



**JAMIN ADHIKAR ANDOLAN**



**Oxfam  
INDIA**





# JAMEEN ADHIKAR AANDOLAN

MARATHWADA

We Want..

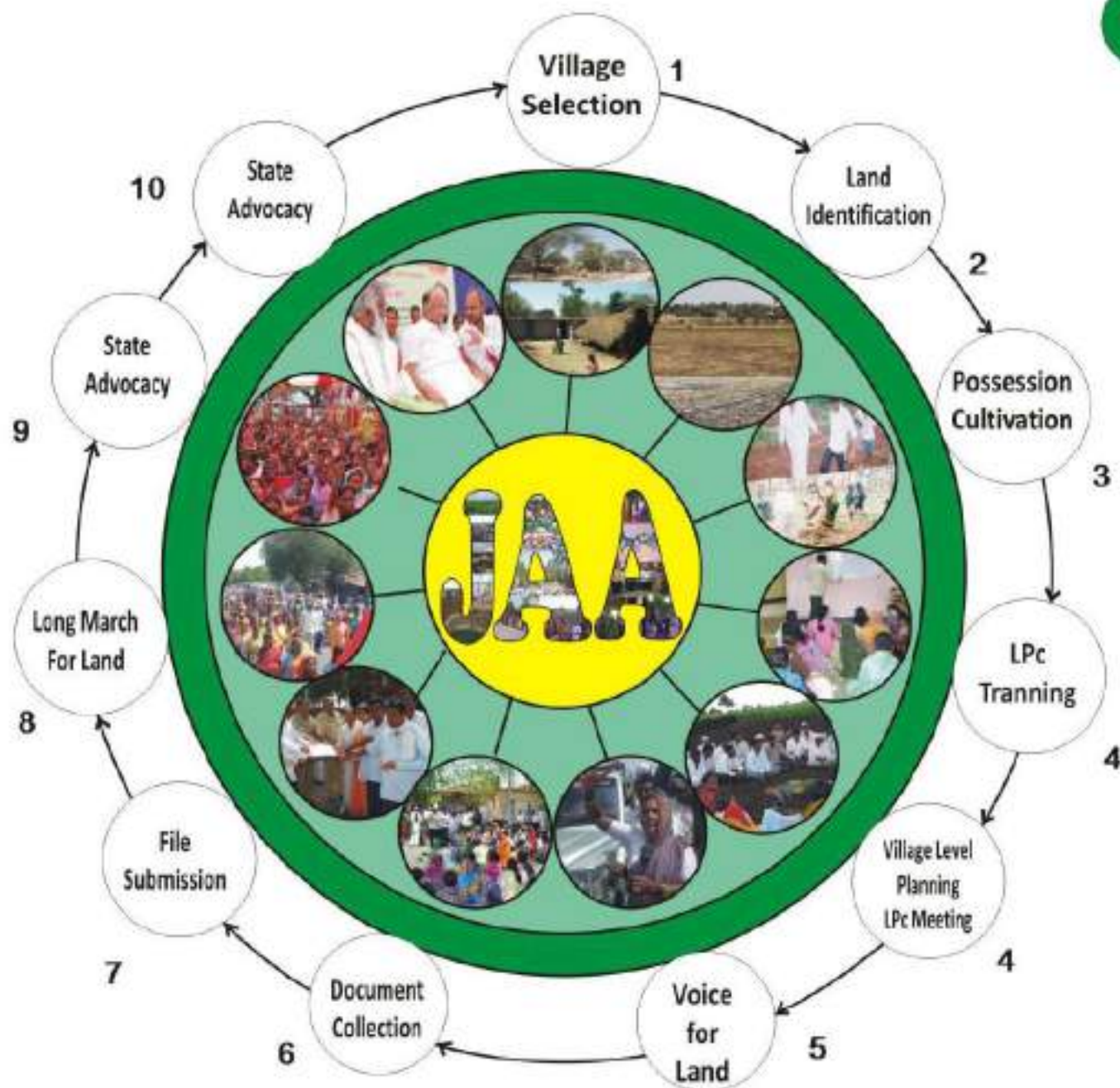
Land For Livelihood

Valuable Support From



Oxfam  
INDIA









# JAMIN ADHIKAR ANDOLAN

*A Journey of Success.....*



**2010**

Section 25  
Company

Producer  
Company

Proposal  
Start

Anik Financial  
Service  
(Microfinance)  
Has been  
Started .

Land  
Legalization  
Files Followup  
At State  
Level

**2008**

Community  
Taken lead  
roll for  
land legalization,  
land  
development,  
&  
Community  
microfinance  
Community  
taken lead for  
State level  
Advocacy .

**2007**

Legalization,  
microfinance,  
GRC, work  
progressed  
with the lead  
of  
community  
in Eight  
District of  
Marathwada.

**2006**

As per the  
government  
G.R. Grazing  
land  
legalization  
process started &  
grass root  
to district  
Advocacy  
process started.  
Community  
base  
micro finance  
Organization  
from  
community  
formed.

**2005**

Self help  
group  
formed. by  
Grazing land  
women's  
Capacity  
building of  
Dalit  
organization  
Process .  
Started for  
land rights.

**2004**

land right  
Movement &  
Livelihood  
Promotion  
Committee  
Strengthened  
Through  
Capacity  
Building  
work  
community  
base micro  
finance work  
Started.

**2003**

strengthened  
Community  
organization,  
Cadre base  
for the  
Land Rights.  
Grazing  
Land Research  
Started .  
Gairan  
Resource  
Center  
Work  
Started.

**2002**

Collective  
Meeting  
&  
Planning  
for the  
Dalit  
Land rights  
Started .  
Strategic  
Plan  
of Action  
Finalized.

**2001**

With The  
Initiative of  
the intermoon  
oxfarm major  
Dalit Rights  
organization &  
Network are  
came together  
& Jameen  
Adhikar Andolan  
Formed in  
Marathwada.

**2000**

Intermoon  
Oxfam  
Taken  
Lead Roll  
for the Dalits  
Livelihood  
Promotion  
Programme  
in  
Marathwada .

**Enhancing Livelihood Security for Dalits Through Land Rights**

**CBO**



Expert  
Organization



Social  
Organization



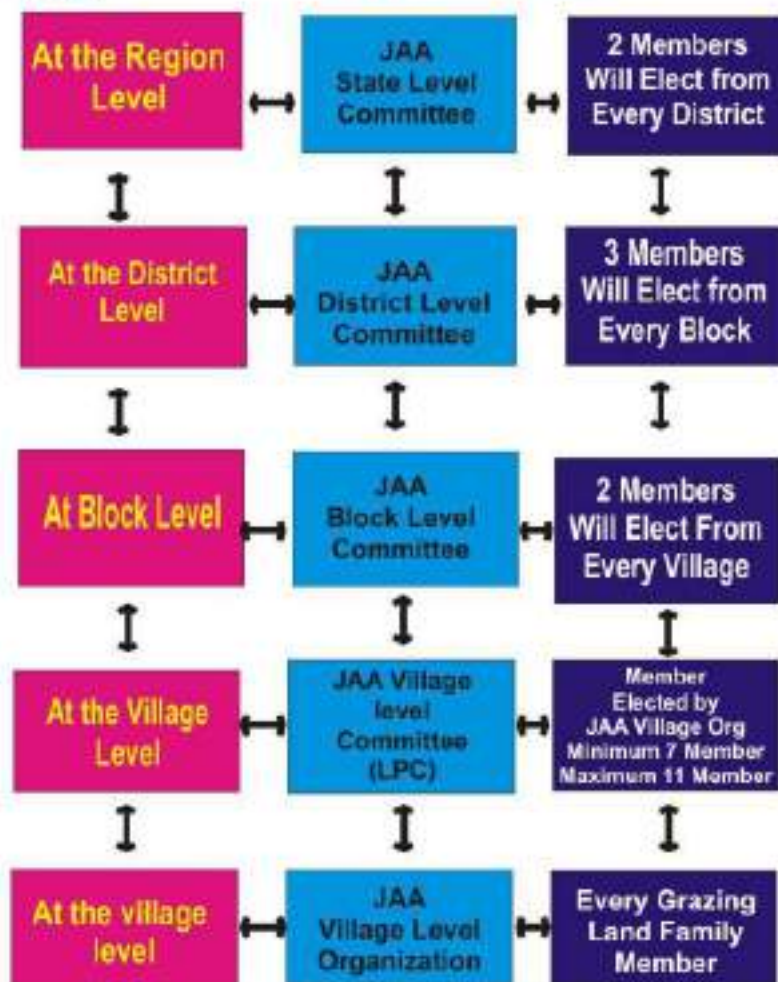
**Oxfam**  
**INDIA**



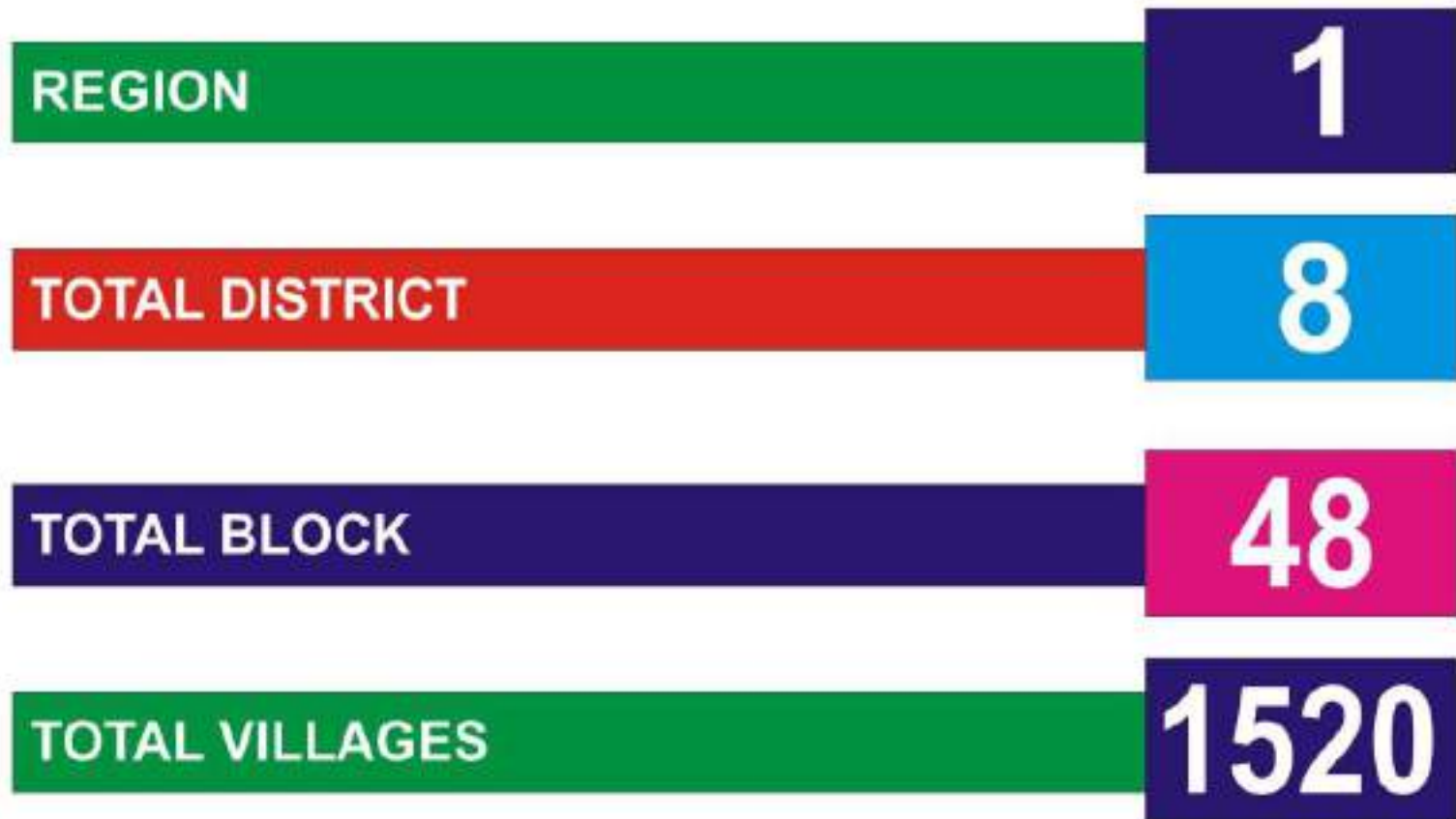
# JAMIN ADHIKAR ANDOLAN

## Village To Region

### STRUCTURE

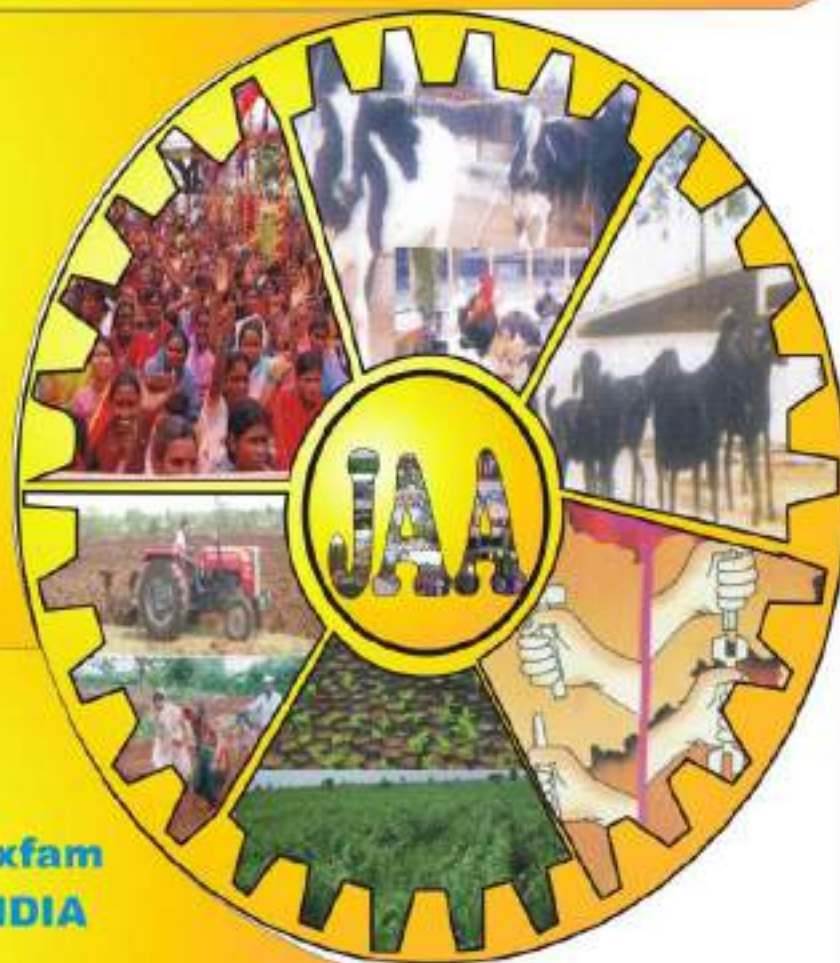


# JAMIN ADHIKAR ANDOLAN





# Empowerment of The Community for Sustainable Livelehood



## Dalits Livelihood Promotion

## Valuebal Support From Intermoon Oxfarm



2000

To

2010

Social Organazation + Oxfam INDIA + Expert Organazation





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INDIA**



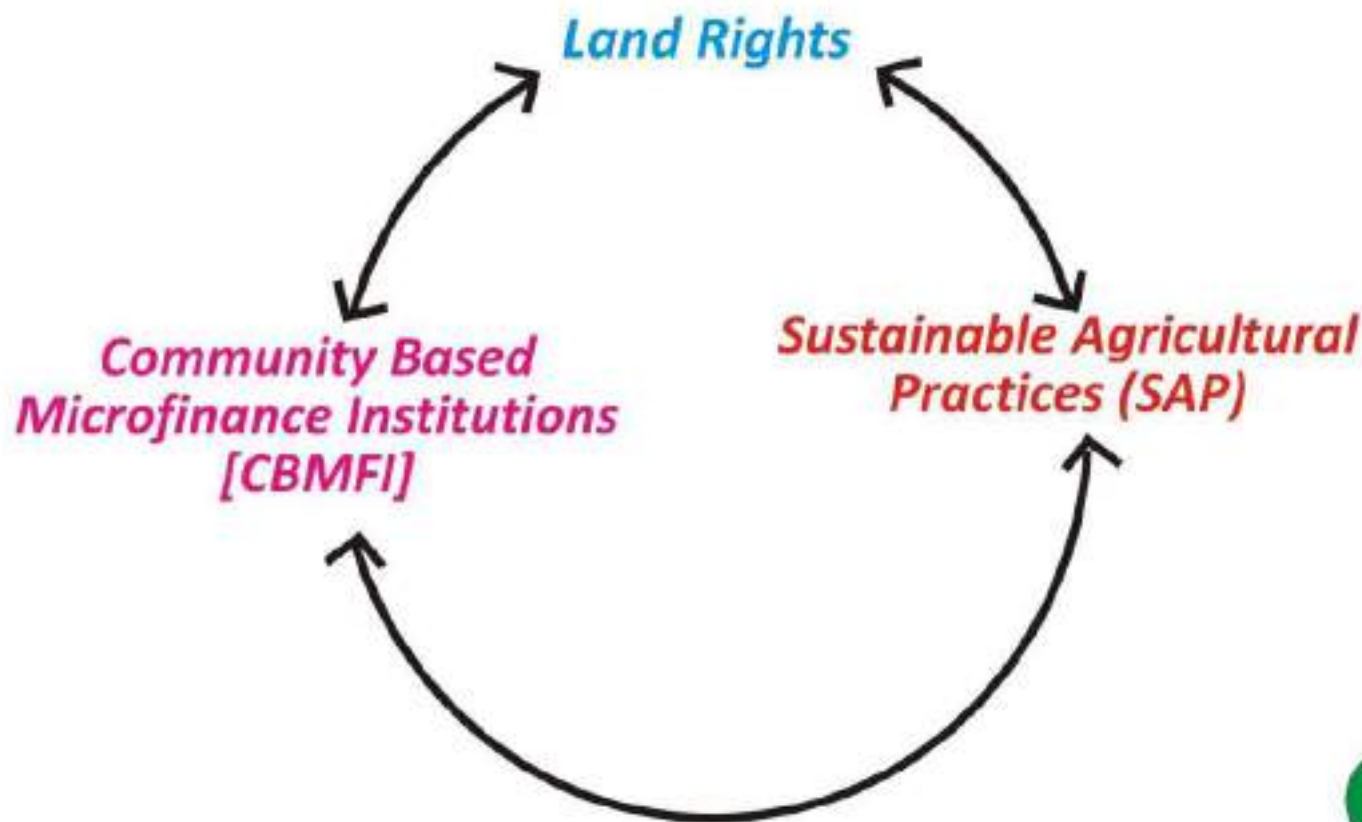
# **JAMIN ADHIKAR ANDOLAN**

A movement to empower rural landless and marginalized grazing land occupants in Marathwada to effectively fight for their rights for secure and sustainable livelihoods



# JAMIN ADHIKAR ANDOLAN

The three components on which the livelihood programme was developed were-



Oxfam partnered with various NGOS in Marathwada viz. RDC, Paryay, JVSS, KMAGVSLokhit and UGAM along with a team of technical experts i.e. BASIX for establishing the micro-finance work and Abhinav for developing human resource on SAP, to implement its livelihood programme which targeted at improving the livelihoods of the dalits and marginalized communities in over 1400 villages spread across 8 districts of Marathwada.



**In order to get land entitlements, occupants of grazing land needed to prove that they had been occupying these lands. The proofs that were required are as follows:**

- 1. Application by the occupant to the block revenue officer (BRO) or "Tehsildar" about possession of land and requesting for entitlement**
- 2. Record of a police case filed against the occupant because of his/her encroaching on the piece of land**
- 3. Proof of the occupant having received punishment for occupying/encroaching on the piece of land**
- 4. A copy of the court judgement in the case involving the encroachment, either in favour of or against the occupant / encroacher**
- 5. Affidavit of the occupants (by both husband and wife) certifying themselves to be occupants of piece of land**
- 6. Affidavits of fellow occupants from the village, who had encroached on land at the same time as the present occupants and who have received entitlements on the land, stating that the applicants in question had also encroached land at the same time as them. (This serves as a proof because sometimes some encroachers/occupants were not given land despite occupying these lands because either these have been officially recorded as land reserved for social forestry, although in reality there was no plantation/trees at the time of encroachment or were notified as land reserved for social forestry post the occupation).**
- 7. Affidavits of five key persons from the village (village head or "Sarpanch", vice Sarpanch, police constable or "police patil", chairman of the village farmer's cooperative society and an elder/old resident of the village)**

8. Affidavits of neighbours occupying the adjacent land, stating that the occupant had been occupying the piece of land for which entitlement is being sought
9. Affidavit of five senior/ elderly residents of the village
10. Affidavits by shepherds and cattle grazers or “balutedars” grazing on the land stating that they have not been able to graze their land owing to the land being occupied/encroached by the applicant/occupant of the piece of land
11. “Panchnama” or report of the village revenue official or “Talathi” about the encroachment with details about the size (amount/quantity) of land and the number of occupants.
12. 1 E document recording the occupant/applicant as a cultivator of the piece of land in question
13. Map documenting the location, with boundaries, and the size and parcels of land occupied. This map will be prepared by the occupants/village land rights units
14. Reports/Records of demonstrations or applications made by occupants of grazing land occupants to the authorities concerned demanding regularisation of/entitlements to occupied grazing lands
15. Resolution / No objection certificate (NOC) of the village assembly or “gram Sabha” stating that it has no objection to giving entitlements to occupants of the common lands of the village. It is possible for the gram Sabha to pass such a resolution under the 73<sup>rd</sup> Amendment to the Indian Constitution which grants such powers to local units of self government or “panchyati raj institutions (PRI).



# Submission of application

Earlier the Gairandharaks were completely unaware of the legal process of submitting applications for land entitlement. Most of them used to submit a simple letter to the tehsil but invain. It evicted a considerable amount of time for the staff to make them comprehend the needfor compiling proofs and submitting them in a legal way to ensure favorable response from government.

These days villagers themselves stipulate the day to submit their application. It's a fascinating sight of villagers going in groups accompanied by the staff to submit applications to variousauthorities. Many times they also organized huge rallies for submission of applications. These applications with the accompaniment of crops

Applications for land entitlements supported by all proofs were made by LPC representative to 6 revenue officials. The authorities to whom proofs are submitted included Block Revenue Officer [Tehsildar], Deputy Collector, Collector and Revenue Commissioner of the district. Copies of application were also posted to the state revenue minister and the Chief Minister.





## Follow up Process

In order to ensure that the government took note of their applications and sincerely processed their claims, the villagers across eight districts needed to follow up with various relevant government authorities like the land revenue authorities at village, block and district level, district collector. Without initiating such a follow-up, it was most likely that the applications would remain unnoticed in some files in the government offices.

The activities for follow up are in the form of: Visits of delegations of the villagers to specific government officials, Holding camps where various relevant government authorities are invited to an interface with people, Organizing demonstrations and campaigns wherever necessary, Lobbying with the government, legislative and political authorities at the village, block, district and state level, Getting letters of support from such authorities, Involving the media to highlight the process etc.

Follow-up actions are taken up in an integrated manner across eight districts with the help of LPC and JAA staff. A systematic course is followed in which monthly meetings are conducted at village, block and district levels in order to review the situation of Gairans in the respective villages and to facilitate the process of follow up. The staff and LPC members evaluate the previous months follow up plans, and discuss matters on Panchnama [spot and crop], 1E and related document evidences.



## **GOVERNMENT PROCESS OF GRANTING 7/12**

- 1. Tehsildar reviews the applications and orders the Talathi to verify the facts of the case.**
- 2. Talathi verifies the facts of the case, visits the field taking along senior members (Panch) of the village. Thereafter, Talathi prepares a report and submits to the Tehsildar**
- 3. The Tehsildar reviews the report given by the Talathi. If required, he/she may ask for additional documents or call the claimant for a hearing. Tehsildar sends notice to the Gairandharak asking to submit original documents of proofs. Or additional documents where required. Tehsildar sends his/her report or comments along with the file to the SDO**
- 4. The SDO looks into the case and may decide to accept or reject the claim for land title. He/she would usually send the file ahead to the District Collector for final sanction.**
- 5. In case of acceptance/ confirmation of claim, a notice is sent by the District Collector to the Gairandharak. A mapping and valuation would be undertaken on the basis of which the Gairandharak is asked to pay the**

# Through Mass Action

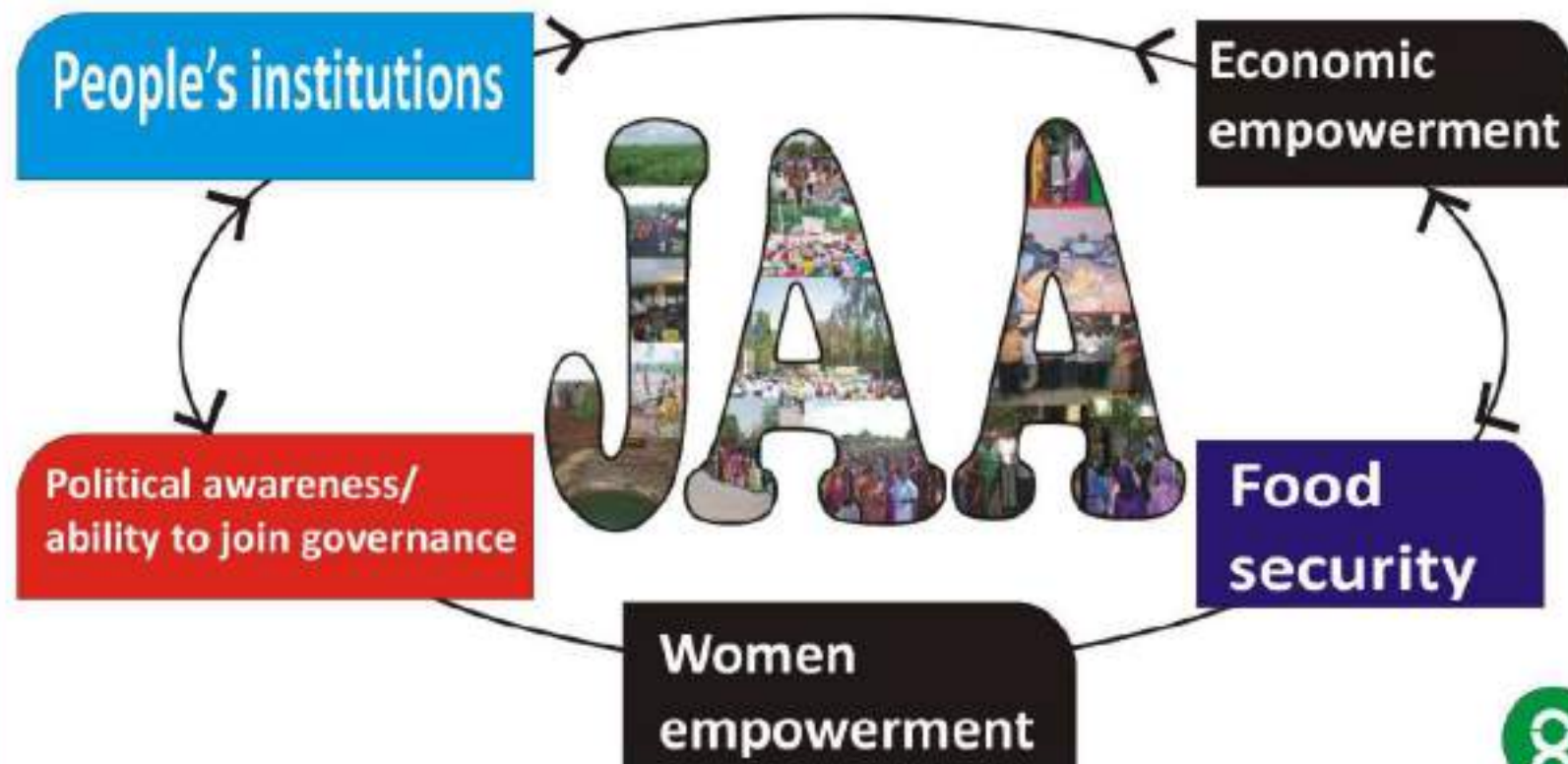
Campaigns and demonstrations are organized as a part of follow-up activities essentially to place pressure on the authorities and to highlight the issue through the media. These were formulated under the pressure of circumstances.





# A DRASTIC TRANSFORMATION

Since its inception in 2000, JAA has crossed numerous milestones. These include methodical research and collection of base information, the formation of a structure on which the movement is built, advocacy and mass mobilization, microfinance for economical improvement and organic farming for the sustainable development of Gairan. Today, dalits distinctly realize that cultivation on Gairan lands has helped them break away from the vicious cycle of bondage. They are beginning to experience a drastic transformation in their lifestyle and outlook.





## THE MOVEMENT SO FAR....

- Mobilized over 50,000 landless families to become members of JAA movement across 1400 villages in the eight districts of Marathwada
- Formed Livelihood Promotion Committees of Gairandharaks in nearly 700 villages and federated them at block and district levels in all eight districts. Livelihood Promotion Committees (LPC) of the Gairandharaks continuously follow-up with government authorities for processing the land title claims. Initial results are visible as 102 families in Beed district have secured ownership title to 126 acres of land.
- Filed claims of over 33,000 Gairandharak households from more than 1,400 villages across eight districts for land entitlements to the Government of Maharashtra
- These 33,000 families cultivate land producing more than 5.5 lac quintals of agricultural output (largely grains, millets and pulses) each year. Each family cultivates about 2.5 acres on an average.



# THE MOVEMENT SO FAR....

- Through the CBMFI project, 18,013 women in 412 villages have been organized into 1,621 SHGs. These SHGs are federated at the cluster, district and Regional level. Five Mutual Benefit Trusts (MBTs) were set up in five districts which have been further federated (in Dec 09) into one apex entity – a Non-Banking Finance Company (NBFC).
- Loans disbursed by the MBTs (cumulative) amounted to Rs. 7.3 crore as on 31st March 2010.
- Through the SAP project, organic farming has been taken up by more than 1,700 families on 2,700 acres of land across 144 villages. Besides visible improvements in agricultural yield, there are significant savings on input costs, higher nutrition levels and most importantly, there is a quantum jump in the confidence of the Gairandharaks who have begun to view themselves as full-fledged farmers.
- Brought together around 200 activists to work full time for JAA
- For promoting community led advocacy efforts, Livelihood Promotion Committees (LPC) of Gairandharaks and landless families have been formed and federated as 1,200 Village level LPC, 52 Block level LPC and eight District level LPC.

## **EXPECTATIONS AT POLICY LEVEL FROM GOVERNMENT, ADMINISTRATION AND FINANCIAL INSTITUTIONS**

- The scope of the 1991 GR expanded to cover the period up to 2007
- Crop Panchnama and registration of 1E every year
- Technical provisions like requirement of proof of 1E registration [record of encroachment on government land] during the period from 1978 to 1990 should be changed by the government.
- Regular updating of land records must be done to resolve conflict in the villages
- Atrocity act should be strictly implemented to curtail the violence against dalits
- Immediate execution of the Collector's orders after the submission of the files  
Implementation of the schemes of the agriculture department on grazing land 79
- Subsidy and support for organic farming
- Support the Community owned credit institutions like the CBMFI by providing loan funds





# ASPIRATIONS OF GAIRANDHARAKS

*It has been a long wait...  
The seasons of my life have passed by....  
My vision has blurred,  
My limbs ache,  
But the promise of hope  
Has kept me going all these years.*

*Someday, the land would be mine  
And when I'm gone, my progeny  
can enjoy its rewards  
It's for them that I'm striving  
It has been a long wait....*

*The scorching heat, The rigid earth.  
The hardships I faced, the insults I bore...  
Every scar on my palm tells the agonies  
of my toil I transformed this rocky land into  
lush fields My land is my life...*

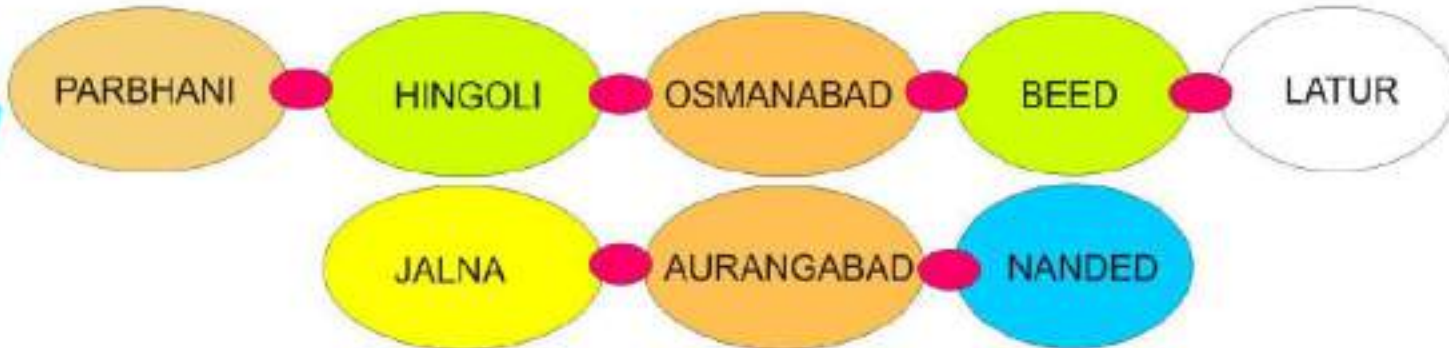
Company Owned By - Dalit & Grazing Land Holders



# ANIK

## FINANCIAL SERVICES PVT. LTD

**SAVITRIBAI PHULE MUTUAL BENEFIT TRUST**





ANIK Board

Chairman

Managing Director

Chief Operating Officer

Operation Head

Account Officer

Transaction Assistant

Gamtiabad District Unit Manager

Boed District Unit Manager

Latur District Unit Manager

Parner District Unit Manager

Hingoli District Unit Manager

TA

TA

TA

TA

TA

Fx

BOT

Fx

BOT

Fx

BOT

Fx

BOT

Fx

BOT

C.V.

Cluster Committee

C.V.

Cluster Committee

C.V.

Cluster Committee

C.V.

Cluster Committee

C.V.

Cluster Committee

Village Level Organisation

Village Level Organisation

Village Level Organisation

Village Level Organisation

Village Level Organisation

S.H.G

S.H.G

S.H.G

S.H.G

S.H.G

Member

Member

Member

Member

Member





# ANIK FINANCIAL SERVICES PVT. LTD

## Current Status

District	Total villages	Total VOs	Total SHG	Total members	Total no of SHG with outstanding	Total outstanding	Existing SHGs to be covered	New SHGs to be formed in next one year
Latur	96	14	323	3605	127	4737060	196	200
Osmanabad	79	0	337	3682	171	3904597	166	200
Parbhani	77	46	355	3907	182	7511491	173	200
Beed	100	22	327	3656	144	4689052	183	200
Hingoli	61	22	226	2607	98	2158604	128	200
TOTAL	413	104	1568	17457	722	23000804	846	1000





# ANIK FINANCIAL SERVICES PVT. LTD

## Financial Ratios

" Return on Performing Assets	28 %
" Financial Cost Ratio	12 %
" Loan Loss Provision Ratio	0.10%
" Operating Cost Ratio	6%
" Yield on Portfolio	6.86
" Operating Self-Sufficiency	100 %
" TNW	Rs. 232.22 lac
" TOL/TNW	0.11
" Capital Adequacy Ratio	97.70 %
" Average no of loan per Credit Officer	73 SHGs
" Average Portfolio per Credit Officer	Rs.23.00 lacs
" Portfolio at Risk	1%

# CLUSTER SUB - COMMITTEE

GROUP APPRISAL  
COMMITTEE



LOAN  
APPROVAL  
COMMITTEE



LOAN RECOVERY  
COMMITTEE







## ANIK FINANCIAL SERVICES PVT. LTD

- **Monthly Self Help Group Meetings**
- **Cluster Meeting Every Month**
- **District Meeting Every Month**
- **Staff Meeting Every Month**
- **J A A District Level Meeting Every Month**
- **Unit Study On Every Rotation Basis**



# ANIK FINANCIAL SERVICES PVT. LTD

## LOAN DISBURSEMENT PROCESS







# ANIK FINANCIAL SERVICES PVT. LTD

## LOAN RECOVERY PROCESS

