

Major interventions by the Trust

The Trust has been working on 5 major thrust areas-

- Women's Empowerment
- Health, hygiene, water, environment and sanitation
- Education
- Child Rights
- Family Counselling and Legal Literacy

Besides the above, other relevant activities have been carried out by the organization.

I. Women's Empowerment

Since inception Baliga Trust has been working for unprivileged women is committed to women empowerment. Its endeavor for last four decades has brought significant change in the community though the area has a call for incessant organizational services. Three major projects were especially dedicated to the purpose; these are:

- The Gender Resource Center – Samajik Suvidha Kendra, supported by Mission Convergence, Government of National Territory of Delhi
- Banking on Change, supported by Plan India
- Household Economic Support, supported by Plan India

The Gender Resource Centre (GRC):

The Program is aimed at poverty alleviation through women-centered development programs. We reached over 60,000 people during the reporting through a number of schemes, programs and activities.

Major Achievements (2013 - 2014):

Indicators	Number
Total No. of people approached to help desk	4826
Total No. of queries received	4883
Total No. of community Meetings	198
Total No. of beneficiaries covered in community meetings	4916
Total No. of Health Camps	6
Total No. of Beneficiaries of health camp	1537
Total No. of Referrals	90
Total No. of Health Clinics	24
Total No. of Beneficiaries of health clinic	1613

Total No. of Nutrition Camps	12
Total No. of Beneficiaries of nutrition camps	395
Total No. of Legal Awareness Sessions	26
Total No. of Counseling Sessions	86
Total no. of cases received	73
Total no. of cases counseled	73
Total no. of cases referred to DLSA/Court	4
Total No. of case resolved	13
Total no. of Self Help Groups formed	30
Total No. of Beneficiaries	484
Total No. of Self Help Groups linked with Banks	27
Total No. of Self Help Groups involved in IG Activities	3
Enrollments in Adult literacy class	35
No. of illiterate adults through SSS/NIOS BLP exam as literate in a year	35
No. of learners in remedial education class	35
No. of learners in NFE class	30
No. of Children mainstreamed by GRC	30
No of beneficiaries enrolled in VT (Computer)	117
Number cleared exams	94
Number of beneficiaries employed (Earning Rs.2500)	11
No of beneficiaries enrolled in VT (Jute & Paper bag)	111
Number cleared exams	73
Number of beneficiaries self employed	35
Total Sanitary Napkin sold	4176
Number of non user converted into user (Sanitary Napkin)	438
Celebration of important day (Total no. of Beneficiaries)	170(World Environment Day)
Celebration of important day (Total no. of Beneficiaries)	202 (World Toilet Day)
Celebration of important day (Total no. of Beneficiaries)	204 (World Hand wash Day)
Facilitation for Aadhaar	470
Facilitation for Voter I card	301
Facilitation for Ration Card	1148
Facilitation for Old age Pension	42
Facilitaion for Ladli scheme	48
Facilitation for IGMSY	17
Facilitation for Birth Certificate	79
faiclitation for Construction worker card	65
Open in Bank Account	32
S JSRY Vocational Course including training in computer	387
Web Designing	113
Retail	61

Beauty Parlour	11
Fitness Trainer	49
Cooking	11
Hospitality	35
Hardware & Networking	75
News Reading	2
Crane Operator	2
Supply Chain Management	18
Banking	10
SJSRY Loan	40
Dilli Swalamban Yozna	12

Banking on Change:

As the name reveals 'Banking on Change' project has been designed for bringing positive changes in lives of women through Self Help Group savings interventions, consequently enhancing their family income and ensuring women's economic empowerment through income generating activities, backed by awareness programmes on women's issues which includes awareness through savings intervention financial and legal literacy, continuing education, child protection etc.

It is an important and significant project of the Baliga Trust towards women's empowerment. The project is partnered and supported by Plan India. The overarching outcome of the project is that the socio-economic condition of 15,000 poor households will improve because of the women's access to financial services out of which 5,500 will have access to formal linkages and microenterprise activities.

SMART Objectives:

- Strengthening of federation of SHG.
- Re-focus SHG work on young people, and expand outreach to pure youth groups using the sub-group model.
- Provide employability and entrepreneurial skills to identified youth.
- Strengthen collaboration between Plan and CARE so as to facilitate cross organizational learning and enhancing the overall program impact.
- Establish employee engagement of Barclays Bank.
- Advocacy for policy changes for more financial inclusion.

Major Outcomes against Objectives: Significant additions and improvement this year includes the following:

- Total 15,168 against target of 15000 women members are in active SHGs ;
- Out of 15,168 SHG members 11665 are youth members.
- 1462 women, including Phase II have enhanced financial literacy education; Over 6600 women, either through SHGs or individually, have either newly opened or

regularly operating bank accounts for saving and/or credit and/or remittances (linkages);

- User friendly MIS has been developed and being used at field level as well as for the project management purpose
- New cluster leaders have been elected by the SHG members for 16 existing clusters.
- Over 200 leaders of SHGs and clusters participated in advocacy meeting with financial service providers' viz. Bank Managers etc.

Highlight of Achievements

Institutions Building	Phase I & II
Self Help Group	928
Sub-groups	2724
Members Mobilized	15168
Age wise Old beneficiaries	6148
18-24	1249
25-35	2669
36+	2230
Age wise New beneficiaries	9020
18-24	2642
25-35	4098
36+	1280
Clusters	16
Federation	1
Trainings	
Group Dynamics & Leadership	7770
Enterprise Skill Training	451
Income generation activities through garment making, Hand Embroidery, knitting, namkeen (snacks) making, Artificial Jewellery, soft toys making, Vegetable / Fruit Vendor, Envelope Making, Beauty Parlor, Phenyl Making, Cooking, Papad Making, Petty Shop, Bag Making, Boutique, Retail and Hospitality	3651 (including BoC Phase I)
Job oriented vocational training (Computer, knitting etc)	110
Financial Inclusion	
SHGs Bank account open	280
Individual Bank account open through Business correspondent	6600
Total Saving in SHGs	Rs 18,264,373.00
Inter lending	Rs 17,815,680.00
Members Insured (Life and none life)	1276
Financial Literacy training	1462

Specific Activities:

- **Self-Reflection Workshop:** It enabled discussion on opportunities and challenges and the key learning in previous phase and strategy planning on the basis of lessons learnt.

- **Capacity Building of Federation Leaders:** The Trust organized 5 training programs for Federation leaders for enhancing leadership quality, management skill, strategy planning and MIS reporting system among federation and cluster leaders.
- **Exposure visits (Seva Mandir):** To understand and learn from best practices in the sector, particularly on the aspects of structure and operations of federation, an exposure visit was organized for BoC project team
- **SHGs Documentation Training:** A two-day training program was organized for SHG volunteers to get a better understanding on the basics of book keeping such as recording of minutes, recording of financial transactions, and updating individual passbooks.
- **Cluster Development Initiatives:** The 'Sakhi Sangam Society for Social Change' federation in Delhi has 16 clusters for effective management.
Role & responsibilities of cluster and cluster leaders in the Federation.
 - Self Help Group monitoring
 - Role of Federation committees in planning, management and conflict resolution
 - Microenterprise promotion at clusters/ SHGs level.
 - Linkage with Financial Institutions
- **Grand SHG Mela:**

Under BoC project an 'SHG mela' (carnival) was organized in which over 3000 people participated including SHG members and their children. The event provided a platform for nurturing leadership amongst SHG members, introducing/marketing products prepared by SHG women to a larger consumer base, Promote entrepreneurial skills of SHG members. It also created a platform for showcasing the individual talents of SHG members through cultural activities and created an inclusive child friendly space for the children of SHG members/participants of SHG mela.

- **Promotion of Business Correspondents:** The project has promoted Business Correspondents (BCs). In Delhi, the program has promoted three SHG members to get recruited and serve as Business Correspondents. About 6600 people in the community have opened their individual bank accounts through these Business Correspondents.
- **Learning visit of Project staff and new elected cluster leaders and federation leaders and community members:** The visit conducted at radan- Dholpur, Rajasthan which witnessed the participation of 50 participants. The main objectives of the visit was To learn the operational aspects of Federation Management and sustainability.
- **Capacity building for SHGs Leaders:** The training focused on the re-orientation of the SHG members on fundamentals of Community Managed Microfinance and objectives of Banking on Change project. 778 SHG members participated in this training.
- **Youth Group Formation:** About 554 youth SHGs have been formed.
- **Micro Enterprise Development and Skill Development Training:** The trainings focuses on building employability and entrepreneurial skills of youth. During the reporting period, skill development trainings have been organized on hand embroidery, garment production, making of soft toys, Namkin (snacks & mixture), Mehandi (heena) Art, and artificial jewellery, etc. A total of 451 members have been trained in different skills, among whom 84 women are working as individual entrepreneurs.

- **Job oriented Vocational Training:** Under this segment there are two type of training had been conducted on 1) Computer training and II) Knitting training. There were 37 members engaged in knitting training.
- **Establishment of Low Cost Sanitary Napkin Production Unit in Sultanpuri:**
- **Training program on Advanced Financial Literacy:** These programs focused on Bank services available for community women like, Saving, Borrowing , Insurance and Pension
- **Advocacy efforts for more financial inclusion:** BoC project team members sensitized staffs of several branches of Reserve Bank of India about SHG and community needs for financial services. The bank officers practically observed SHG process and interacted with SHG members. BoC senior staffs attended Finance India Conference 2014 organized by Sadhan held at Mumbai on 14th March'14. The event created a larger platform for open discussion among various stakeholders.
- **Training on Child Protection Policy (CPP) for project staff:** Two training programs on Child Protection Policy (CPP) were organized by Plan India
- **Workshop on Gender based violence:** Workshop was held with SHG members on the theme of Gender based violence. This was an introductory workshop to move towards creating a consciousness on concerns of violence against women with a specific focus on domestic violence. Over 300 women had attended the training programe.

Household Economic Security:

The Household Economic Security programme supported by Plan India provided a strong support to the organizational effort towards women empowerment. The program focuses on ensuring children protection, development and improved quality of life. The major activities proposed in the project as per the key intervention strategies are referenced below.

- Formation and strengthening of Youth groups.
- Week long campaign on PDS.
- Annual Meeting for Youths to share experiences and suggest programs for next year.
- Celebration of International Women's Day.
- Monthly safety walk with AG / youth club leaders in critical public spaces in the community.
- Awareness campaigns / rallies / dialogues with duty bearers in community on safety of girls in public spaces.
- Awareness campaign for wider dissemination of food security act in the communities.
- Orientation of youth group leaders on food security act.
- Participation of women group member's adolescent girls in Growth Monitoring day and Swasthya Mela.

Major Achievements:

- 365(BP231, NBP134) were aware on gender based violence against women/ girls in the society

- 649(219 BP) Youth groups member strengthen on thematic area of the CCCDP through monthly meetings.
- 129 (BP=37) Youth and Adolescent leaders were aware on safe and unsafe places of the area through safety walk/ audit.
- 3 advocacies meeting with local police station by the youths and conducted community meeting with SHO, Counselor of the MCD department regarding girls safety and presented report of the audit.
- 568 (82 BP) were aware on Food security act 2013 through Social audit and awareness program.
- 1873 BP family aware on PDS and Food security Act.

Best Practices:

1. Monthly Safety Walk with Youth and AG Club Leaders:

Adolescent and youth leader actively participated in the safety audit to understand the problems of the area, how to take the action for solving the issue of girls safety. Through the monthly safety walk they were able to identify the location map for the safety and time of walk which girls feel are very unsafe in those areas. During the walk build the confidence of the participants by interviews of community people.

2. Awareness Campaign For Wider Dissemination Of Food Security Act In The Communities:

- Social audit done by the children, adolescent and youth group leaders on ICDS, Mid day meals and PDS and prepared community report card. They clear by understood about the govt. schemes related to food security and identify the reporting mechanism against the PDS.
- BP families got the chance for making a new ration card particularly those people who having unstamped ration cards.
- BP families cleared on Food security act 2013 through IEC on food security act.

