

■ PROJECT COMPLETION ■ REPORT

Decent and Affordable Homes for
230 Low Income Families in Gujarat
January 2011 - December-2011



S A F A L
LIFE WITHOUT LIMITS

ACKNOWLEDGMENTS

Habitat for Humanity is deeply grateful to H N Safal for their generous gap funding of Rs.51 lakhs to provide decent and affordable homes for 230 low income families in Gujarat.

We are also grateful to ANarDe Foundation for implementing the project and providing a vital linkage with the Government.

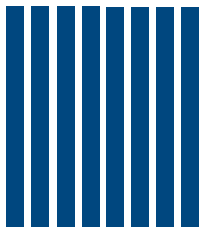


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1. PROJECT OVERVIEW

Two hundred and thirty beneficiaries of government housing schemes - Sardar Awas Yojana (SAY) and Indira Awas Yojana (IAY) approached Habitat for Humanity's partner ANaRDe Foundation for financial support to build new houses. Through these government schemes – SAY or IAY, each beneficiary received a grant of Rs. 45,000. However, this amount was not sufficient to complete the houses. **H N Safal Group bridged this gap through a generous donation and 230 families were able to construct their own homes and gain access to safe and decent shelter.**



An inauguration ceremony of the project attended by Mr. H N Vora of H N Safal Group, partner organizations and community members.

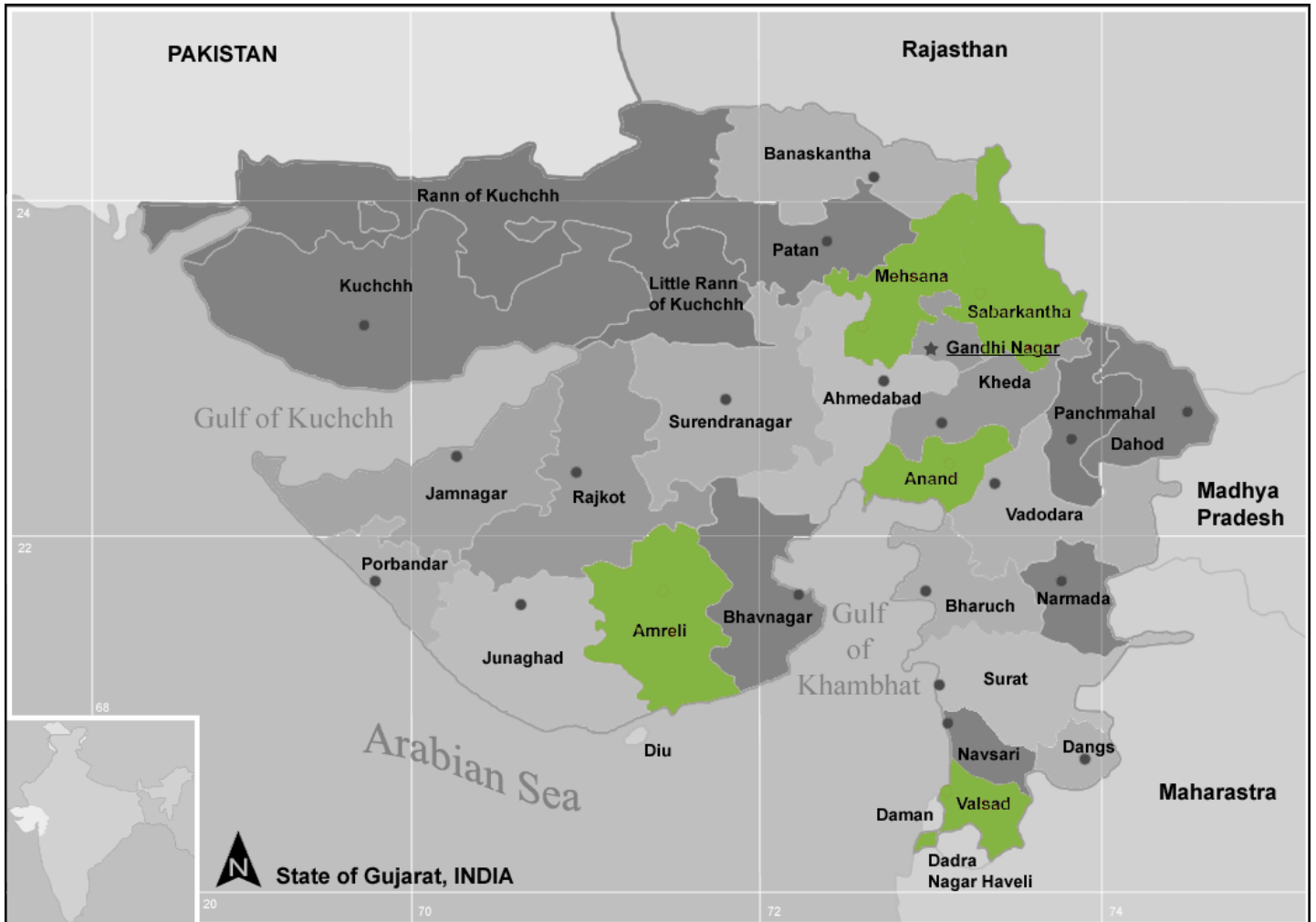
1.1 OBJECTIVES

The project “**Decent and Affordable Homes for 230 low income families in Gujarat**” supported by H N Safal Group from January - December, 2011 had the following objectives:

- 1) To support 230 low income families of Gujarat to live in better and affordable homes by constructing new houses.
- 2) To promote appropriate local construction technology and housing solutions among these families.

1.2 SCOPE

The project spanned five districts of Gujarat including Amreli, Himmatnagar, Dharampur (Valsad), Mehsana and Anand. Two hundred and thirty families comprising 1150 individuals have benefitted from the project.



- Amreli,
- Himmatnagar,
- Dharampur (Valsad),
- Mehsana &
- Anand



An overview of each selected district:

■ Anand

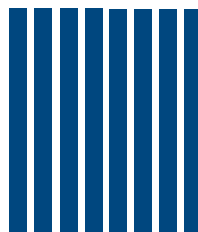
In Anand Gujarat, a village is characterized by rows of houses, each row is inhabited by a particular community. Local communities like Thakarda, Patidar, Wankar, Bhangji, Suthar and Chambadia occupy rows of blocks in strips. The houses of Bhangjis, the sweepers, and Chambadia, a scheduled caste are isolated on the fringes of a village. Houses with mud walls and tiled and thatched roofs belong to the poorer sections of the population like Bharwads, the cattle-breeders. Sometimes a house is occupied by several families, in which case the rooms or blocks are allocated to individual families.

■ Mehasana

The villages in Mehasana, north Gujarat are based in a semi-arid region. Communal segregation is common in the village and groups of houses belonging to Patidars, Prajapatis and Thakardas are found here. If Harijans, are in the village, they find a place in one corner, detached from the main settlement. The houses are built in rows with common outer walls. These are made of stone, brick or mud and could have a flat roof or a sloping roof covered with tiles. In some cases, the roof could be even a thatched canopy on a circular hut. These three types represent the three economic classes in a village. The houses have generally poor ventilation, low roofs and appear more like temporary shelters.

■ Himmatnagar

The village in the northern part of Himmatnagar is an aggregation of groups of huts, often arranged around a tank and separated by groves of acacia. Each cluster of houses in a village is called a 'Vandh' and represents a closely related homogeneous group. The roof is a thatched cone supported by a clay or dry-brick wall. The houses have no partition inside and are ventilated by two or three small windows. There is no wood work, no door frame or door to the house. The majority of the total rural houses in Kutch are built of stone.

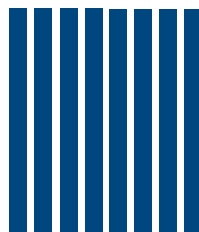


■ Chanch, Amreli

In south Gujarat, a village is a cluster of houses with no definite plan. The house frontages are not in a straight line and their facades have no uniformity. The village is arbitrarily divided into 'mohollas'. The roofs of houses are invariably sloping and are tiled, thatched, or covered with iron sheets. Wood is used as a building material and elaborate carving on the threshold is a common feature of houses belonging to the head of the village or a prosperous farmer.

■ Dharampur

Around 60 % of the population of Dharampur belong to Scheduled Tribes, Scheduled Castes and Other Backward Classes. These communities live in extreme poverty and are economically and socially disadvantaged. They have high levels of illiteracy and lack access to assets, financial resources, healthcare and social services. They live in temporary houses with mud floors, no stone foundations, walls with reeds or mud and roofs thatched with grass. Few employment opportunities and low levels of education and skill result in low cash incomes. This in turn affects the ability to purchase basic necessities such as medicines, education for children, etc.



1.3 METHODOLOGY

1.3.1 Beneficiary Selection Criteria

- Non-Discrimination: Families belonging to any race, tribe, and political or religious preference were invited to apply.
- Housing Application: The Family Selection Committee administered a uniform application to all communities in the project area.
- Screening Process: The administrator verified documents and certified that the information given in the application was true. Based on the verification report the applicant's eligibility for a Habitat house was screened.
- Sardar Awas Yojana/Indira Awas Yojana: The family had to be a beneficiary of the housing scheme for the current year.



1.3.2 Baseline Survey

A baseline survey was conducted to capture demographic and socio-economic data of each project area. This data generated indicators that were used to evaluate the project's impact. Families were grouped into clusters and provided with training in managing related finances, construction of houses, procurement of building material, use of locally available appropriate construction materials, self-house design, importance of *shramdam*, creating a construction schedule and self-monitoring.

1.3.3 Eligible Beneficiaries

Certain criteria was used to determine the eligibility of a beneficiary, this included:

- Current living conditions and need of alternative shelter.
- Marginalisation and impoverishment (annual family income of Rs. 6000 -10000).
- Legal land ownership.
- Willingness to provide 'sweat equity' *shramdan*.
- Willingness to repay the interest-free loan.
- Families that had not defaulted on any other debts.
- Priority was given to women headed families / physically challenged families.

1.4 PROJECT ACTIVITIES

Project activities that were carried out in partnership with ANaRDe Foundation included:

- a. Selection and orientation of beneficiaries.
- b. Documentation of family details, socio-economic profile, photographs of houses selected before and after construction.
- c. Construction of 230 houses.
- d. Collection of monthly loan repayment installments from the NGO partner.
- f. Submitting reports (program and financial) monthly/quarterly/six monthly/annual to HFH India and respective Donors

2.0 PROJECT IMPACT

2.1 AN OVERVIEW

About 1,150 people directly benefitted from the project. These families had no other sources of finance and were in need of urgent financial support to complete their new houses. Better and improved houses resulted in numerous tangible and intangible benefits for these rural families including:

- With a secure home women and children of 230 families will now be protected from exploitation and abuse and vagaries of nature.
- Improved levels of self esteem on account of ownership of an asset
- Improved health status of 230 families
- Children of 230 families will now have an enabling environment to do their homework, be able to study better and be motivated to attend school regularly.
- Earning members of 230 families will now be able to concentrate on work knowing that their families are safe and secure. Housing enables women to seek livelihood options, knowing that their families are safe and secure.
- These families now have more income available for education, health and savings as result of reduction in cost of repairs/maintenance and time available for livelihood options
- Creation of higher value assets for the families.

2.2 VOICES OF BENEFICIARIES: *New Homes and Changes in the lives of Beneficiaries*

Mrs. Shardaben Ravjibhai Thakor (Gorel)

“ A few days ago, I had a dream that we were shifting to 'pucca houses' from our old hut. To my surprise, our names appeared as selected beneficiaries of 'Sardar Awas Yojna'. Despite being selected as beneficiaries, we were afraid to avail of this scheme given that we did not have sufficient finances to open a bank account, as mandated by the scheme. To our good fortune, an ANaRDe representative helped us to get an interest free loan of Rs. 15,000 from Habitat for Humanity and H N Safal. With this amount we opened a bank account, started construction work and built a house of our own choice and design with a sanitation facility. This new home has helped us to start our new life. ”



Mrs. Gangaben Jagabhai Thakor (Gorel)

“

With the interest free loan given by H N Safal and Habitat for Humanity in collaboration with local partner ANaRDe, we were able to reconstruct my old house and build a wonderful new home. Earlier, I struggled to get my son married because of the dilapidated condition of our home. However, now many families have approached us with marriage proposals for my son and I no longer have to worry about his future. This new home has given us all a better future.

”



Mr. Jitubhai Dahyabhai Thakor – (Gorel)

“

For years we lived with the fear of our house collapsing on us as we slept. It was thatched with tin and plastic and the walls were made of mud. The house had no proper foundation so there was always the danger of it collapsing in the monsoon. Each year I used to feel helpless because my elderly mother and three young children had to sleep on a wet floor during the monsoon season. On my meager income, I couldn't afford to repair the roof and fortify my house. To my good luck, my name appeared as a beneficiary on Sardar Awas Yojana list. Unfortunately, I could not avail this benefit because of financial constraints. Then an ANaRDe representative helped my family to get an interest free loan of rupees 15,000 from H N Safal and Habitat for Humanity. With this amount we opened a bank account and built a safe, dry and secure home. Now my old mother and three children sleep peacefully at night.

”



Shardaben Rameshbhai

“

My husband and I are casual labourers and were staying in a rented house in our village. The Government allotted plots for 50 families to build houses outside the village. I was among those selected but did not have sufficient money to construct my house. Then an ANaRDe representative helped us to get interest free loan of rupees 10,000 from H N Safal and Habitat for Humanity. If it wasn't for this loan, I would never have been able to avail the scheme, given that my daily wages are inadequate. I now have a home to call my own, something I earlier wouldn't have even dared to dream off.

”



2.3 RESULTS

Objective 1

To Support 230 low income families of Gujarat to live in better and affordable homes by constructing new houses.

Results

- 230 Families received interest free soft loans for housing and constructed new house.
- Children, elderly and sick members of these families are now living in clean and secure homes.



Objective 2

To promote appropriate local construction technology and housing solutions among 230 low income families of Gujarat.

Results

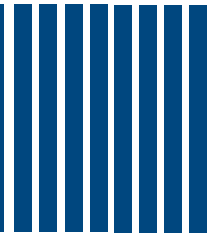
- Locally available construction material was utilized in building new homes.
- Local construction technologies and skills were applied for the same.
- Local masons and unskilled labourers were employed in these builds.



3.0 FINANCIAL OVERVIEW

- Total project budget Rs. 18,650,000.00
- Funds available from Sardar Awas Yojana Rs.13,550,000.00
- Requested as a gap funding from SAFAL Rs.5,100,000

Sr.No.	Income	Total
1.	Amount Requested from SAFAL	5,100,000
2.	Indira Awas Yojan/Sarda Awas Yojana	13,550,000
	Total	18,650,000
	Expenditure	
1	Construction, material, Skill labor, Transportation	3,674,250
2	Technical consultancy	2,37,125
3	Travel, Training, Capacity Building	2,37,125
4	Prog. Execution, Monitoring, Evaluation	5,69,100
5	Admin	3,79,400
6	Contingency	3,000
	Total Fund received from SAFAL	5,100,000
7	Fund leverage from Sardar Awas Yojana for 230 houses	13,550,000
	Grant Total	18,650,000

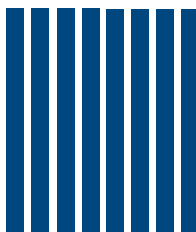


4.0 LIST OF BENEFICIARIES

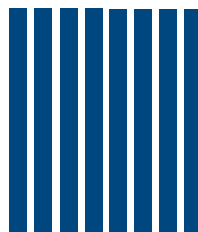
Beneficiary Details			
SL No	Name of the Beneficiary	Name of Area	Name of
1	Thakor Chandaben Ramanbhai	Anand	Borsad
2	Thakor Champaben Bhailalbhai	Anand	Borsad
3	Thakor Madhuben Vitthalbhai	Anand	Borsad
4	Thakor Savitaben Ishwerbhai	Anand	Borsad
5	Thakor Kanubhai Parsottam	Anand	Borsad
6	Thakor Rameshbhai Kanubhai	Anand	Borsad
7	Thakor Vimlaben Jayantibhai	Anand	Borsad
8	Thakor Bhailalbhai Ramabhai	Anand	Borsad
9	Thakor Dariaben Kabhaibhai	Anand	Borsad
10	Thakor Shardaben Ravjibhai	Anand	Borsad
11	Thakor Shardaben Bhanubhai	Anand	Borsad
12	Thakor Kalpeshbhai Mohanbhai	Anand	Borsad
13	Thakor Manjulaben Devjibhai	Anand	Borsad
14	Thakor Kokilaben Chandubhai	Anand	Borsad
15	Thakor Rameshbhai Bhagavanbhai	Anand	Borsad
16	Thakor Kantibhai Bhagavanbhai	Anand	Borsad
17	Solanki Jagadishbhai Ishwarbhai	Anand	Borsad
18	Solanki Mohanbhai Ishwarbhai	Anand	Borsad
19	Solanki Bharatbhai Manubhai	Anand	Borsad
20	Thakor Maljibhai Laxmanbhai	Anand	Borsad
21	Thakor Jibaben Vitthalbhai	Anand	Borsad
22	Thakor Chhaganbhai Prabhatbhai	Anand	Borsad
23	Thakor Jayantibhai Laxmanbhai	Anand	Borsad
24	Thakor Bhikhiben Motibhai	Anand	Borsad
25	Thakor Roshnaben Poonambhai	Anand	Borsad

26	Thakor Jitubhai Dahyabhai	Anand	Borsad
27	Thakor Manjulaben Chhaganbhai	Anand	Borsad
28	Thakor Gangaben Jagabhai	Anand	Borsad
29	Thakor Savitaben Punjabhai	Anand	Borsad
30	Thakor Kantibhai Khushalbhai	Anand	Borsad
31	Thakor Jashoda Jashbhai	Anand	Borsad
32	Thakor Arkhaben Waghjibhai	Anand	Borsad
33	Thakor Poonambhai Bhailalbhai	Anand	Borsad
34	Solanki Vilasben Hasmukhbhai	Anand	Borsad
35	Talpada Hasmukhbhai Girdharbhai	Anand	Borsad
36	Thakor Vijaybhai Babubhai	Anand	Borsad
37	Thakor Harmanbhai Laxmanbhai	Anand	Borsad
38	Thakor Naginbhai Prabhatbhai	Anand	Borsad
39	Thakor Mukeshbhai Bhailalbhai	Anand	Borsad
40	Thakor Kantibhai Somabhai	Anand	Borsad
41	Gujariya Dudhiben Ranikbhai	Chanch Bandar	Amreli
42	Gujariya Muliben Masribhai	Chanch Bandar	Amreli
43	Gujariya Diwaliben Bhanubhai	Chanch Bandar	Amreli
44	Gujariya Shardaben Rameshbhai	Chanch Bandar	Amreli
45	Gujariya Jamnaben Jerambhai	Chanch Bandar	Amreli
46	Gujariya Nathuben Karnabhai	Chanch Bandar	Amreli
47	Gujariya Rajiben Chouthabhai	Chanch Bandar	Amreli
48	Gujariya Meghiben Ravjibhai	Chanch Bandar	Amreli
49	Gujariya Ramjibhai Karnabhai	Chanch Bandar	Amreli
50	Gujariya Bhaviben Somatbhai	Chanch Bandar	Amreli

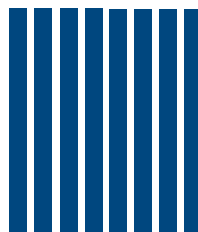
51	Gujariya Savitaben Narsibhai	Chanch Bandar	Amreli
52	Gujariya Godhiben Odhabhai(Chouthabhai)	Chanch Bandar	Amreli
53	Gujariya Valiben Kalubhai	Chanch Bandar	Amreli
54	Gujariya Lasiben Jaswantbhai	Chanch Bandar	Amreli
55	Gujariya Deviben Sagarbhai	Chanch Bandar	Amreli
56	Gujariya Bhaniben Ughabhai	Chanch Bandar	Amreli
57	Gujariya Jamnaben Sajanbhai	Chanch Bandar	Amreli
58	Gujariya Baniben Maheshbhai	Chanch Bandar	Amreli
59	Gujariya Puniben Babubhai	Chanch Bandar	Amreli
60	Gujariya Jivuben Bhagwanbhai	Chanch Bandar	Amreli
61	Gujariya Bhaviben Nakarbhai	Chanch Bandar	Amreli
62	Gujariya Kamarben Gandabhai	Chanch Bandar	Amreli
63	Gujariya Ramuben Lakhmanbhai	Chanch Bandar	Amreli
64	Gujariya Geetaben Nanabhai	Chanch Bandar	Amreli
65	Gujariya Madhuben Manubhai	Chanch Bandar	Amreli
66	Gujariya Keshuben Arjanbhai	Chanch Bandar	Amreli
67	Gujariya Manguben Jugalbhai	Chanch Bandar	Amreli
68	Gujariya Rasabhai Ranabhai	Chanch Bandar	Amreli
69	Gujariya Diwaliben Jivanbhai	Chanch Bandar	Amreli
70	Gujariya Saniben Dineshbhai	Chanch Bandar	Amreli
71	Gujariya Chothi Danabhai	Chanch Bandar	Amreli
72	Gujariya Kannuben Masribhai	Chanch Bandar	Amreli
73	Gujariya Raniben Manubhai	Chanch Bandar	Amreli
74	Dhundarva Kuvarben Chitharbhai	Chanch Bandar	Amreli
75	Dhundarva Gangaben Dulabhai	Chanch Bandar	Amreli



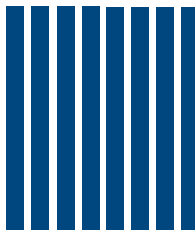
76	Dhundarva Dhakuben Lunabhai	Chanch Bandar	Amreli
77	Dhundarva Shantuben Deepakbhai	Chanch Bandar	Amreli
78	Dhundarva Vasantben Pratapbhai	Chanch Bandar	Amreli
79	Dhundarva Mamtaben Dineshbhai	Chanch Bandar	Amreli
80	Chouhan Valbhuben Lakhmanbhai	Chanch Bandar	Amreli
81	Chouhan Saviben Vanrajbhai	Chanch Bandar	Amreli
82	Chouhan Diwaliben Jorubhai	Chanch Bandar	Amreli
83	Chouhan Shardaben Vikrambhai	Chanch Bandar	Amreli
84	Chouhan Ramuben Mangalbhai	Chanch Bandar	Amreli
85	Chouhan Jyotiben Mephabhai	Chanch Bandar	Amreli
86	Dhundarva Mogiben Maujibhai	Chanch Bandar	Amreli
87	Chouhan Raniben Gomajibhai	Chanch Bandar	Amreli
88	Chouhan Shaniben Ogadbhai	Chanch Bandar	Amreli
89	Chouhan Rudiben Boghabhai	Chanch Bandar	Amreli
90	Dhundarva Bhaniben Chothabhai	Chanch Bandar	Amreli
91	Rathod Iswarsinh Punjsinh	Dodipal	Himmatnagar
92	Rathod Bharatsinh Iswarsinh	Dodipal	Himmatnagar
93	Rathod Menaben Punjsinh	Dodipal	Himmatnagar
94	Rathod Abhesinh Vechatsinh	Dodipal	Himmatnagar
95	Parmar Vitthalbhai Somabhai	Anodiya	Himmatnagar
96	Parmar Nareshbhai Revabhai	Dodipal	Himmatnagar
97	Rathod Pravinsinh Ramsinh	Dodipal	Himmatnagar
98	Rathod Kamuben Pruthavisinh	Dodipal	Himmatnagar
99	Rathod Pruthavisinh Abhesinh	Dodipal	Himmatnagar
100	Rathod Gitaben Rajusinh	Dodipal	Himmatnagar



101	Rathod Sankarsinh Kalusinh	Dodipal	Himmatnagar
102	Rathod Jagatsinh Laxmansinh	Anodiya	Himmatnagar
103	Rathod Kachrsinh Mansinh	Anodiya	Himmatnagar
104	Thakor Kalaji Badaji	Veda	Himmatnagar
105	Parmar Paliben Amratji	Dabhoda	Himmatnagar
106	Solanki Kailashben Babuji	Dabhoda	Himmatnagar
107	Rathod Soniben Sankaji	Pathujinamuvada	Himmatnagar
108	Zala Kantaben Harishlal	Gotarnimuvadi	Himmatnagar
109	Zala Vinaben Rameshji	Chabho	Himmatnagar
110	Rathod Sonalben Bhikhaji	Pathujinamuvada	Himmatnagar
111	Rathod Rupaben Juhaji	Pathujinamuvada	Himmatnagar
112	Rarhod Arkahaji Rameshji	Pathujinamuvada	Himmatnagar
113	Zala Bhuriben Dhayaji	Chabho	Himmatnagar
114	Makavana Sangitaben Navinbhai	Limbadiya	Himmatnagar
115	Luhariya KaVhrabhai Navganbhai	Limbadiya	Himmatnagar
116	Thakor Baldevji Mohanji	Limbadiya	Himmatnagar
117	Belim Razavanabibi Zakirhussain	Itadara	Himmatnagar
118	Vankar Valajibhai Somabhai	Itadara	Himmatnagar
119	Vasiya Savitaben Jagadishbhai	Itadara	Himmatnagar
120	Senma Dhuliben Dhayabhai	Dhameda	Himmatnagar
121	Thakor Ramanji Chaganji	Dhameda	Himmatnagar
122	Parmar Ramilaben Shivabhai	Dhameda	Himmatnagar
123	Makavana Suryaben Baldavji	Kuvadara	Himmatnagar
124	Parmar Varsaben Jayantibhai	Randheja	Himmatnagar
125	Senma Sureshbhai Shivabhai	Dhameda	Himmatnagar



126	Zala Vikramsinh Kodarsinh	Mithana Muvada	Himmatnagar
127	Thakor Popatji Pratapji	Veda	Himmatnagar
128	Thakor Bakaji Pratapji	Chodisana	Himmatnagar
129	Thakor Nitaben Baldavji	Chodisana	Himmatnagar
130	Thakor Kailashben Mangaji	Chodisana	Himmatnagar
131	Thakor Vinaben Jayantiji	Chodisana	Himmatnagar
132	Bajaniya Rameshbhai Kalabhai	Badoli	Himmatnagar
133	Parmar Santaben Amrutbhai	Posina	Himmatnagar
134	Parmar Vajiben Motibhai	Posina	Himmatnagar
135	Bhambhi Govindbhai Jivabhai	Netramali	Himmatnagar
136	Vankar Ramilaben Ganeshbhai	Bhadresar	Himmatnagar
137	Bhambhi Madhuben Khemabhai	Netramali	Himmatnagar
138	Bariya Gangaben Andarsinh	Ganeswhpura	Himmatnagar
139	Parmar Amjiben Gabhaji	Ganeswhpura	Himmatnagar
140	Bariya Manjulaben Kalusinh	Ganeswhpura	Himmatnagar
141	Makavana Sajanben Mathurji	Bilodra	Himmatnagar
142	Parmar Bhikhiben Hirabhai	Dhameda	Himmatnagar
143	Makavana Somaji Baldevji	Kuvadara	Himmatnagar
144	Makavana Santaben Udaji	Kuvadara	Himmatnagar
145	Zala Nitaben Mahendrasinh	Mithana Muvada	Himmatnagar
146	Rathod Amarsinh Bhavansinh	Anodiya	Himmatnagar
147	Rathod Balvantsinh Dolsinh	Anodiya	Himmatnagar
148	Thakor Rukhiben Kesaji	Veda	Himmatnagar
149	Thakor Amratji Takhaji	Veda	Himmatnagar
150	Thakor Kesarben Vechatji	Dhameda	Himmatnagar



151	Rathod Savitaben Jagatsinh	Anodiya	Himmatnagar
152	Rathod Arvindsinh Laxmansinh	Mahudi	Himmatnagar
153	Prajapati Rasikbhai Bababhai	Nodol	Himmatnagar
154	Prajapati Yogeshbhai Iswarbhai	Nodol	Himmatnagar
155	Sarma Rajeshkumar Narayanbhai	Nodol	Himmatnagar
156	Dantani Laliben Baldevbhai	Kolavada	Himmatnagar
157	Rathod Narsinh Kansinh	Anodiya	Himmatnagar
158	Thakor Gabhuji Dharmaji	Dhameda	Himmatnagar
159	Thakor Vikramji Darmaji	Dhameda	Himmatnagar
160	Prajapati Godabhai Ambalal	Kuvadara	Himmatnagar
161	Chandaben Sureshbhai Valgad	Makadban	Dharampur
162	Vanitaben Manjibhai Valgad	Makadban	Dharampur
163	Sangitaben Ramabhai Khadam	Tamchhadi	Dharampur
164	Ramilaben Sureshbhai Vaijal	Tamchhadi	Dharampur
165	Baijiben Laxmibhai Ozariya	Tamchhadi	Dharampur
166	Zunukben Somabhai Masiya	Tamchhadi	Dharampur
167	Rasmaben Devajubhai Vaijal	Tamchhadi	Dharampur
168	MeenabenKalubhai Vaghat	Tamchhadi	Dharampur
169	Jamnaben Ravajibhai Vaghat	Tamchhadi	Dharampur
170	Urmilaben Bapubhai Vaghat	Tamchhadi	Dharampur
171	Rasiliben Sityabhai Asarya	Tamchhadi	Dharampur
172	Navsiben Pandarbhai Nayak	Tamchhadi	Dharampur
173	Ramtiben Vasantbhai Nayak	Tamchhadi	Dharampur
174	Ilaben Rameshbhai Pariya	Tamchhadi	Dharampur
175	Pavniben Tuljibhai Dahvad	Tamchhadi	Dharampur

176	Mainiben Dhakalbai Janjar	Tamchhadi	Dharampur
177	Rashmiben Dharmeshbai Vad	Tamchhadi	Dharampur
178	Zimuben Dharmubhai Bariya	Tamchhadi	Dharampur
179	Shantaben Maheshbai Janjar	Tamchhadi	Dharampur
180	Surekhaben Somabhai Dadhav	Pendha	Dharampur
181	Sangeetaben Kishanbai Kanat	Pendha	Dharampur
182	Methiben Sanjubhai Dadhav	Pendha	Dharampur
183	Tulsiben Shivrambhai Kharpadiya	Pendha	Dharampur
184	Paruben Kantibhai Vaijal	Dhakval	Dharampur
185	Shantaben Shankarbai Dodka	Dhakval	Dharampur
186	Jaswantiben Babubhai Vaijal	Dhakval	Dharampur
187	Somabjai Janubhai i Kodi	Dhakval	Dharampur
188	Meenaben Rustambhai Soliya	Dhakval	Dharampur
189	Santiben ChaitabhaiAndher	Mohpada	Dharampur
190	Sitaben Laxubhai Ghatka	Mohpada	Dharampur
191	Bhavaya Bhikhiben Vishnubhai Chunabhai	Modhera	Mehsana
192	Bhavaya Sudhaben Bharatbhai Chunabhai	Modhera	Mehsana
193	Thakor Sajanben Dineshji Gambhirji	Modhera	Mehsana
194	Thakor Gomatiben Velaji Sartanji	Modhera	Mehsana
195	Thakor Santokben Anarji Manaji	Modhera	Mehsana
196	Thakor Narmdaben Gafurji Manaji	Modhera	Mehsana
197	Thakor Keshiben Babaji	Modhera	Mehsana
198	Thakor Ishaben Ajamalji Pratapji	Modhera	Mehsana
199	Parmar Vasantiben Dineshbhai Somabhai	Ranela	Mehsana
200	Parmar Santokben Gajendrabhai Mohanbhai	Ranela	Mehsana

201	Parmar Jyotsnaben Ishvarbhai Kalabhai	Ranela	Mehsana
202	Vaghri Sitaben Bharatbhai Mohanbhai	Modhera	Mehsana
203	Bhangi Govindbhai Natvarbhai	Saduthala	Mehsana
204	Bhangi Mabhuben Bharatbhai Chotabhai	Saduthala	Mehsana
205	Thakor Madhuben Baldevji Pradhanji	Modhera	Mehsana
206	Thakor Shobhnaben Jyantiji Dhanaji	Modhera	Mehsana
207	Bajaniya Sumitraben Kantibhai	Modhera	Mehsana
208	Puniyatar Sardarji Kuvarji	Samdhi na. vas	Palanpur
209	Puniyatar Taraben Ramanji	Samdhi na. vas	Palanpur
210	Puniyatar Ramilaben Virji	Samdhi na. vas	Palanpur
211	Puniyatar Narbhiben Dalsaji	Samdhi na. vas	Palanpur
212	Puniyatar Mobtaji Ratnaji	Samdhi na. vas	Palanpur
213	Puniyatar Manguben Ravaji	Samdhi na. vas	Palanpur
214	Puniyatar Leelaben Ramchandji	Samdhi na. vas	Palanpur
215	Puniyatar Jayantibhai Dalsaji	Samdhi na. vas	Palanpur
216	Puniyatar Jivanji Karsanji	Samdhi na. vas	Palanpur
217	Puniyatar Babiben Karsaji	Samdhi na. vas	Palanpur
218	Puniyatar Udaysingh Kuraji	Samdhi na. vas	Palanpur
219	Puniyatar Senji Kuraji	Samdhi na. vas	Palanpur
220	Puniyatar Sahadevji Karshanji	Samdhi na. vas	Palanpur
221	Puniyatar Sabji Kuraji	Samdhi na. vas	Palanpur
222	Puniyatar Amratji Mobatji	Samdhi na. vas	Palanpur
223	Ramilaben Jujaraji Thakor	Junanesda	Palanpur
224	Kilaben Chandanji Thakor	Junanesda	Palanpur
225	Jasiben Shantiji Solanki	Chhatral	Palanpur
226	Sajanben Babuji Solanki	Chhatral	Palanpur
227	Daluben Agatji Thakor	Junanesda	Palanpur
228	Cheharben Sravanji Punmaji Thakor	Junanesda	Palanpur
229	Shardaben Tetaji Thakor	Junanesda	Palanpur
230	Vimuben Ishwarji Thkaor	Junanesda	Palanpur



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