



AWARD (Association for Welfare Active Rural Development)

Administrative Office:

6-341,Nagarajupalli Road, Kakateeya Nagar,Martur-523 301, Bapatla Dt, A.P.



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Address for communication

**AWARD, 6-341, Kakateeya Nagar, Nagarajupalli Road, Martur,
Prakasam district Andhra Pradesh, Pin: 523301**

Mobile:91-9866386260, 7013649085

Mail ID: awardngo2005@gmail.com, awardap@gmail.com.

Web site: awardngoap.org

Introduction:

AWARD is a non-profit, grassroots social service organization founded in 2005 under the Societies Registration Act 35 of 2001. Its inception was driven by a heartfelt response to the pervasive issues of illiteracy, ignorance, poor health, agricultural crises, cultural challenges, and malnutrition prevalent in underdeveloped regions across Guntur, Prakasam, East Godavari, West Godavari, and Nellore Districts. With a mission devoid of profit motives, AWARD is committed to addressing these identified challenges by empowering individuals with the necessary skills and knowledge to become professionals capable of delivering high-quality services. The organization strives for sustainable development by collaborating

with community-based organizations and Farmer Producer Organizations (FPOs).

Vision & Objectives:

AWARD is founded on the belief that India's strength depends on its villages and thus a developed nation should come through the protection, progress and enhancement of its farmland and rural communities. The socio-economic transformation of India may be achieved through the agricultural sector, rather than at its expense.

AWARD works to promote and nurture self-reliant Community-Based Organizations and promote sustainable livelihoods of small and marginal farmers, landless agricultural labor, women, and children by upholding local resources, natural resources, sustainable agriculture, and ecological balance in rural Andhra Pradesh.

The overall goal of the organization is to empower the rural poor. Our focus is on the development of small and marginal farming communities and women's development in Andhra Pradesh, South India.



Operational area and target population:

Projects	Financial literacy camps
Guntur, Bapatla, SPSR Nellore and Prakasam	Srikakulam, Vizianagaram, Parvathipuram Manyam, Alluri Sitharama Raju, Visakhapatnam, Anakapalli, Kakinada, Konaseema, East Godavari, West Godavari, Eluru, Krishna, NTR, Guntur, Palnadu, Bapatla, Prakasam, Sri Potti Sriramulu Nellore, Annamayya, Tirupati and Chittoor districts of Andhra Pradesh.

Key areas:

- *Financial literacy programs*
- *Sustainable Agriculture*
- *Natural Resource Management*
- *Gender and women empowerment*
- *Children and Youth*
- *Promotion of Farmer clubs*
- *Organizing entrepreneurship training programs.*
- *Promotion of FPOs*
- *Campaigns and public involvement programs on water campaigns.*

Main Objectives of the organization:

1. To educate the youth and women, through literacy awareness programs, cultural activities, and inter-village sports and to organize them into society to undertake development action.
2. To undertake activities and developmental schemes of Government and quasi-government and Local Government Bodies for the overall development of the poor.
3. To set up training centres, educational institutions, research, planning and evaluation programs.
4. To take up Thrift and Credit Programs for rural women to create a habit of saving from their earnings.
5. To promote self-help economic development projects including agricultural and irrigation projects for improving food production and to help small and marginal farmers, rural artisans and A.G.Labourers by providing them integrated services and facilities for increasing employment.
6. To educate and provide technical assistance for improved agricultural methods and promote modern farming methods.
7. To provide educational and vocational training to promote self-employment.
8. To provide awareness programs on Natural resources management, Agricultural developments & HIV/AIDS for school children & PLHS
9. To assist the rural farmers in maintaining the sustainable agriculture techniques of farming.
10. To undertake projects related to Integrated Natural Resources Management

Implemented programmes

During the 2022-23 financial year AWARD organization has taken up the following social development activities in various project operational areas with various target groups. The following activities were taken up.

1. Implementation of the ZBNF.

2. Digital Financial Literacy awareness campaigns with the support of CGGB, DCCB, GDCCB, NDCCB, RBI, ITC, Guntur, Union Bank of India, APGB, Saptagiri Grameena Bank and SST NGO.
3. Analytical survey on turmeric crops in Guntur and Palnadu districts.
4. Exposure visits to FPO farmers
5. Promotion of farmer-producer organizations
6. MEDP on Mushroom cultivation and LEDP on Maggam work.
7. Skill development programme on Pottery.
8. FLAPs with the support of RBI
9. Awareness programme on eradication of drugs.



10. Farmers survey with the support of ITC.
11. Awareness programmes on climate change and Career development.
12. Awareness programmes on Village development programme.
13. NABARD TDF project
14. RIDO - Aadhar Housing Health Care Camp

Our funding agencies.

We are very much thankful to our funding agencies who are sanctioning great projects for the benefit of rural poor, women and farming communities.

S.No	Name of the funding agency	Implementing programme
1	NABARD	ZBNF project, FPOs, MEDP, CAT, LEDP, Skill development programme.
2	CGGB, Guntur	Digital financial literacy programmes
3	DCCBs of Guntur, Prakasam and SPSR Nellore	Digital financial literacy programmes
4	Union Bank of India	Digital financial literacy programmes
5	Individual donors	Skill Training and waste management programmes.
6	Saptagiri Grameena Bank	Digital financial literacy programmes
7	Andhra Pragati Grameena bank	Digital financial literacy programmes
8	Society for Social Transformation (SST)	Digital financial literacy programmes
9	ITC	Farmers survey
10	SARDS NGO	Awareness programmes on Village development
11	RIDO NGO	Health camp

ZBNF Implementation Project:

ZBNF project is an ongoing project sanctioned by NABARD during the 2019-20 year to AWARD NGO. The project period was 3 years for implementation. 3 years completed by the end of March 2023. The progress of the project is as follows by the end of March 2023.

Objectives of the project:

- 100 chemical farming farmers transformed into ZBNF farmers.
- Decreased expenditure on cultivation and incremental and sustainable growth in income of the farmer.
- 100 acres of land will be brought under ZBNF, and the productivity of the said land will increase up to 20%.
- Technical and handholding services are provided to 635 members through a common service centre.
- 26% of input cost (incurred for chemical inputs earlier) has been reduced.
- 10% of additional income earned by cultivating multiple crops in one season.
- Intercropping systems were introduced, and agro-ecology and agro-biodiversity considerably changed making farmers grow their saplings in mini shade nets for their requirements.
- ZBNF lowers the investment, post harvesting techniques which improve the quality to get a better price, Value addition to enhance profits & bring down wastage and managing risks. Improvement in soil health and fertility.



The following activities have been carried out in the project.

- We have collected 100 farmer's details through a baseline survey covering Family details, Tenant farmers, major crops, other additional income sources, Soil structure details, Present agriculture practices and Additional income details.
- 100 selected farmers are oriented by the different trainings, exposure visits and farmer field schools on ZBNF practices with involved

the agriculture scientist and expert in ZBNF practices.

- Due to the impact of ZBNF farming, 65 farmers joined additionally in the project and started ZBNF practices.
- Setting up a common service centre at Narsaraopet which clusters a quarter of the project area to make it accessible to target farmers easily. The Project scientist and technical assistant are extending the services to the farmers including attending the phone calls from farmers, showing the demo plot to the farmers, clarifying their doubts to the farmers and visiting the fields as need-based.
- 354 farmers benefitted through the common service centre by getting the suggestions and 123 farmers visited the demo plot. Other than the project area farmers and our FPO villages are using the services of our common service center.
- Provided toll-free number to the farmers and extended services to the farmers. A total of 354 calls were received from 116 farmers.
- We have developed the website for the ZBNF project and updated the data in the portal.
- Arranged production center at Kotappakonda to make the Kashyams and Dravanams.
- Tied up with Attalur FPO and Usha natural products unit for other inputs like Ghana Jeevamrutam, Agnastram, Dasaparni Kashyam etc. We are supplying all inputs on need-based.
- Prepared the booklets, pocketbooks and pamphlets about the ZBNF practises, preparation of cow-based inputs and kashayaas.
- Displayed wall writings at all villages to inject the information of ZBNF to the farmers. also gave wide publicity about the project to the farmers.
- Distributed 18 varieties of pulses and millets for pre-monsoon drying cultivation to 110 farmers.



2. DIGITAL FINANCIAL LITERACY PROGRAMMES ON FINANCIAL LITERACY: CGGB

Part of the Financial Literacy Awareness Programme, AWARD organized village-level Digital Financial literacy programmes (DFLAPs) through Kalajatha Programs with the support of different banks in Andhra Pradesh. The details are as follows.

S.No	Name of the bank	Number conducted	Programmes conducted
1	Chaitanya Godavari Grameena Bank	1050	Guntur, West Godavari and East Godavari districts
2	Guntur District Cooperative Central Bank	320	Guntur district
3	SPSR Nellore District Cooperative Central Bank	145	SPSR Nellore District

4	Prakasam District Central Cooperative Bank	85	Prakasam and Bapatla District
5	Union Bank of India	250	Nellore, Prakasam, Guntur, and Vijayawada regions.
6	Reserve Bank of India	2	
7	Saptagiri Grameena Bank	195	Chittoor and Krishna ditricts.
8	State Bank of India	7	Guntur district
9	Andhra Pragati Grameena Bank	84	Prakasam district
	Total	2138	

Objectives of the Programme:

The Awareness Program on Financial Literacy aims to educate farmers, SHG women, entrepreneurs, and senior citizens on accessing financial services and understanding various financial products. These programs cover topics such as savings, bank accounts, deposits, loans, digital transactions (net banking, phone banking, IMPS, NEFT, RTGS, UPI payments), CIBIL scores, and social security schemes like PMJJBY, PMSBY, and APY. There is a special focus on cybercrime prevention. A total of 3,512 programs were organized across different districts, with 3,68,000 participants. Due to the COVID-19 pandemic, the programs were specially adapted to ensure safety.



Method of FLCs organizing

- Conducted program with 25 teams and 125 artists. Prepared separate DFLAP videos for each bank based on their inputs.
- We have engaged a TATA AC vehicle and decorated it with banners and posters depicting financial literacy messages on all four sides, branding the vehicle as a Financial Literacy Mobile Van.
- Created awareness of village habitats with a minimum of 3 hours through audio and video visuals.
- Awareness created through videos & audio on Digital Financial Literacy, explaining KYC, Loan recovery, Credit rating, and Banking Ombudsman.
- Explained the benefits of Rupay cards, online banking, micro-ATMs, POS machines, mobile banking, UPI, USSD CODE (*99#), and mobile wallets for cashless transactions.
- Banners displayed: "DIGITAL FINANCIAL LITERACY AWARENESS CAMP" and "GOING DIGITAL CAMP" sponsored by NABARD.
- We have displayed the NABARD logo on banners and acknowledged it with the words " **Supported Under FIF managed by NABARD**" at the appropriate place.
- Manager/In-charge, Manager, FLC councillor, and bank officials attended the programme, offering messages and suggestions to the public

- Distributed pamphlets during program and publicity times.
- We organised all the programs in the evening, which is convenient for villagers.
- Involved village Sachivalayam officials, FLC counsellors, DRDA officials, DWCRAs animators, PAC members, and other village-level persons in the program.



The impact of the programme

Sl.no	Particulars	Number
1	No. of persons attended to the programme	313950
2	No. of persons taken PMSBY	28432
3	No. of persons taken PMJJBY	33852
4	No. of persons taken PMAPY	20333
5	Opened Jandhan accounts	62552
6	No. of Mobile Number Seeding request applications received :	95342
7	The number of AADHAR Seeding request applications received :	89450
8	No. of Applications received for Internet and Mobile Banking facilities :	58863
9	No. of customers have downloaded and activated the Banking App or BHIM App:	51500
10	No. of Rupay Debit Cards/ KCC Cards have been issued/ activated to the customers:	44752

1. PROMOTION OF FARMER PRODUCER ORGANISATIONS :

AWARD promoted three Farmer Producer Organizations (FPOs) in the Guntur district and one in the Nellore district from 2019-20, supported by NABARD. These FPOs are registered under the Companies Act and MACs Act.

S.No	Name of the FPO	District	Members hip	Share capital mobilised in Rs.	Remarks
1	SAHAJAMITRA FPCL	Guntur	605	605000	Promoted with the support of NABARD under PODF
2	KUSUMA FPCL	Palnadu	555	555000	
3	ANANATASAGARAM FPCL	Nellore	468	468000	
4	KANDLAKUNTA HYDENCY FPCL	Palnadu	118	1118000	Promoted in the part of ZBNF implementation supported by NABARD

Business activities worth Rs. 10 lakhs were initiated at each Farmer Producer Organization (FPO), with comprehensive capacity-building programs and training for farmers. The orientation covered the roles of the Board of Directors (BODs), produce aggregation, banking coordination, credit flow, borrowing procedures, produce marketing, value addition, and processing. FPOs were expanded to promote technology transfer, seed village concepts, agricultural extension services, and collective procurement. The Horticulture department approved "Collection Centres" for three FPOs and completed the construction.



2. Micro Entrepreneurship Development Program

AWARD conducted 1 Micro Entrepreneurship Development Program on "Mushroom cultivation" to the matured SHG women at Murikipudi village of Palnadu district with the financial assistance of NABARD. A total of 30 women beneficiaries were trained through MEDP. This training program covered Mushroom cultivation, Marketing, value-added products and processing of the Mushrooms. Also taught about Bank linkages, Marketing, Preparation of accounts, Strategies for developing marketing and Developing business plans. Sri KRD Karthik, DDM NABARD, DRDA officials, and marketing persons attended and appreciated the AWARD efforts. A lot of impact is created by the training and the trainees are setting up the units.



3. Livelihood Entrepreneurship Development Programs:

AWARD conducted 1 Livelihood Entrepreneurship Development Program on "Maggam Work" to the matured SHG women at Pamidipadu Agraharam, Vengala Reddy colony villages of Narasaraopet Mandal, Palnadu District and Vippera reddy Palem village of Rompicherla Mandal, Palnadu District with the financial assistance of NABARD. A total of 30 women beneficiaries were trained through LEDP. This training program covered embroidery work on sarees, blouses, ladies' dresses, and other embroidery works. Also taught about Bank linkages, Marketing, Preparation of accounts, Strategies for developing marketing and Developing business plans. Sri KRD Karthik, DDM NABARD, and marketing persons attended and appreciated the AWARD efforts. A lot of impact is created by the training and the trainees are setting up the units.



4. Exposure Visit (CAT) Program:



NABARD has sanctioned the "Capacity Building for Adoption of Technology (CAT) programme" exposure visit to 30 FPO farmers in Guntur and Nellore districts. We make the visit to help the farmers learn the best practices, technology usage, cultivation methods and processes, and marketing strategies of farmers in Vegetable cultivation and Processing. The visited places are the Center for Excellence, Kuppam and Southern

Machinery Testing Center, Garladinne Anantapuram. During the visit, the farmers have visited the known about latest technologies of vegetable cultivation and Agri machinery.

5. Skill Development Program

AWARD organized a Skill development program with the financial support of NABARD on pottery activity to 30 unemployed youth at Salapadu village of Chebrolu Mandal, Guntur district. During the training, we have provided training in preparation of Drinking Glasses, Drinking glasses/Tumblers, Bowls, Idols, Money saving



Items (Hundies). All the members are setting up the units and earning the additional income@ of Rs. 5000/- per month.



6. Other awareness programmes are conducted with the support of funding agencies.

Sl.No	Name of the programmes	Funding Agency	Details of the programme
1	Awareness Programme on Eradication of Drugs	IRPWA	With the financial support of the IRPWA NGO, we conducted awareness camps in the Visakhapatnam metropolitan city on the usage of drugs and their negative impacts. We engaged a vehicle and decorated it with banners providing information about the negative effects of drug usage and how to access counselling. A total of 15 camps were conducted for students, farmers, and the general public.
2	Climate change awareness programmes	Individual donors	An awareness program on climate change was conducted in the Palnadu, Guntur, and Bapatla districts, where 12 camps were organized with the help of individual donors. These camps aimed to educate local communities about the impacts of climate change, promote sustainable practices, and encourage active participation in environmental conservation efforts. renewable energy sources, water conservation techniques, and sustainable agriculture methods,
3	Career development programmes	Individual donors	Career development awareness programs were conducted for students, covering core life skills such as child rights, goal setting, career guidance, self-awareness, empathy, critical thinking, creative thinking, decision-making, problem-solving, effective communication, personality development, and interpersonal relationships. A total of 25 camps were held, with 900 students participating and developing positive behaviour and attitudes.

4	Awareness programmes on Village development	SARDS	With the financial support of the SARDS NGO, a series of 20 awareness camps were conducted to promote village development. The focus was on crucial aspects such as safe drinking water, sanitation, personal hygiene, and overall health. These camps were organized with a mobile vehicle, which was decorated with informative banners. These efforts aimed to uplift the rural community, enhance their quality of life, and create a sustainable environment for future generations.
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7. NABARD – TDF Project:

In 2022-23, NABARD sanctioned a Tribal Development Fund project to the AWARD NGO. Spanning six years, the project is set in Nakarikallu and Rajupalem mandals. It aims to benefit 478 tribal families across nine villages within these mandals. This comprehensive initiative focuses on the



development of orchids, fruit plants, and livelihood promotion. The primary objective is to establish sustainable livelihoods for Scheduled Tribe families by enhancing orchid cultivation, water resources, and natural resource management activities.

Convergence activities, and marketing strategies.

1. Women development programme (Individual donors):

AWARD conducted a Skill Training program on Tailoring for 120 participants in Barampeta, Murikipudi, and Martur villages of Palnadu and Bapatla districts, with the assistance of AWARD executive body members and local donors. The primary goal of the training was to enhance participants' skills and capacities in tailoring, including the creation of various garments and the establishment of units. Trainers were educated on the benefits of training, such as increased employee



productivity, reduced turnover, improved job satisfaction, aid in the recruiting process, and decreased need for employee supervision.

Natural Farming :

AWARD, in partnership with NGOs, introduced the Natural Farming initiative for sustainable agriculture. The main objective is to advocate for agricultural practices that rely on natural crop growth, eliminating the use of chemical fertilizers and pesticides while promoting effective agronomic techniques. During the initiative, 12 training sessions and 5 Kalajatha events were organized, educating 950



farmers about the principles of Natural Farming. Additionally, 75 farmers received technical guidance on cultivation practices, along with awareness sessions on horticulture, vegetable farming, millet, and pulses. Details are given below.

Sl.no	District	Mandal	Number of villages	Number of farmers
1	Prakasam	Martur	5	21
2		Yaddanapudi	3	10
3	Guntur	Narsaraopet	5	19
4		Nakarikal	2	13
5		Ipur	2	12
		Total	17	75

2.Career Development Programmes:

The AWARD organization organized five life skills education sessions for 10th-grade students. These sessions covered essential life skills like understanding child rights, setting goals, career guidance, self-awareness, empathy, critical and creative thinking, decision-making, problem-solving, effective



communication, personality development, and building interpersonal relationships. As a result, 190 students participated and showed positive changes in their behaviour and attitudes. These programs aimed to enhance students' self-sufficiency and skills, fostering the adoption of positive behaviours and attitudes.

2. IMPACT-MONITORING AND EVALUATION – MEASURES FOR QUALITATIVE IMPROVEMENT



The organization's programs and initiatives are meeting performance expectations, with management consistently employing monitoring and evaluation processes to improve service quality for target groups. Project efforts are concentrated in Guntur, Prakasam, and Nellore districts, with plans to expand into eight districts, including Chittoor, Nellore, and others. Future

goals involve extending activities to neighbouring districts in Andhra Pradesh to support marginalized groups like impoverished women, youth, and disadvantaged individuals, regardless of their caste or community. We expect to secure the necessary funding from various sources, including NABARD, NRIs, and government organizations/banks, to



ensure systematic and high-quality implementation of activities. The Executive Body is wholly committed to serving the intended groups with dedication and sincerity.

PERSPECTIVE PLANS FOR 2023-24

Plans for the year 2023-24 include the development of new policies, innovative programs, and activities to benefit target groups. These initiatives are aimed at improving various aspects of the target groups' welfare. This report does not include additional details about these plans and their implementation.

CONCLUSION:

AWARD has been dedicated to assisting the specific communities within its operational area by executing tailored programs and initiatives in response to their needs. As the organization continues to expand, the Executive Body is ready to undertake appropriate measures to carry

out a range of socio-economic development endeavours aimed at enhancing the well-being of the identified target groups, aligning with the outlined objectives.



THANK YOU

