

ANNUAL REPORT

{2014-2015}



BAL MAHILA KALYAN[BMK]

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Bal Mahila Kalyan, Katihar is a grass root level non-profit making organization. During last two decades this organization has implemented various national-international programmes and that have yielded remarkable results on the ground.

Bal Mahila Kalyan works on mother and child health, nutrition and adolescent reproductive sexual health. Our organisation has got other NGO status in reproductive and child health from government of Bihar.

Vision:

To develop Quality life skill of women, children, adolescent and youth through a Series of activities for enhancement of socio-economic status on participatory basis.

Mission:

To carefully connect series of activities for betterment of health and hygiene socio-economic status of grass root women, adolescent and children on participatory basis.

WORKING INITIATIVES:

We have started to develop different communication model for care of infant from the pregnancy phase of women towards adolescent ,self respect for girl children & issue of gender discrimination their basic health & quality life skill ,psychological environment for basic education , vocational environment for income generation , More than a dozen full-time and more than three dozen part-time staff , one & half thousand volunteers ,a net of career clubs , red ribbon clubs ,youth information centres, under the direct guidance of Smt. Anila Kumari, Secretary BMK , got entrepreneurship training at National Institute for Rural Development(NIRD) Hyderabad ,Cranfield School of Management (CSM) London & exposure visit to Switzerland (UNDP support).

INCOME GENERATION VENTURE:

BMK has encouraged a no of activities in the field of Bamboo products , Makhana activities , appliqué promotion , Jari & kaththa based enterprises, Goatry, vegetable

promotional activities, certificate course in poultry (IGNOU -- technical, academic as well as establishment of small poultry unit in different villages etc

Working Experience:

Bal Mahila Kalyan(BMK) has started income generation programme for poor people especially to marginalized & deprived communities in 1991 with the help of Rashtriya Mahila Kosh & Small Industry Development Bank of India (SIDBI).

To ensure safe maternal health: We started nurturing traditional and instrumental dai our experienced grameen dai (Birth Attendants) belongs to SC community, which have their family level ties (psychological attachment) in the rural area particularly among illiterate community.

Capacity building of traditional birth attendant or grameen dai: We have involved these groups of Dais for their capacity building,created advocacy to establish discrimination free environment as well as attitudinal changes among the social stakeholders by saving a no. of female infant from forced killing.

Capacity building of Adolescent: BMK is dedicated for grass root empowerment of resource less women & their attitudinal change in creating sound career planning . We have tried to complete the chain of messages among the community through regular interaction We have got initial support from National Foundation for India , Adithi , ICCO Netherland , Geneva- global inc & few other organizations , to take integrated efforts to empower community stakeholders as well as life skill consciousness , regular immunization, linkage for income generating ventures . The series of innovation, opening of Self Help Group, Career Club , Chetna Club for early childhood, adolescents & resource less parents . The different innovations have linked us to be more involved in the community & now a days we have created a sociological base, encouraged participatory response of the communities .

Series of Social actions & Social Impact:

Bal Mahila Kalyan, has done a series of innovative and local ingenuity motivated activities since past couple of years on different kinds of violence against women & girls, which became a regular phenomena and practice in this region. BMK is committed to empower the adult women and young girls to pursue lives free from any violence and discrimination. It involves them through their active participation from planning to implementation stage of numerous development programmes, strengthening the under privileged and economically backward rural population by actively implementing various rural development programs and creating awareness by mobilizing community involvement through proactive volunteers.

Model Effort for Dandkora Block:

BMK have identified 25 village of 5 panchayat in tribal development block. One career club in all village have been developed. The adolescent girls/boys have been encouraged to understand the situation of their family, formulation of individual action plan, need assessment of their family etc. BMK has focused a micro planning process. At the same time BMK has developed set of role plays based on policy of education & existing scheme of government followed by method to take advantages of these schemes, SHG, Kisan club, women children scheme of welfare dept, youth information centre, bank linkage, grading of self help group, MNREGA, Indira Awas Yojna, participation in Gram Sabha, Village Education Committee etc. It can play a crucial role if it is made on regular basis.

Networking/Advocacy

Our organization take very serious note on what professionals suggests during Given this background the organisation widely believes in experience sharing plays a key role in order to reach expected outcome at an earliest. BMK have come in contact with different network such as URJA network, Bihar Women leadership network, UNDP- Solution exchange. South Asian Fund Raising Group, Women Power Connect(WPC), National alliance of grass root NGO (Butterflies), National Alliance for Disaster Risk Reduction(NADDR), Indian network of NGOs for development, environment and population (FPAI). International Congress of Agriculture and Rural Health, Human Right Law Network, Srijan, Vishwas network,. No doubt the regular

participation in these meeting is a costly affair because our organisation has no base in state ,central capital.

Reserve Bank of India (RBI) - Eastern India Board , Ministry of Finance,2 Juvenile Justice Board (JJB,Katihar)3 District Health Society – Selection of District ProgramManager(DPM) & other panels 4. Rogi Kalyan Samiti 5 Task force on PNDT 6 Quality Assurance 7 Electronic media 8 Mid Day Meal 9 Sam Vikas Samiti 10. social security 11. PHED foundation body12.Jeevika-BRLPS,Katihar unit -1 Women power connect 2 Urja network of Bihar 3 Srijan Network 4 Bihar Inter Agency Group 5 CNRI 6 International Naturopathy Organisation 7 National Disaster * Biswas Network - water Aid)

Programs overview:
CHILDLINE Collaborative Status:

Bal mahila kalyan is working as the Collaborative Organization under Childline India Foundation for running the childline1098 service in katihar district.Childline is a flagship program of ministry of women and child development through Integrated child protection Scheme. Childline is essentially a 24-hour service for children, responds to calls on 1098, provides emergency intervention, links children to services for ultimate rehabilitation, conducts awareness and outreach programmes, documents every call that comes into CHILDLINE.



Sr	Case Catogory	Total Case (2014-15)
1	Medical	27
2	Restoration	72
3	Shelter	18
4	Protection from abuse	25
5	Referred from Other CL	21
6	Child Lost	8

7	Parents Asking Help	26
8	Sponsorship	0
9	ES&G	39
Grand Total		236

Annual Data of Childline Katihar : Overall

AXSHYA PROJECT:

The AXSHYA Project has been launched under Revised National Tuberculosis Control Programme

(RNTCP, GFATM) Global Fund supported by VHAI Delhi. Our working area under this programme only four Blocks (Korha, Sameli, Dandkhora & Hasanganj) Villages. emphasis on Awareness among community , Linkage with govt. facility Decrease the no. of drop out & missed dose cases .



. Meeting organized with SHG, VHSC & PRI members for support the programme . Total Participation of Programme 1310 and 246 suspected person referred to DMC for Check up.

Targetted Interventions in Munger :

The Bihar State AIDS Control Society has assigned us the responsibilities to address 600 female sex workers for their mind set against HIV/AIDS. The Munger is a centralised hot spot in terms of



traditional base of sex workers . BMK has a participatory model in the system for their quality life. It has been observed regarding condom use in its earlier repeated surveys, more recently it has moved to asking how many condoms they are buying. This is a far better measure, assuming poor women will not buy what they do not plan to use, and is only possible when free condoms are not being distributed. The very strong social marketing component of targeted intervention program- it has enabled this to come about. Such measure, however, does not accommodate the number of condoms supplied by clients boyfriends, but, in the absence of targeted interventions for these groups, may well act as a proxy for all Monitoring growing levels of self-esteem or empowerment has been a weakness in all these projects, particularly in a measurable form.

Capacity building activities -- Project staff and sometimes sex workers have been imparted training in human sexuality in order to be able to speak about sex with ease and convey explicit messages. Lubrication, female condoms and encouraging non-penetrative sex should be made part of the package of safer sex options.

The importance of designing and implementing successful targeted interventions for sex workers as part of HIV prevention and control cannot be over-emphasized. In almost every country, sex workers comprise a focal point of the epidemic, because, as women who provide sex for many men, infections can easily accumulate among them. They are the victims of discrimination, often violently intense, trafficking, legal persecution and societal ambivalence — as well as one of the first occupational groups to become heavily infected. From them, the infection passes back to their clients and into the general population of women, men and children. One of the clearest public health lessons emerging from the HIV pandemic is that protecting the human rights of sex workers is one of the best ways to protect the rest of society from HIV.

ADOLESCENT EDUCATION PROGRAMME

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The Mamta Health has selected seven states in India having 2 district in each state . (In Bihar 1st Katihar & 2nd Lakhkhisarai) Our organisation has selected two higher

secondary School at katihar to focus on boys & Girls of Class 09 . We have developed 20 teachers of both the schools as Master Trainer . They have conducted 16 sessions in the schools. Our team have always consider the importance of their regular routine of study . We have also arranged counselling session for them. Similar refresher courses have also been arranged for teachers, youth members, youth leaders.

We have conducted State level consortia Meeting on Adolescent Education Program (AEP) at Patna with the Support of MAMTA –HIMC, New Delhi, NACO & Ministry of HRD to develop a common understanding among different expert from department of education , Health , Women & child development departments. We have also invited atleast one representative of NGO from each district having experience of these issues

Human Trafficking –

BMK has conducted a no of operations to save the trafficked children , particularly adolescent girls. We have created awareness among the rural children regarding the mode of trafficking , chain system to understand the range of assistance and support services available to victims of trafficking we are temporarily provided accommodation; repatriation; medical care and planning; psychological assistance , taking efforts for material assistance; legal aid and advice; access to the labour market; vocational training and education; police services; crime prevention; compensation; translation and interpretation services; etc

AMBEDKAR HASTSILPA VIKASH YOJANA **(AHVY):**

The main thrust of Ambedkar Hastashilp Vikas Yojana (AHVY) work for integrated development of potential handicrafts clusters with participation of the craft persons. The scheme envisages a package of support to the cluster of handicraft artisans, which inter-alia includes basic inputs and infrastructure support in addition to capacity enhancement to cater to target markets. Government. of India and the State Governments are consistently intervening in meaningful ways that have led to the revival and survival of crafts. Bal Mahila Kalyan has

identified Dandkhora block as artisans cluster under the programme. Some groups have been trained. They have started their own work. There are three cluster simultaneity getting training to upgrade their skill and getting motivation from organization are namely Jute



diversified product training, appliqué craft and sikki craft. After the identification of the cluster ,base line survey was conducted in the village to find out women artisans. We have identified 458 interested women artisan, who were brought together to form SHGs. We have formed 25 SHGs in the cluster very much focused to the programme. BMK have completed 10 skill upgradation, for a period of 04 months to total 200 artisans out of which 6 for jute handicraft, 2 applique craft & 2 sikki craft. The design & technical development workshop have also been conducted among 180 artisans for 15 days in 06 batches @ 30 artisans in one batch . (4 jute handicraft , 01 sikki & 01 applique) . The designer have been invited from a reputed organization such as National Institute of Faishon Technology(NIFT) , National / International level organization .BMK could not participate in Gandhi shilp Bazar delhi haat.

The group members have taken keen interest & developed Appx 124 prototypes but they have yet not developed themselves. We are in touch with them. Now our working team are thinking to involve them towards commercial production as well as to bring them under the concept of formation of federation.

Financial Inclusion Awareness Program:

We have organised financial inclusion awareness program with active involvement of Reserve Bank of India at a Hasangaj based government school.

Regional Director, Reserve Bank of India-Bihar and Jharkhand Mr. P.K.Jena, himself participated in the event.

This program have a no. of features like what are the banking facilities available for the community and cultural event focusing need of financial inclusion followed by gifts for the school.

NIOS – Certificate In Yoga :

BMK has been accredited by National Institute of Open School (Ministry of HRD Govt.of India) for certificate in Yoga.

ACTION TOWARDS RURAL ENTREPRENEURSHIP :

BMK had started a campaign for artisan registration which was quiet simple & easy. BMK have got registration of appx 4500 artisans with ministry of handicraft .We have also in the process of cluster formation of SHG in Makhana , Fish farming , jute handicraft etc .The present set up of government depend upon the individual nature of officials but organization want to develop a normal support status for easy progress .

RURAL COMMUNICATION METHOD

i) Common birth day celebration. **ii)** Cooking cum handicraft for adolescent. **iii)** Career club/ Chetana Club **iii)** Pre-competitive coaching – adolescents. **iv)** Award and prize system for small achievement to win confidence of community and parents. We have adopted Award and prize system for small achievement to win confidence of

community and parents. BMK also organizing tournaments at block level from which we select the talented youth and provide different opportunities district and state levels

MAJOR CHALLENGES :

In common understanding -community at large, views the development merely economic well being and government amongst the crucial stakeholders brings in other aspects of human development but the every after synergy between government and non government intervention –there still exist the gap of coordination remains a key thrust area. We can take an practical example of self help group (SHG) formation, followed by grading. The government / support authorities promote & honor middleman . The whole societies dislike them but the long process of SHG grading have divided the cluster . Few group members have opted the wrong system & got benefits under Swarnajayanti Swarojgar Yojna (SGSY) schemes. We had started a compaign for free insurance cover & security free loan fully guaranteed by ministry of handicraft loan under Artisan Cash Credit Scheme .The middle man are diluting the community. The Accredited Social Health Activist (ASHA) worker have started to refer the patient to private nursing home . The mediclaim settlement of ICICI Lombard were also one of the hurdels. The schooling education system, deputation of teachers in various departments , facilities to APL / BPL issues were also the quarrelling points.

Policy Advocacy—Being the members in local board of Reserve Bank of India RBI (EA), our secretary Smt Anila jee has directed to modify the MIS system of SLBC of all 12 states including concentration on women SHG , Bank linkages Farmers club , financial literacy compaign etc. Catalysed & counselling the lawyers . parents & children for their quality life as JJB member.

Coordinated & Synergetic Actions

The organization works through base line survey, micro planning at village level, & general planning at cluster level, frequency of individual meet & participation at community level meeting would be considered. The weekly meeting of project team, need assessment of area & their capacity building are also essential part of our

organisational practice . It helps us to act the learnt experiences among our target groups. We also promote project advisory committee (a local committee of person from project , organization & like minded professional for regular monitoring & execution for getting outcome of excellence.. Our organization has started to develop Dandkhora Panchayat as a model in Katihar district.

FUTURE COURSE OF ACTION :

BMK believes in strong base at community level for all sorts of social initiative and development induced intervention. Our organisation firmly believes that sound planning will improve responsible social system gradually . It would not only give single outcome of specific schemes. In detail , we can understand that a cluster of dairy will provide pure milk at cheap rate in the village, organic matter to cultivation for more productivity resulting economic upscaling, economic upliftment of the beneficiaries. It will abolish migration based vulnerabilities. It will also change the common life skill of communities. As we see , a no. of organizations are involved in different issues at different villages/ blocks/ districts. There are no any direct defined proportionate of action plan of government & non government institution .BMK believes in strengthening of grass root people of different age groups, formation of village development committee, establishment of general counseling centre, rural professional for individual support, problem solving concurrent support services , common video centre for watching various area based current information . We believe that vocational training can minimize the rate of migration from the district. District administration has extended its full cooperation in formulating their district action plan- as one of the office bearer of the organisation is a member of district health society, Rogi Kalyan Samiti, Juvenile Justice Board, Sam Vikas, Public Health and Sanitation Committee, Child labour, electronic media etc.. Our participation in government meetings as a responsible member of the committee links us more closely with the other ongoing programme of social concern that ultimately impacts overarching for the broader social cause and our motto is to spread the policy intention and action of the government. Women and children has been the

priority of BMK, it is in fact inculcating various ways with the priorities in its locus. Devising so that the people could achieve health friendly environment, socio-economic development.

From the two decades we are with our past learning's, experiences drawing our current and future course of action with changing nature of perspectives emerged largely due to socio-economic challenges. We strongly advocate active involvement of adolescents under the supervision of effective adults of the community. BMK with active support from a balance team is working in many districts .

Financial Report :

Summarized Financial Statement as at 31st. March 2015

A	SOURCES OF FUND		As At 31st. March 2015
1	Opening Balances		
a	Cash-In- Hand	2,335.17	
b	In Saving Account With Bank	38,837.25	
c	In Fixed Deposit With Bank	<u>113,224.00</u>	154,396.42
2	Grant - In - Aid		
a	From CHILDLINE India Foundation	1,606,000.00	
b	From Bihar Voluntary Health Association	53,174.00	
c	From Bihar State Aids Control Society , Patna	<u>121,557.00</u>	1,780,731.00
3	Membership & Subscription Fees		38,500.00
4	Fee Receipts - Computer Training & Yoga		197,000.00
5	Sale Of Jute & Other Products		645,650.00
6	Interest From Bank		
a	On Fixed Deposit	8,098.00	
b	On Savings Account	<u>5,705.50</u>	13,803.50
7	Expenses Payable		744,226.00
8	Grant Receivable (P.Y.) Received During the Year		977,024.00
9	Miscellaneous Receipts		845.40
10	Loan in Anticipation of Grant		491,050.00
11	Tax Deduction At Source		47,414.00
12	Interest- Income Tax Refund		3,120.00
	TOTAL : Rs.		5,093,760.32
B	APPLICATION OF FUND		
1	Training Travel Cost- MAMTA		3,748.00
2	CHILDLINE Project		1,604,430.00

3	BSACS - Targeted Intervention Project		1,329,680.60
4	BVHA - AXSHYA Project		85,100.00
5	Jute Product Expenses		543,780.00
6	National Open Schooling for Yoga		27,750.00
7	Computer Education VTP		133,530.00
8	Own Activity		20,350.00
9	Management Expenses		17,759.16
10	Payment of Loans & Liability (P.Y.)		1,036,015.00
11	Tax Deducted At Source		1,073.00
	TOTAL : Rs.		4,803,215.76

CLOSING BALANCES (A - B)

Represented By :

Cash In Hand	2,497.17
Cash at Bank	167,798.39
In Fixed Deposit With Bank	<u>120,249.00</u>
	<u>290,544.56</u>