual donations from friends and well wisher as well as organizing musical concert for fund raising. A physically challenged youth from this village has been trained as solar technician who after acquiring this skill is now full of self confidence. He is now being trained as a multi purpose worker for this village so that some income generating activities can also be started in recent future. 24 families have been provided with LED based solar home lighting systems with two lamps each and provision for charging cell phone in this remote habitat.

A. Dissemination

To strengthen and expand the business of solar lights, we have also initiated the process of certification of our solar products.

The solar home lighting system has been certified by Solar Energy center of MNRE, Government of India. The application for solar LED home lighting is under process.

- During this year, 164 solar lanterns have been sold. 161 of these were LED based solar lanterns.
- One LED based solar streetlight was installed at the Sharda Math, Kassar Devi, in Almora district.
- 63 batteries have been provided for replacement in the existing solar lighting systems in the villages.

- The samitis have provided credit facility to poor families to purchase solar lighting systems. A loan of Rs 11,62,180 has been extended to 205 families so far. Out of this, Rs 8,16,480 has already been recovered during the past six years.
- Credit facility of Rs 72,000 provided in year 09-10 to 23 families. This has been restarted after many years, with an idea to reach out to BOP families so that they can access modern lighting for the price of Kerosene.
- A loan of Rs 74,700 was also provided from the technology fund for installation of solar powered charkhas and lighting systems. A total of Rs. 41,797 has been recovered till now. Out of this, Rs 8,847 has been recovered during this year.
- The total maintenance fund collected in 25 village samitis until the year 2010 is Rs 33,78,014. With a total interest of Rs. 7,86,412 the total available fund is over Rs. 41.5 Lakhs.
- 17 batteries, of solar systems installed some years ago, have been replaced from this maintenance fund.
- The samitis have contributed Rs 51,070 towards the salary of the solar technicians during this year.
- The solar workshop at AVANI has nine technicians including four women. During this year, the technicians have made 131 field visits in all.
- The details of the fund collected in these samitis are given in table 1 and table 2

Table 1

Name of the Village	Maintenance Fund	Total Fund	Credit provided	Total Credit	Recovery of the	Contribution from Samiti towards
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Samiti	collected in 2009-10	collected until 31 st March 2010	in year 09-10	assistance provided until 31 st March 10	loan until 31 st March 10	Salary of Solar Technicians 09-10
Dewal-A	0	94,424	0	11,980	7,700	0
Dewal-B	0	6,270	0	0	0	0
Saukyura	1,000	40,335	1,200	43,130	23,600	0
Silingya	450	1,21,818	3,800	1,05,630	42,150	0
Mana	450	1,17,414	0	95,840	82,580	0
Mehrodi	0	2,08,346	0	3,77,370	3,45,100	0
Thanga	0	2,67,996	0	2,33,610	1,90,390	0
Uderiya	0	71,315	0	0	0	0
Rawatsera	700	86,438	0	5,990	4,500	0
Bhanyun	0	1,73,838	30,000	30,000	3,000	0
Chantola	0	1,47,826	0	47,920	27,540	0
Simgarhi	3,520	1,66,650	30,000	1,55,790	44,800	0
Udiyari	0	50602	0	0	0	0
Dharamghar	0	9,028	0	0	0	0
Koirali	0	8,206	7,000	7,000	0	0
Simayal	0	1,77,948	0	47,920	45,120	0
Jhuni	24,000	24,000	0	0	0	0
Total	30,120	17,72,454	72,000	11,62,180	8,16,480	0

Table 2

Villages covered under Rural Electrification Scheme	Maintenance Fund collected during the year 09-10	Total Fund collected until 2010	Contribution of the Samiti towards salary of Solar Technicians 09-10
Busail	3,990	3,01,890	2,160
Gurna Rajwar	1,650	56,030	1,650
Bahilkote	4,300	57,740	4,300
Hipa	7,300	2,87,650	7,300
Golti	33,330	4,52,940	33,330
Seragada	8,000	3,21,600	0
Falrao Kharchor	2,330	1,27,710	2,330
Total	60,900	16,05,560	51,070

The details of items manufactured as well as the income of the solar workshop are given in table 3.

Table 3

Item	Manufactured	Sold
Lantern 12 volt	0	0
Lantern 6 volt	95	164
Total Lanterns	95	164
CFL Lamps	190	37
SHS		60
Solar Torch		10
Batteries		63
Panels sold		4
Income from Sale of Lanterns/Lamps		3,05,200
Income from Sale of accessories/repair		42,058
Income from sale of Torches		3,450
Income from Sale of Batteries		1,11,555
Income from sale of Solar Street light		53,200
SHS sale		3,10,500
Solar cooker sale		2,500
Service charge		38,456
Income from training		72,000
Total Income		9,38,919

B. Capacity Building

In this year, a total of 7 youth including 4 from Sri Aurobindo Ashram, Ramgarh were trained as solar technicians and fabrication of solar water heater.

The details of the trainings are given in Table 4.

Table 4

Name of Village/Organisation	No. of Trainees	Subject	Duration
Village Balta	1	Solar technology	28-11-09 to 20-02-10
Village Jhuni	1	Solar technology	26-12-09 to 25-3-10

Students from Aurvindo Ashram, Ramgarh	4	Solar technology and solar water heater fabrication	19-12-09 to 19-2-10
Village Jhankara	1	solar water heater fabrication	15-09-09 to 31-3-10

The solar workshop inventory is in the process of being computerized and one person is being trained for this purpose.

Table 5

Name of Trainees	Subject	Duration	Trainer
Mamta Joshi	Computerization of Inventory	Continued from 1-1-10	Tej Narayan, Diwan Arya

2.2 Solar Thermal Appliances

A. Solar Water Heaters

Due to erratic subsidy regimen for solar appliances, we have failed to enthruse people in adopting this technology. We continue to make efforts in the direction of popularizing this technology, especially to the institutions and guest houses, but lack of access to capital is a primary roadblock in dissemination of solar water heating systems.

B. Solar Driers

Solar driers are an excellent technology for drying high value crops. Affordability is a major impediment in popularizing this technology. They need to be made more affordable by using low cost locally available materials. We have made some efforts in this direction, but not with much success so far. We continue to make efforts in this direction in collaboration with technology institutes.

2.3 Mechanical Workshop (MW)

The mechanical workshop was kept busy with fabrication work this past year. All the fabrication work for Chankana field centre was done by the workshop. The fabrication work for staff quarter in Tripuradevi is being done by Mechanical workshop. The workshop received a lot of inputs from various

people visiting Avani from different parts of the world. Students from Design Lab at the Massachusetts Institute of Technology spent almost 12 days with AVANI team developing low cost solar drier and charcoal making.

The details of the production of the workshop are given below in tables 6 and 7

Table 6

Other Items	Total
Roof Trusses	10
Window Shades	6
Roof frame for dome	1
Grill	6
Window repaired	8
Dormer	8
Solar Drier	1
Tank cover	2
Bukhari	2
Total	44

Apart from this, the mechanical workshop has also made railing, net boundary and installation of smokeless chullaha and Bukhari at AVANI staff quarter and AVANI office.

- 20 feet of railing made for AVANI staff quarter.
- 44 Feet of net fencing made for spray drying machine workshop.
- Two Bukhari installed at AVANI office
- Two smokeless chullha installed in two of AVANI staff quarters.

The workshop has also earned Rs 26,010 in the past year by providing 216.45 hours of electricity for the calendaring machine and spray drier for textile processing and pigment processing. Out of this, Rs 22,580 was earned through the electricity generated by the Pine needle gasifier.

Table 7

Total Income of the Mechanical workshop	
Fabrication	48,000
Sale of Solar Drier	0

Sale and installation of Solar Water Heaters	3,980
Misc. Income	1,280
Calendaring and spray dryer	26,010
Service charge	5,700
Total	84,970

2.4 Pine Needle Gasifier

The use of the pine needle gasifier has helped reduce our costs of operation for heavy machines for welding and calendaring and spray drier. The cost of operating the gasifier is Rs 40 per hour and that of the diesel generator is Rs 82 per hour. During the past three years the consumption of diesel has decreased substantially.

Table 8

Year	Diesel Generator		Gasifier	
	Consumption of Diesel	Running Hours	Consumption of Pine Needles	Running Hours
2007-08	378 ltr.	167.9 Hour	700 kg	78.17 Hour
2008-09	280 ltr.	129.08 Hour	2370 kg	181.75 Hour
2009-10	190 ltr.	88 H0ur	4606 kg	307 Hour

The efforts to look for funds for upscaling this program to villages in Almora district are still on. We are trying to make this project known hoping to generate donor interest to fund a village level pilot for providing alternative to cooking as well as generating clean electricity for income generation.

2.5 Collaborations

While we continue to engage with University of Twente, The Netherlands, St. Gallan University Switzerland, various new collaborations with technical institutions such as D- Lab at MIT and IDDS have been established. AVANI participated in IDDS organized in Ghana in July - August to work on various

technology development projects. More work need to go into the two projects we worked on, small scale plastic recycling and salt water battery. D-Lab students and faculty worked with AVANI team to work on development of low cost solar driers and briquetting of charcoal, a residue from pine needle gasification process. We have also started developing on the idea of developing cook stoves with D-Lab, which can use pine needles without changing the form.

3. PRESERVING TRADITIONAL CRAFT THROUGH CONTEMPORARY TEXTILES - HANDMADE NATURALLY DYED PRODUCTS

During nine years of work on development of traditional craft as a livelihood option for traditional as well as new artisans, the focus has been on development of enterprise for economic return to the artisans and their ownership of the enterprise. This year, the entire production and sales related work has been taken over by Kumaon EarthCraft self reliant cooperative, where 90 artisans out of over 500 involved in production of these textiles have shareholding.

AVANI still engages with the product development, and marketing related work as well as capacity building of the functionaries of EarthCraft. EarthCraft website (www.earthcraft.in) is under construction.

The Craft Mark certification for hand weaving and Natural dyeing has been renewed up to 31st March 2011 and the Silk Mark certification has been renewed up to year 2012. Students from NID and NIFT as well as international designers participated in product development.

EarthCraft also gets financial as well as logistical support from AVANI and they are able to use the entire facility created for production and marketing by AVANI.

The enterprise has gained considerable strength during the last year with sales of textiles and related products registering an increase of almost 25% over the last year and domestic sales increasing by 100%. The export sales have also been steady with several enquiries from some countries for distributorship of these products. Distributorship in Switzerland with AVANI Himalayan Textiles has been finalized and sales have been generated through exhibitions organized by them in Geneva and Berne. Current collaboration with Voyager Sans Baggage, a fair trade shop in the South of France, is likely to develop into distributorship soon. The total sales have been almost 40 Lakhs Rupees worth this financial year.

During the past year, 303 artisans and dye material collectors from 47 villages and hamlets participated in this program. 93.39 percent of these beneficiaries are women. Out of these 47 villages, we work intensively in 20 and in the rest of the 27 villages we work with individual artisans. This has generated a total income of Rs. 11,54,921 in the villages.

This work has largely benefitted the traditional women artisans of the Bora Kuthalia community. We have also been working on the essential aspect of the transfer of traditional skills of weaving and spinning to other disadvantaged communities thereby ensuring the promotion of the craft.

To bring more livelihood opportunities in their village, four individuals have donated land to Avani for the construction of four field centres. Three of these centres were completed a couple of years ago. The construction of the field centre at Chankana village was completed this year. This is the first building using mud architecture and is generating a lot of interest in the village community. This center will now be responsible for supervising the work of Chankana and Gadtir centers as the building is situated midway of these two centers which have been merged in to one.

The list of villages associated with the textile program is given below in table 9.

Table 9

Name of Centre and Associated Villages						
S. No.	Dharamghar Dist. Bageshwar	Digoli Dist Bageshwar	Tripuradevi Dist Pithoragarh	Chankana Dist. Pithoragarh	Sukna Dist. Pithoragarh	Gadtir Dist. Pithoragarh
1	Simgarhi	Mana	Mehrodi	Chankana	Sukna	Gadtir
2	Saukyura	Digoli	Bhandarigao n	Muni	Ghanghal	Bhanelgaon
3	Dhura	Dhaulani	Rai Agar	Goda	Dhaulani	Puring
4	Dharamghar	Matkholi	Bana	Pungarkholi	Ram Mandir	Patoli
5	Karala	Nayal	Tripuradevi	Lingurani		
6	Dasoli	Thanga	Mungraon			
7	Thuma	Aulani	Manipur			
8	Darati (Munsiari)	Simayal	Hasyuri			
9		Kaligar	Borakhet			
10		Dhanad	Berinag			
11		Paithan	Pabhaya			
12		Dhura				
13		Talara				
14		Karariagao n				
15		Nargoli				

We continue to intensify our efforts to train the traditional spinners in silk spinning as our work with cultivation of wild silks with local farmers is also gaining strength. 62 beneficiaries have been selected to have solar powered charkhas in various villages. These charkhas will be provided with 90% financial support from UREDA and 10% contribution from the beneficiaries. AVANI will conduct intensive training and hand holding with these spinners for producing quality silk yarn as a source of livelihood. This will support the local silk farmers and is likely to motivate more people in the area to take up sericulture. An MOU to this effect has already been signed with UREDA.

Use of natural dyes for textile coloring is continued and has gained strength over the years. This year, Indigo and Eupatorium dyes were tested and certified for absence of Penta Chlorophenol and amines by Laboratories of the Textile Committee, Ministry of Textiles in Mumbai.

We continue to produce a range of natural colors for painting and kumkum that are non toxic, safe for the children and other users and are plant based. The colors are extracted from turmeric, myrobolan, pomegranate and walnut rind that are grown or collected by women's groups thereby providing income in the villages.

The packaging for these was finalized and there have been continued sales in exhibitions. More work needs to go in the development of natural paints to make it a good marketable product.

4. WOMEN'S EMPOWERMENT

4.1 Self Help Groups

4.1.1 Micro Credit

A total of 39 women's self help groups have been set up.

All the groups continue to have regular savings and provide loans amongst the members.

The details of the saving and credit activity of the women's groups are given in tables 10 and 11:

Table 10

Name of group	No. of Members	Meetings held	No. of women present	Deposit up to 31 st March 09	Deposit in 09-10	Refunded to members 09-10	Total Deposit	Loan given last year	Loan given in 09-10	Loan Refunded
Lamjhingra	16	12	195	40,540	7,471	0	48,011	8,000	2,500	20,500
Chantola	10	6	55	16,542	8,754	6,021	19,275	4,000	0	0
Simayal	16	8	120	17,204	3,233	0	20,437	0	0	0
Mana	12	7	57	40,117	4,357	0	44,474	0	10,000	8,000
Dhoulani	17	8	103	21,452	4,550	0	26,002	7,000	15,000	0
Mehrodi	14	8	99	18,117	5,038	0	23,155	1,0000	8,000	0
Simgarhi	11	12	91	13,899	4,255	0	18,154	2,000	2,000	0
Tripuradevi	13	10	80	30,231	6,847	3,666	33,412	11,000	12,000	0
Digoli	17	9	123	25,451	5,336	4,415	26,372	25,000	25,000	15,000
Matkoli	9	9	72	7903	1,530	1,000	8,433	0	0	0
Dharamghar	6	12	105	7102	2,163	2,078	7,187	4,000	0	0
Berinag	23	9	125	39,691	18,452	0	58,143	0	0	0
Chankana	9	11	68	11,084	3,952	1,426	13,610	0	0	0
Thanga	11	7	62	30,120	2,864	0	32,984	0	24,000	0
Sukna	10	10	84	24,183	3,809	0	27,992	0	0	0
Silingya	15	7	71	9,891	4,009	0	13,900	5,500	0	0
Gadtir	9	3	13	3,140	0	0	3,140	0	0	0
Mungraon	22	10	89	12,460	4,274	0	16,734	0	13,000	0
Hasyuri	8	7	47	5,038	1,915	0	6,953	1,000	0	0
Rawalgaon	16	10	127	11,558	4,250	0	15,808	0	0	0
Bana bend	17	0	0	5,906	0	5,906	0	0	0	0
Sera Pahar	9	8	45	5,853	2,039	714	7,178	0	6,000	0
Bana	12	8	81	7,299	3,431	0	10,730	0	0	0
Sela	14	11	81	9,161	3,915	0	13,076	0	0	0
Kanurpani	10	10	75	6,161	2,571	0	8,732	0	0	0
Jula	15	6	32	9,083	3,712	0	12,795	0	0	0
Banari	8	9	95	3,845	1,573	0	5,418	0	0	0
Aulani	12	8	103	11,700	3,315	0	15,015	0	10,000	4,000
Pipli	15	10	95	8,197	3,113	1,540	9,770	0	0	0
Jyoti Balta	11	0	0	2,663	0	0	2,663	0	0	0
Pragatisheel Balta	11	0	0	1,624	0	0	1,624	0	0	0
Chak	14	9	91	5,558	3,437	50	8,945	2,200	4,000	9,00
Basti	9	11	75	7,384	5,389	0	12,773	0	0	0
Dudila	23	12	193	7,370	7,294	0	14,664	0	0	0
Okharani	12	9	84	3,793	2,453	160	6,086	0	0	0
Airari	17	6	63	4,621	1,527	0	6,148	0	0	0
Jakheri	12	9	89	3,536	2,896	0	6,432	0	0	0
Digoli 2s	20	10	160	22,000	29,464	0	51,464	12,000	22,000	6,000
Chetna Tripuradevi	23	1	20	0	28,300	2,910	25,390	0	22,000	10,500
Total	528	312	3168	5,11,477	2,01,488	29,886	6,83,079	91,700	1,75,500	64,900

Table 11

	2007-2008	2008-2009	2009-10
Total Groups	37	38	39
Total Members	499	511	528
No. of meetings held	339	358	312
Total attendance	3,358	3,370	3,168
Total Deposit in the year	Rs 1,16,517	Rs 1,62,472	2,01,488
Total collection of groups	Rs 3,56,707	Rs 5,11,477	6,83,079
Credit given	Rs 61,000	Rs 91,700	1,75,500
Recovery of the loan given by the groups	Rs 46,360	Rs 80,200	64,900
Total credit given by the groups in the last three years	Rs 1,95,770	Rs 2,41,200	3,28,200

As is obvious from the table, recovery of loans is slower than the credit provided. The groups would need some training to make them comprehend the situation related to money in flow, as well as outflow and their capability to reach out to more members if the recovery is better and there are more serious costs associated with the loan.

4.1.2 Income Generating activities with the Self Help Groups

The use of plant based dye materials in textile coloring has created **opportunity for income generation to the women' s groups by harvesting plants material that were not of much use earlier.**

This has led to protection and plantation of useful species like soap nut, myrobolan, pomegranate, madder etc. on one hand and uprooting of invasive species like Eupatorium on the other hand.

The involvement of rural families in dye material collection has continued to increase for the second consecutive year.

The total income generated by the women' s group through collection of dye material is Rs 77,765. This has serious potential of increasing as we work on cultivation/plantation of dye yielding species as well as upscale the pigment extraction.

A Spray drying unit to extract pigment from plants was also set up this year. This would facilitate extraction and marketing of pigment for different applications including textile colorant, food colorant, natural paints etc. This is also creating an opportunity to extract pigment during the season when the dye content is highest and use it when needed, thus increasing the reliability, efficiency and optimizing the use storage spaces. A total of 1.876 kgs of pigment was extracted from various plants during the year. The details of various color pigments extracted are given in the table 12:

Table 12

Particulars	Shades obtained	Weight of material processed (in Kilograms)	Weight of pigment received (in Kilograms)	Pigment yield per kilogram of material processed (in

				Kilograms)
Pomegranate rind	Yellow & Brown	3.000	0.365	0.121
Marigold flowers	Yellow	1.000	0.084	0.084
Walnut fruit covering	Brown	6.000	0.710	0.118
Pomegranate rind with walnut fruit cover	Brown	1.000	0.167	0.167
Myrobolan	Black	10.000	0.400	0.040
Eupatorium	Green	10.700	0.150	0.014

There are varying yields and the process of extraction is still being fine tuned to get maximum from the plant material.

After trying various farm based activities for income generation with several **women'** s SHGs, there is much enthusiasm for working with cultivation and collection of dye yielding plants and material, especially because the backward integration to the textile enterprise provides a ready market. This is leading to conservation and planting of ecologically useful species on one hand and uprooting of invasive species on the other hand, both of which in rich in coloring pigments.

In order to exploit this natural advantage of integration with an existing enterprise, we plan to focus on cultivation, collection and processing of dye yielding plants for enhancing this conservation based livelihood option for the members of SHGs.

In order to explore the possibility of finding some more wild dye yielding plants growing in wild and their possible cultivation, an exposure visit to the

high altitude forest areas near Munsiyari was organized with help of Maati, a **development group working with forestry, women's issues and ecotourism.**

Some madder and Van Madua (a wild millet whose roots are used to make red color) were collected and transplanted on AVANI nursery. Both of these plants survived and we are waiting for these to seed so that a nursery can be raised for cultivation of these species in the villages. Madder seeds were subsequently collected from Dharamghar area and a nursery is being raised.

Some species of Strobilanthus (an indigo yielding plant) family was also collected from Munsiyari, but did not yield any indigo color.

A few collected seeds of Indigofera tinctorium have been multiplied over one season and a nursery of 200 plants has been raised this year.

Also, seeds have been collected from the wild for raising a nursery of 5000 soapnut and 5000 Myrobalan saplings. This nursery is to be raised this year for planting in the villages through SHGs for income generation. There are also plans to transplant saplings of Myrobalan, Darim (wild pomegranate, Walnut and soapnut this year.

4.2 Education support

An informal education support program through individual donations of friends and well wishers of AVANI is being run for past few years. At present 15 girls from 11 villages are being supported as part of this program. A primary school run by Jyoti Shikshan Sansthan in Balta village of Almora district is also supported through these donations.

This program has helped young girls to continue their schooling and some of the girls have taken vocational training after completing their schooling. In most cases marriage age has increased due to this intervention.

5. RAINWATER HARVESTING AND WASTE WATER RECYCLING

We continue to construct rainwater harvesting tanks at AVANI centres. Two more rainwater harvesting tanks constructed in the field centre Chankana and AVANI centre Tripuradevi in this year. The Avani centres at Tripuradevi, Digoli, Sukna and Dharamghar continue to sustain themselves largely on rainwater. The field centres together collect almost 1,00,000 litres of rainwater for their daily needs. At Tripuradevi, in spite of the continued decrease in rainfall and ncrease in water requirements, we managed to live on rainwater for almost 5 months this year. We were able to fulfill our requirements of water for the kitchen, natural dyeing, textile processing, daily needs for 35 people. For the rest of the months, we still need to bring water from 5 kms away by truck.

The slow sand filter continues to provide clean drinking water to the Avani staff as well as visitors to Avani centers from all over the world.

Table 13

RWH Tanks at the AVANI Centre	Qty 2007-08	Qty 2008-09	Qty 2009-10
Total No. of Tanks	4	4	4
Total storage capacity	3,25,000 litres	3,25,000 litres	3,25,000 litres
Total stored water during the monsoon	12,00,000 litres	9,35,000 litres	8,40,000 litres
Daily consumption of water	5,000 litres	5,000 litres	6,000 litres
No. of days rain water was used	240 days	187 days	140 days
Saving in terms of expenses in bringing water by truck from 5 kms	Rs 60,000	Rs 56,100	Rs 42,000

The continued decrease in rainfall is largely responsible for decrease in number of days of dependency on rainwater and with hope of a normal monsoon in year 2010 should decrease our dependency on trucked water.

- **Waste Water Recycling**

The wastewater recycling plant at Tripuradevi centre has been functional for two years now. The plant is recycling about 3000 liters of wastewater per day. This recycled wastewater has allowed us to grow more vegetables this year on our farm. The recycling plant is also a good demonstration for villagers, others organizations and government departments, and has serious potential as a technology for helping income generation through increased vegetable cultivation.

6. ORGANIC FARM AT AVANI CENTER

In order to experiment with and demonstrate the different methods of organic farming, the small farm at Avani has been working with the use of biogas slurry, vermicomposting, Nadep composting and other methods of regenerating the soil. This farm has been using recycled waste water for irrigation to grow vegetables for our community kitchen.

During this year,

- Four vermicompost pits were made at the Avani centre at Tripuradevi that produced 1,500 kg of compost. Another 3000 kgs of composte was obtained from Nadep pit for our vegetable farm.
- A drip irrigation system was also installed at the Tripuradevi farm.
- Napier grass was planted on the terrace edges

All these interventions combined with a hour of Shram Dan by members of AVANI team who stay at the center, have helped to increase the productivity of the farm. The income from the farm has increased to Rs 42,536 during the year registering an increase of more than 70% over the past year. This farm also serves as a demonstration and training center for the farmers from the area showcasing these appropriate technologies.

7. SERICULTURE -

CULTIVATION OF WILD SILKS OF ERI, MUGA AND OAK TUSSAR

We continue to integrate new farmers in the cultivation of eri and muga silks. The cultivation of wild silk of eri has been taken up in eight more villages this year. Some new farmers were also integrated in the program from villages where we are already working.

Oak tussar rearing in the village of Basti could not be continued in this year due to the non-cooperative role of government agency. We are doing our efforts to continue this program through women SHG.

During this year, 58 new farmers in the 18 villages have planted 2.84 acres of muga food plants (*Litchia polyantha* and *Michelia bombacina*) and 23 acres of Eri food plant (*Castor*). 6,000 saplings were provided by the farmers from their nurseries for the plantation in the year 2009-10.

Eight farmers have established 9 nursery beds in Chankana and one nursery was established at the AVANI centre. These nursery beds will provide approximately 6,000 saplings for the plantation for the year 2010-11.

A total of 4 rearing houses were constructed during the year. A total of 31 eri houses have been constructed until now.

The list of newly integrated villages and farmers is given in tables 14 and 15:

Table 14

Name of the village	No. Of Farmers		Area covered		Total Farmers	Total Area (Acre)
	Eri	Muga	Eri	Muga		
Seena	1	0	0.5	0	1	0.5
Khaitijolli	4	0	2	0	4	2
Bhuni	1	0	0.5	0	1	0.5
Mana	3	0	1.5	0	3	1.5
Bheta	3	0	1.5	0	3	1.5
Dhoulani	3	0	1.5	0	3	1.5

Possa	1	0	0.5	0	1	0.5
Bahilkote	3	0	1.5	0	3	1.5
Total	19	0	9.5	0	19	9.5

List of new farmers in old villages:

Table 15

Name of the village	No. of Farmers		Area covered		Total Farmers	Total Area(Acre)
	Eri	Muga	Eri	Muga		
Varsayat	7	0	3.6	0	7	3.5
Lingurani	5	1	2.5	0.11	6	2.61
Majhera	4	1	2	0.22	5	2.22
Dana	6	1	3	0.07	7	3.07
Simayal	1	1	0.5	0.56	2	1.06
Devlet	2	2	1	1	4	2
Chantola	2	0	1	0	2	1
Chak	0	2	0	0.22	2	0.22
Okhrani	0	1	0	0.22	1	0.22
Sukna	0	3	0	0.44	3	0.44
Total	27	12	13.6	2.84	39	16.34

7.1 Training and Cocoon rearing

During this year, cocoon rearing was conducted with 35 farmers in 10 villages. 2000 dfl eri worms were reared by 32 farmers in 11 villages and 100 dfl muga worms were reared by 3 farmers in one village. We are still facing a lot of problems with timely supply of quality eggs during the appropriate season. Owing to poor quality of eggs from the government laboratory the crops have been failing consistently resulting in de-motivation of farmers. The issue has been taken up with Department of Sericulture and we have been promised timely supply of quality eggs in the coming year.

Total production of cocoons

Eri cocoons 281 kg

Muga 1180 Nos.

Total income generated through cocoon production Rs 18,230.

It is hoped that once we can demonstrate full income generating potential of this activity through substantial earnings of a few farmers, we would be able to upscale this activity to an extent that the entire requirement of the textile enterprise can be met through local production. In the mean time, textile enterprise continues to buy most of cocoon and yarn from outside sources while we work with the Department of Sericulture in improving the quality and reliability of eggs for increasing our cocoon production base.

Table 16

	2006-07	2007-08	2008-09	2009-10
Total Farmers -_Eri	50	39	96	46
Total Farmers - Muga	63	40	60	12
No. of nursery beds established		14	8	9
Total Area of Plantation	75.6 Acres	59.5 Acres	65.84 Acres	25.84
Total Income	Rs 3,670	Rs 5,544	7,395	18,230

8. HEALTH CARE

8.1 Health Insurance

We continue to work with the office of the Development Commissioner Handicrafts, for the health insurance of the artisans. This year we insured 51

artisan under the scheme of Rajive Gandhi shilpi swasthya Bima Yojana. Now these artisans have the cash less cards for treatment in accredited hospitals.

Apart from the existing life insurance cover, Health and personal accident insurance cover has also been provided to the entire team of Avani.

8.2 Health Camps

In continuation of our small initiative with health care, discussions were continued with visiting doctors and patients were linked to other subsidized and reliable health care facilities at Arohi and Srivastva Clinic in Ranikhet. Dr. S. Srinivaasan continues to provide health care support to needy patients from our area. This year an intensive dai (midwife) training program was also conducted at village Digoli by Dr. Srinivaasan.

The concept of starting a birthing center was changed to initiating a program on strengthening antenatal and post natal care system through intensive training of dais, improving child nutrition through traditional recipes and developing a preventive healthcare and a referral system. This was necessitated due to fact of not having a doctor on board. A funding proposal has been given to Volkart Foundation Switzerland, who in principal have agreed to fund such a project. A formal approval is still awaited.

8.3 Dai Training

The training conducted for 15 Dais in Digoli village and 7 dais and Avani staff in the Natural Birthing Center in Goa focused on the following:

- hygiene and nutrition during the pregnancy.
- Development of antenatal card and training on information collection.
- Exercises for pregnant women.
- Simple techniques for anemia and urine test.
- Proper and safe age, weight and height for pregnancy
- Grading of risk factor
- Ensuring the release of placenta.

Table 17

S.N.	Duration	Venue	Doctor/ Trainer	No. of Participants
1	15 - 17 Nov, 09	Village Digoli	Dr. S.Srinivasan Indraprastha Apollo Clinic, New Delhi	15
2	14 to 16 Aug 09	Natural Birthing Centre Goa	Ms. Corinna Stahlhofen Birthing Center 161, Bairro Alto , Goa	7

8.4 Baseline survey

A baseline survey of the birth data, mother and child mortality and pregnant women was conducted in Digoli village and similar surveys are proposed in Sukna and Chankana area.

8.5 Exposure visit

An exposure visit was organized for village Dais and AVANI team to Tribal Health Initiative, Sittilingi, Dharampuri, Tamilnadu and Natural Birthing center, Assagao, Goa. 5 participants from AVANI team and 2 Dais from village participated in this exposure visit. During this visit a training programme was also organized at Natural Birthing Centre Goa.

9. WORKSHOPS AND PRESENTATIONS

We were able to present the work of Avani in various for and addressed a large diversity of audience. This has generated a lot of interest and positive support for the organization. During the past year we made presentations at the following places:

Date	Venue	Organisers
March 2010	Geneva	United Nations Women' s Guild, Geneva

February 2010	Goa	Organic Framers Association of India
July 2009	IDDS workshop at KNUST, Kumasi in Ghana	IDDS, MIT Boston
August 2009	Sewa Mandir, udaipur	International rural network, Udaipur

10. STUDENTS VOLUNTEERS AND VISITORS AT AVANI

	Indian	Foreign	Total
Visitors	38	40	78
Volunteers	4	25	29
Students School/college	52	2	54
Govt. officials	6	-	6
Diploma students	2	-	2
Total	102	67	169

11. COLLABORATION WITH OTHER INSTITUTIONS DURING THIS YEAR

Hunnarshala, Gujarat

National Institute of Design, Ahmedabad

Aarohi, Nainital

Ascent, Baroda

Vivekanand Krishi Anusandhanshala, Hawalbagh

Pant Nagar Agricultural University, Pant Nagar

Crafts Council of India, Delhi

The People Tree, Delhi

The Weaver' s Wheel Network, Goa

Barefoot, Goa

AIACA, New Delhi

Silk Mark Organisation of India, Bombay

Dastakar, Delhi

The Central Silk Board, Bangalore

Department of Sericulture, Dehradun and Haldwani

Friends of Tilonia, USA

Le Passeur, Decoration, France

University of Twente, Netherlands

IDDS, D-lab and Global Village at the Massachusetts Institute of Technology,
USA

National Institute of Fashion Technology, Gandhinagar

Natural Birthing Centre, Goa

Madhya Pradesh Handicraft and Handloom Development Corporation,
Bhopal

School for International Training, Study Abroad, Jaipur

12. OUR INSTITUTIONAL DONORS

1. The Volkart Foundation, India
2. The Ford Foundation, New Delhi

13. INDIVIDUAL DONORS 2009-10

Name	Contribution in Rupees
Mrs. Moena Ray Dehradun	1,055
Mr. Kishore Vora, Pune	5,000
Mr. Manish Chalana	2,000
Dr. Usha Malkhani, Pune	20,000
Ms. Pamela Topley	1,500
Mr. R.S Pillai, Pune	10,000
Ms. Ila Imani,	3,000
Mr. Chinmaya Dunster, Goa	5,000
Mr. Shaunak shah, Mumbai	3,750
Mr. Dheeraj Vasisth, Mumbai	3,750
Mr. Jones Grant, London	1,38,990
Ms. Basanti Gopal Rao khati, Pune	3,000
Ms. Nichola Harrison, U.K.	2,17,852
Mr. Jakob Zwicky, Canada	45,614
Mr. Sandeep, Artindus India	11,000
Sanskriti, Pune	41,000
Mr. Amar Seth, Delhi	2,500
Total	5,15,011

14. ACKNOWLEDGEMENT OF CONTRIBUTION AND SUPPORT BY INDIVIDUALS

Mr Amar Seth, New Delhi

Dr S Srinivasan, Delhi

Ms Catherine Confino, France

Mr Michel Coqblin, France

Ms Alessandra L' Abate, Italy

Mr Bruno and Ms Milena Zaro, Italy

Mr Mathieu Coubat, France

Ms Eliette Couston, France

Ms Kito Thomassery, France

Mr. Pradeep, Kerla

Mr. Aroon and Ms. Sophia, Goa

Mr. Chinmaya Dunster and Ms. Naveena, Goa

Ms. Coriana, Goa

Ms. Alessandra Bellos and Mr. Rick Bradley

Mr. Pradeep Kaniyadi

15. GOVERNING BODY MEMBERS OF AVANI

Name	Address	Designation
Ms. Pamela Chatterjee	Village Bagarijauna, Kausani Distt Bageshwer UA	President
Mr. Rajnish Jain	PO Tripuradevi, via Berinag, Distt Pithoragarh, UA 262531	Secretary
Mr. Yogeshwar Kumar	53- Rajouri Appartments, Opposite Govt. Press Mayapuri, New Delhi-110064	Treasurer
Mr. Keshav Desiraju	A 5, Tehri House Officers' Colony, Rajpur Road, Dehradun - 248009	Member
Dr. Smita Vora	A-3, Rahul Terrace	Member

	Meera nagar, Koregaon Park, Pune-411001	
Dr Sushil Sharma	Village Satoli, PO Peora via Mukteshwer Distt. Nainital, UA-263138	Member
Mr. Giri Raj Sinh	At. PO Godhar West, Taluka Santrampur, Dist. Panchmahals, Gujrat 289230	Member

16. LIST OF AVANI GENERAL BODY MEMBERS

Name	Address
Mr. Jasod singh	Village - Bhanyun, Distt. Pithoragarh
Mr. Balram singh	Village - Bhanyun, Distt. Pithoragarh
Mr. Fakir Ram	Village - Chantola, Distt. Bageshwar
Mr. Rajendra Joshi	Village - Dewal Bichral Distt. Bageshwar
Ms. Hema Agri	Village - Beladagar, Distt. Pithoragarh
Mr. Jagdish Dhapola	Village - Silingya, Distt. Bageshwar
Ms. Kamla Rathoure	Village - Simgarhi, Distt. Bageshwar
Ms. Radhuli Bora	Village - Digoli, Distt. Bageshwar
Mr. Govind Singh Bora	Village - Golti, Distt. Pithoragarh
Mr. Anand Ballabh Pant	Village - Bana, Distt. Pithoragarh
Ms. Kamla Bhaishoda	Village - Rawalgaon. Distt. Pithoragarh
Ms. Lalita Panchpal	Village - Saukyura, Distt. Bageshwar
Ms. Kamla Bora	Village - Chankana, Distt. Pithoragarh
Mr. kumud Pant	Village - Bana, Distt. Pithoragarh
Mr. Mahesh Ram	Village - Chantola, Distt. Bageshwar
Mr. Verma Ram	Village - Golti, Distt. Pithoragarh
Mr. Deep pant	Village - Bana, Distt. Pithoragarh
Ms. Rewati Bora	Village - Digoli, Distt. Bageshwar
Mr. Heera singh Dharmshaktu	Village - Dharamghar, Distt. Bageshwar
Mr. Pan singh Mahara	Village - Mehrodi, Distt. Bageshwar
Ms. Shanti Bora	Village - Digoli, Distt. Bageshwar
Ms. Rashmi Bharti	AVANI, Tripuradevi, Distt. Pithoragarh

17. CASE STUDIES

The main emphasis in these case studies is the empowerment that happens when people have the opportunity and space to grow.

Even people who have not had the chance to study, take charge of their lives when they get the opportunity. To empower people from remote villages, disadvantaged families to explore their talents and then to stand on their feet has been a great learning for all of us in this journey.

We have only mentioned a few case studies, but there are many others that are worthy of note.

Rekha Arya

Name	Educational Qualifications	Year of Joining Avani	Started work as	Presently Working as	Acquired Skills
Rekha Arya 22yrs	8 th standard	2002	Finishing trainee	Skilled weaver of shawls in silk and wool	Has learnt the weaving of silk and wool and has become a skilled weaver Knitting and embroidery Capability of warping, drafting and weaving of Almora pattern design

Rekha Arya belongs to village Mungraon, Berinag in Distt. Pithoragarh. She could study only upto the eight grade as she comes from rather poor financial background and her family could not send her for further schooling. Her father worked as a daily labourer and earns an inconsistent wages.



The family never had any financial stability, which is when Rekha thought it best to earn a living which would help her become independent as well as be of some support to the family.

Rekha joined the Tripuradevi centre as a knitting and embroidery trainee. In year 2004 when calendaring machine established at AVANI centre Rekha got trained in calandering also. She start earning with knitting and calendaring. In year 2005-06 She went to Delhi for further training of knitting. After coming back from Delhi she got trained some other artisan in knitting. Slowly her confidence grew up and she seems interested to expansion of her work. She transfer the skill of knitting and calendaring to new trainees and herself start learning of weaving skills.

The increase in her self confidence has been a beautiful process to see. Rekha has been working as a skilled weaver for the past four years and earns almost Rs 2,000 per month. She is not only earning her living but is also taking a lot of responsibility in her house hold. She has helped her family financially in many ways:

- Contributed Rs 10,000 from her earnings in the wedding of her brother.
- Purchased of a music system for her house
- Purchase a LPG connection for her house.

Besides this, she gives Rs 1,000 to her mother every month, to meet the expenses. She also has a RD/Insurance account where she deposits Rs 500 per month.

RESHMI BORA

Name	Educational Qualifications	Year of Joining Avani	Started work as	Presently Working as	Acquired Skills
Reshmi Bora 21 years old	8 th standard	2006	Spinner trainee	Skilled weaver of silk and wool and trainer of spinning	Has learnt the weaving of silk and wool and has become a skilled weaver. She is one of our best weavers. Capable of warping and drafting. Capable to work as a trainer of silk spinning.

Reshmi belongs to Talara village in distt. Bageshwar. Her father passed away when she was only 2 years old. She was brought up by her mother. When Reshmi was in five year her mother feel difficult to survive in the villages as there was no **source of regular income . Her mother shifted to her father’ s home with 5 years** old Reshmi. Reshmi and her mother has been financially supported by her maternal Grandfather who was himself working as a labourer.

However Reshmi grew up , expenses increased and she couldn’ t join further school after 8th standard due to financial constraints. The family never had any



financial stability, which is when Reshmi thought it best to earn a living which would help her become independent as well as be of some support to the family.

When AVANI started silk spinning training at Gadtir village Reshmi joined the 3 months spinning training programe in the village. She had a good hand at spinning and within a few months was one of the most hard working and good spinner. During the training Reshmi not only learn how to spin but also learn how to teach other trainees. After some time she proves herself not only good spinner

but a good trainer also. Reshmi worked with intern students from NID and train some other artisan to spin designer yarn. In the year 2008 she joined the AVANI weaving centre at Chankana village as a trainees and now become a skilled weaver and earning almost Rs 1500 per month.

Reshmi has contributed substantially to bringing back financials stability to her home. From her income, about Rs 1200 she gives to her mother and Rs 100 per month she deposits in a Savings Bank Account. Proud to be financially independent, she exclaims that she recently purchased a mobile phone for herself.

Now she is working as a skilled weaver, spinner and spinning trainer. She is selected as a trainer for silk spinning trainer in solar powered charkha being installed in the villages.

Kamla

Name	Educational Qualifications	Year of Joining Avani	Started work as	Presently Working as	Acquired Skills
Kamla Bora	8 th standard	2002	Weaving Trainee	Skilled weaver of shawls in silk and wool	Has learnt the weaving of silk and wool and has become a skilled weaver Capability of warping, drafting and weaving of almora pattern design



Kamla Bora belongs to a very poor family of village Digoli that is 3 hours walk from nearest roadhead. Her family works with spinning and

weaving of wool. She is youngest one in four sisters and brothers. One of her **elder brother went in city for job but he did not come back. She don't know** if he is alive or not. Her father is a labourer who is unable to earn money due to old age. Due to financial constraints she was not sent to school after 8th standard.

Kamla wanted to be financially independent to support her family. Kamla joined AVANI centre eight years ago, when Harish Pant, the centre head and fields worker at Digoli centre suggested to her parents that she be sent to work to centre. She joined the training and within a few months was one of the most hard working and good weaver of the centre. She also taught herself warping and drafting of typical Almora pattern shawls.

Kamla has been working as a skilled weaver for the past eight years and earns almost Rs 2,000 per month. She is not only earning her living but is also taking a lot of responsibility in her house hold. She has helped her family financially in many ways:

- She installed a solar home lighting system in her house from her earning
- She is giving almost Rs 1500 per month to her mother to meet out the expenses.
- Made gold ornaments worth Rs 8,500 for herself.

Besides this, she is also saving Rs 125 per month as her contribution to the account of SHG. This way she has a small amount saved at the SHG as well.

SUNITA BORA

Name	Educational Qualifications	Year of Joining Avani	Started work as	Presently Working as	Acquired Skills
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Sunita Bora 22 yrs	8 th standard	2007	Finishing trainees	Skilled weaver and Finishing artisan	Has learnt the finishing She is one of our best finishing artisan. Capable for silk weaving Capable to work as a trainer of finishing.
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Sunita Bora belongs to a very poor family of village Digoli that is 3 hours walk from nearest roadhead. Her father worked as a daily labourer and earns an inconsistent wages. There are five sisters and one youngest brother in her family. Due to financial constraints she was not sent to school after 8th standard.

Her family also works with spinning of wool. Income was not sufficient enough for the family. Sunita wanted to be financially independent to support her family. She joined AVANI centre three years ago, when Harish pant, the centre head and fields worker at Digoli centre suggested to her parents that she be sent to work to centre. She joined the training as a finishing artisan. After a few months she was one of the most hard



working and good finishing artisan of the centre. Sunita want to learn more. She also taught herself for weaving of silk and wool. In year 2009 - 2010 she established herself as a best finishing artisan and earned Rs 9,000 as bonus for extra work. Now she is also organizing training for other artisan in centre.

Sunita has been working as a skilled finishing artisan and weaver for the past three years and earns almost Rs 1,800 per month. She is not only earning her living but is also taking a lot of responsibility in her house hold.

Besides this she is also saving Rs 125 per moth as her contribution to the account of SHG. This way she has a small amount saved at the SHG as well.

18. SUMMARIZED FINANCIAL REPORT

Income & Expenditure

Income

Sales	3,966,339.00
Other Income	944,818.58
Grants -Indian	1,253,780.00
Grants-FCRA	5,943,358.94
Closing Stock	1,362,167.00
TOTAL	13,470,463.52

Expenditure

Opening Stock	4,598,757.00
Grant & Other Expenses -Local	2,013,563.45
FCRA Expenditure	4,336,689.00

Unutilised Grants

Local	982,650.00
FCRA	1,607,023.82

Income for the year	(68,219.75)
TOTAL	13,470,463.52

Balance Sheet

Sources of Funds

Capital Fund	9,360,447.01
Utilised Grants for Fixed Assets	13,953,301.00
Unutilised Grants	2,762,287.82
Current Liabilities	1,321,473.44

TOTAL 27,397,509.27

Application of funds

Fixed Assets	15,731,745.23
Cash/Bank	1,719,039.92
Grant Receivables	422,043.00
Closing Stock	1,362,167.00
Other Current Assets	8,162,514.12

TOTAL 27,397,509.27