



# Balajee Sewa Sansthan Annual Report 2013-14



## Message from the Executive Director

Friends

One more year has passed and it is time to reckon how we fared in terms of goals and objectives which we set for ourselves in the beginning of the year. For an organisation it is vital to communicate progress and status to stakeholders, community members, donors, staff members, society at large and the well-wishers. In the year gone by we continued with all our activities as in the past while adding few more programmes. Micro finance, micro insurance, financial literacy trainings, health and sanitation, HIV awareness, consumer awareness, leadership development training of minority women, financial inclusion and financial literacy programmes continued as before.



Looking to the need of computer literacy among housewives and school going boys and girls, who couldn't afford going to private training institutes a centre was established in our service area. Members of the SHGs and groups interested in augmenting their family income by taking new activities in their spare time were provided vocational training in fashion designing and beautician as well as conventional activities alike dairying and backyard poultries. During the year the International Union against tuberculosis and Lung Diseases, South East Asia, "The Union"- a Paris based organisation entrusted us to see that provisions of Tobacco Control Act- the COTPA 2003 are effectively enforced in two districts of Uttarakhand. With active cooperation of the state Health departments, the state tobacco control cell and the local administration the effect of the approach has become visible in Dehradun and Tehri districts. People have become more aware about the tobacco control measures, the offending publicity of tobacco products and avoiding smoking in public places.

We thankful to all donor generous donation for the relief of Incessant rains and cloud bursts in higher reaches in effected district Rudraprayag, Chamoli, Tehri, Uttarkashi and pauri of Uttarakhand has caused havoc of unprecedented scale. Flash floods have swept away thousand of buildings, houses, men and animals and have also caused damage to roads, bridges and other infrastructure. Donation has received us at a time when we needed funds to help villagers affected by the calamity to start a new beginning. The calamity in the hills had been so great that the most basic things appear most valuable to these people. We specially thanks to Management & Staff of **Antares System Limited** for the donation for Relief Camp and the role of **Place for Change**. The NGO had run a calamity relief centre at its base



camp of Jayalgarh village, Rishikesh – Badrinath highway near Kirtinagar in Tehri district where the needy are provided free food, shelter and basic medicines. The NGO appreciates your gesture of goodwill towards the people coming from all parts of the country and also the local populace.

## *Executive Director's Message.....*

Last year we developed a property near Kirtinagar on Badrinath Highway where people from nearby villages could be trained in the concept of Rural home stay. Idea was to encourage villagers to spare a room or two in their house, renovate and make it presentable for tourists to stay with the host family. That would not only give them additional income without much effort , shall help pilgrims and tourists to know the rich hill culture boosting the tourism in the Garhwal region. Calamity struck last year halting the pilgrimage and tourism to Uttarkhand disturbed our initiative. The concept shall be moved forward this year.

The programmes undertaken in reporting year shall be discussed in appropriate sections in later part of this report. Activities and field services have helped us to gain in depth understanding of the issues and communities we serve while establishing credibility with local communities, governments and donors alike. Still there is always room for improvement and also cooperation among various groups and stakeholders. There is a need of loud thinking to make efforts which are profitable to the society at large as well as sustainable. Let us again join hands to serve the people who need us most. It shall be our endeavor to bring hope and cheers in their lives.

Friends, I wish I could talk on the management, governance, finance and future plans in my address but it would be more appropriate to deal them separately in the report.

We at Balajee appreciate support and faith which all the stakeholders have put in us and sincerely thank all of you- the management, the Governing body, the clients , financial supporter like NABARD , Banks, the State and Central Government departments and above all beneficiaries of our programmes- for your unrelenting support and encouragement at all times. I also wish to thank all members of staff the advisory body and other stakeholders for providing full support in meeting our objective.

Let us welcome another great year bring new opportunities and hope for all of us.

All the best,



(Awadhesh Kumar),

Executive Director.



## *Legal Status & Registration Details of Balajee Sewa Sansthan*

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|---|---|
| <b>Registration No Date :</b> -         | Regn. No. 453/2002-03, dated 3-9 2002.                |
| <b>Act/s under which registered:</b>    | Societies Act 21 of 1860                              |
| <b>Registered under FCRA, 1976:</b>     | Reg. No. 031170484 dated 20/01/2011                   |
| <b>Registered under IT 1961 (80G) :</b> | AA-1/Patna/Tech/80G/11-12/1218-21<br>dated 16/11/2011 |
| <b>Registered under IT 1961 (12A) :</b> | Reg. No. 09/2011-12 dated 05/05/2011                  |

### **Branch Net work: (Total 12 Field offices)**

**Uttarakhand-** Dehradun (4 unit offices for microfinance , JLG & SHG formation work, Two Sewing Centre, One Beautician Training Centre and one computer literacy training centre, One Project office for HIV-AIDS (TI) programme as well as Three DIC centre near urban slums), Uttrakashi, Chamoli and Tehri districts (Rural home stay base camp office in Joyalgarh)

**Bihar-** Lakhisarai & Patna district (Vocational Training centre as well as consumer awareness about financial investment centre).

**Head Office-** Lane C-18, Turner Road, Clement town, Dehradun.

Registered Office : Raily, Pandarak, Patna 803221

**Rural Home Stay-** Village- Jayal garh, Near Kirtinagar, District Tehri Garhwal.

### **Mission, Vision and Objectives of Balajee Sewa Sansthan**

**Vision-** To serve and benefit through different activities, one lakh poor urban, semi urban and rural marginalized and economically disadvantaged families by 2015 & become one of the most preferred member centric NGO's in North India by 2020.

**Mission-** To provide need based financial services to the economically & socially disadvantaged groups by creating opportunities for self employment & economic development. In the field of health care and environment, to strive and help build a healthy society with emphasis on environmental cleanliness and personal hygiene.

#### **Main objectives:**

- To provide sustainable self-employment generating opportunities to low income households.
- -To support and help financial inclusion.
- -To support govt policies aimed at alleviating poverty, creation of jobs in the rural and semi urban and urban slum areas, and in other developmental activities.
- -To create awareness among the low income households as well as the totally marginalized people, to prepare them for a better economic and social life through financial awareness and planning.
- - To work for over- all rural development and women empowerment especially for the underprivileged.
- - To construct and arrange Shelter Homes for orphans and neglected Children, as well as Old Age Homes for neglected senior citizens.
- - To promote skill development programme among youths of urban and rural area.
- - To promote awareness about government policy, legal rights and Right to Information.
- - To promote consumer awareness programme among the people

## Social empowerment continue with the people

The Ministry of Minority Affairs, Government of India, shortlisted us to conduct training on Leadership Development of the Minority women in Dehradun. The task of bringing the women belonging to the Minority community, to the training venue, was both challenging and interesting. Though people often raise their voices for their rights, still, most of them are not aware of what exactly they want. The training was to make the group aware of their rights and entitlements and how to proceed to get their rightful dues in the society. The programme was an eye-opener for the participants and also knowledgeable and informative to for us.

For the social empowerment specially for the women of minority community, we are in continue in process to add with other government program, awareness about her rights as Right to Information, Right to Education, Human Right etc. as well as training on leadership development program. For this purpose we have also started training course of Beautician and fashion designing among girls and women of minority community in Mahmud Nagar, Shankarpur, in sahaspur block of dehradun district.

The year gone by will be remembered by us, both as a challenge and reward. Besides continuing with activities of Micro finance, micro life and Health insurance, Health and sanitation, HIV detection and counseling, community mobilization, SHG and JLGs formation, campaign for women empowerment and customer awareness and host of other activities as in past, we attracted attention of various Government and Non Government agencies who came to us for studies and field visits. National Aids Control Society through its Uttarakhand arm – Uttarakhand Aids Control Society entrusted us to continue for 3<sup>rd</sup> consecutive year, with our programme of Target Intervention for detection and counseling on HIV-AIDS among the ever expanding migrant population of Dehradun.

Being an organization in the service of the society, particularly the economically vulnerable, BPL and other underprivileged members of the society, our emphasis has been on the economic and social empowerment of these people of the society. The attraction of Himalayas among the Indian people as well as foreigners, encouraged us to popularize the concept of rural home stays in Uttarakhand.



## *Balajee Sewa Sansthan-Activities Highlights of the Year 2013-14*

### **“Sarthak Microfinance” Empowering the housemaker.**

While working amongst the poorest people, we realized that the main requirement of these people is access to institutional funds, apart from the lack of awareness of their rights. Some People do have the basic skills to carry on their daily chores, but they always remain short of funds. Whatever these people earn as daily wage earners/vegetable sellers and other small activities, is spent on daily consumption needs. Shortage of funds and ever increasing demand for consumption and productive purpose, has pushed them to the lap of professional money lender’s, who charge exorbitant interest rates, making it almost impossible for a poor person to come out of the debt- trap. It was basically for this reason that BSS started **Livelihood Finance** operations among its beneficiaries in February 2010 in the far of villages in Uttarakhand. We are proud to say that we have expanded greatly on this service and shall continue to do so.



- **Microcredit Loans-**

- For working capital requirement.
- Starting a small business
- Customers opting for partial finance to purchase livestock.
- Size of the loan varies between Rs.6,000 & Rs.15,000 .
- Cumulative disbursement is Rs. 210 Lakh, up-till March 31, 2014.

- **Microenterprise Loans-**

- For purchasing capital assets or working capital to run business smoothly
- Individual loan
- Size of the loan varies between Rs.15,000 & Rs.50,000 in the first loan cycle.
- Credit limit may be increased till Rs. 50,000 depending upon the growth of the business & repayment history of the customer.

Ashok Kumar (28) of Mohanpur village Patna (Bihar) was running a small shop in village which could not even earn its rent. His wife Babita took a Micro-enterprises loan of Rs. 30,000 in 2011 and again in 2013 . Stuffing more items in the shop helped them in higher sales income. They now earn about 7000- 8000 a month and live comfortably.



## *Self Help Groups & JLGs Promotional Activity*

**SHGs Promotional Activity:** Balajee Sewa Sansthan has formed 125 SHGs in last year and 200 SHGs in process for FY 2014-15 by the financial support of NABARD, Dehradun Region. BSS all ready formed and linked with Bank of 50 SHGs of BPL family for DRDA Dehradun in Sahaspur Block. In last Year more than 25 lakh saving created by SHG members and utilizing for interloaning among the member as per her needs and requirements.



**JLGs Promotional & Bank Linkage Activity:** Balajee Sewa Sansthan has formed 100 JLGs in last two year and Credit linkage of 70 Joint Liabilities Groups by the financial support of NABARD. In last 2 Year more than 175 lakh loan disbursed by the different bank of Dehradun district for the different income generation activity.

### *Insurance for the poor- Micro life and Health insurance*

**Micro Insurance and Investment:** Balajee Sewa Sansthan has entered into an agreement with life Insurance Corporation of India to provide life Insurance cum Investment to its clients as under:-

**Pure insurance product-** The product provides the insurance cover to customers as well as spouse against the full loan amount sanctioned, to make the customer/their family comfortable in paying back the loan amount to the organization, even if some accident happens & they loose the income earning member of the family. It will act as a compulsory product for every insurance client.

#### **Medical and Health Insurance:**

It is a pity that people still don't feel a need to insure themselves and their family against sickness and major ailments which take away a major portion of their savings and in some cases most of their assets. People are being educated to buy health insurance coverage for themselves and their family. With the tie up of BSS with Vimo Sewa health, Insurance has picked up among the people and they are now coming forward to obtain the risk cover.

*Beena Sharma & Gayatri Deshwal were involved in a road accident in Nov 2012. Both were hospitalized and kept in the ICU. After fifteen days, Beena recovered but Gayatri Deshwal had to be referred to another specialized hospital where she died. Balajee Sewa Sansthan helped her family in settlement of medical claim of Rs. 10000 and accidental death claim of Rs. 75,000. Gayatri's family got a cheque of Rs. 85,000 as insurance claim against her micro-health insurance from Vimo Sewa, Ahmedabad.*



## Financial Inclusion Campaign.



**Mr. Nainwal, RH, UGB addressing the participants at Dhanori patti.**

In year 2013-14 Nabard and Uttarakhand Gramin Bank, entrusted us to organise 86 workshops financial Literacy workshops in in four region of UGB in Dehradun, Champawat, Pithoragarh Tehri, Rudraprayag, Chamoli, Pauri and Udham Singh Nagar districts of Uttarakhand. Effort was made to know the level of financial penetration in villages located in interior and far away from the cities. A baseline survey of all the villages was conducted to know the level of banking services available to the villagers. The objective was to make people aware of the importance of planning their finances, with an eye on meeting long term requirement of the family. Everybody is aware of earnings, savings, expenditure and borrowings but they need to get their priorities right and decide which expenditure is Necessary and what can be avoided till the funds position improve and what is of utmost necessity to carry on their business. Apart from social, educational and other family requirements. A distinction has to be made between productive and consumption needs and by pruning our wish-list we can save a lot over a period of time. Lack of planning and not sufficient earnings, come in the way of savings and wealth creation. All that is required, is Analyzing one's needs, and make a distinction between the needs and desire, avoid wasteful expenditure while saving for the future. A saving how ever small is a source of tremendous self confidence and helps in creation of wealth. The campaign on financial awareness, included elements on Savings, Borrowings, Investment, Insurance and skill improvement. Through a series of Nukkar Nataks, Movies and personal Contacts, we emphasized upon the need of people to connect to the banks and avail the financial services offered. People were also taught, how to avoid debt trap, multiple financing and to be wary of the tactics of money lenders.



**Survey of villages:** To know the exact requirement of villagers, in the field of financial inclusion a base line survey of all the families residing in the villages was conducted.



**Mr. Kamar Javed AGM NABARD, Director UGB addressing the participants at Bhaniyawala**

The survey included data about the financial category of the people- APL/BPL, minority status, bank accounts, KCC, RSBY, Micro-insurance and various bank schemes and also about the presence of bank branches and various services the bank provides, was also assessed



## Financial Literacy Campaign- A road to Financial Inclusion

The concept of DBT has made it compulsory for all eligible people to give account with banks. The relative advantage of Uttarakhand Gramin bank of insurance of Rs. One lac in case of accidental death for all savings accounts holders was explained. The team explained them the power of savings avoiding wasteful expenditure and build capital for a better future.

Importance of thoughtful borrowing, securing future by life and medical insurance and investing the hard earned money wisely. All they require is analyzing their needs, make a distinction between the need and desire, avoid wasteful expenditure and save for the future. A saving whatever small is a source of tremendous self confidence and helps in creation of wealth over a period of time. People who could not afford any initial amount to open account with Banks were advised to open NO Frill Savings bank accounts with UGB.



### Movie on financial literacy- An Instant Hit-

During the workshop on financial literacy, participants were shown a documentary on "Ganga-Jamna" developed with the combined effort of Citi Center for Financial Literacy & Indian School of Microfinance for Women. This movie of about 10 minutes, covers the importance of regular savings, productive credit utilization & significance of insurance in the life of poor. There was a huge response for the movie & participants found it quite similar to their life. Apart from the movie on financial literacy, small movies on life insurance developed by LIC & health insurance developed by Vimo Sewatoo were screened. The client case stories shown in the movies helped the people to understand the importance of insurance for rural population who are more vulnerable to economic risks.



**Nukkar Nataks- Role play** -The play revolves around 2 central characters, one being Sukhiya and another Dukhiya. They depict two people - one who saves, plans, builds capital and plans for her life, whereas the second one continues to spend whatever comes her way, landing in debt trap and miseries. The story conveys a message of savings in a very



convincing way, as to how saving wisely comes to your rescue in case of emergencies and exigencies.

Savings, apart from control on wasteful expenditure, investment and insuring lives and valuables, play a vital role in financial planning.

## Towards a better environment-



**Painting Competition among Middle school Students On better environment in Balawala.**

**Invest in green-** People are encouraged to plant more trees, either in their backyard/ courtyard. Initially we provided them a sapling of a fruit tree. Now, at present, we encourage them to plant at least one tree per family.

**Going Solar -** Affordable **solar lamps** have been distributed to people in Uttarakhand & Bihar mainly to replace kerosene lantern and lamps. The low cost solar lanterns have received a great response in rural areas where power cuts are very frequent . We are also trying to promote **Solar**

**Cookers** in the community, for which we have given a few free samples. People are amazed to experience how quick the solar energy cooks food without any consumable fuel and that too in a hygienic way.



We are also planning environmental cleanliness awareness campaigns, to waken – up the people about the hazards and dangers of garbage accumulation which can cause deadly Diseases. We have distributed some free solar lamps among ultra poor family in villages with the help of Give India Foundation in Patna District to help in the evening study.

A poor landless labourer named Geeta devi lives in the village of Raily of Patna district in Bihar. She has 2 school going children. Power supply to this village is erratic and seldom available in evenings. when the family needs electricity for cooking etc. kerosene lantern or a lamp which burns edible oil remains only option in such circumstances. kerosene too is not easily available. It becomes even more difficult for the students. Balajee supplied a solar lamp to the family, which carries on for 5-6 hours on one charge. BSS team teaches the beneficiaries how to use this solar lamp and what the benefits are. How It has helps the children to study when electricity is not available and how the kerosene lamp is very dangerous for the eyes, as well as being the cause of fire accidents. Before the solar lamp, the family cooked their food in early evenings and had to retire for bed early too. Now the situation has changed. The glow on the face of the housewife is evident. Children too are happy as they can study or play in the night or early morning as per their will.

# Uttarakhand Disaster Relief Services

Incessant rains and cloud bursts in higher reaches of Uttarakhand has caused havoc of unprecedented scale. Flash floods have swept away thousand of buildings, houses, men and animals and have also caused damage to roads, bridges and other infrastructure. Despite all out efforts by the Government, military and para military forces normalcy may not be restored in near future. Army , air force and para military personnel did commendable job in rescuing people from places rendered inaccessible due to flood and rains. The army launched its largest rescue and



relief operation ever to help those stranded in the state. Rescue operations are officially over though thousands missing may never reach home. Government estimates apart number of deceased in recent calamity may be over astronomically high as per eye witnesses.

Under our tourism arm- the Himalayan Gram we are running a resort near Srinagar, which due to the calamity

has been converted into a relief centre. From June 17<sup>th</sup> the resort is being utilized as relief centre for the stranded tourists and pilgrims. Free food and shelter is being provided to the needy at the centre. Till far following services have been provided to the people at the centre: From June 17<sup>th</sup> till 6<sup>th</sup> July over 3000 people had food at the resort free of charges. Over 400 people mostly travelling on foot stayed at the centre. Officials of Punjab police, local officials and some journalists also stayed there. Services of a medical practioner was available at the centre for people returning from pilgrimage and also the local people. Now the rescue operations officially over, people affected by the calamity need rehabilitation. The devastation caused by the cloud burst and resultant flash flood is so enormous that the rehabilitation has to start at war footing. Government agencies need support of the agencies engaged in philanthropic and social work.



*Balajee adopted two girls named Ambika and Ankita of Jaoyalgarh village for her studies and basic requirements who lost her father in claimity. Balajee Sewa Sansthan always emphais his work on women empowerment.*

*Stipend cheque for the month of May 14 of Rs. 300 to Ambika given by Mr. Ajit Singh Tomar, Chairman of Advisory Board of Balajee Sewa Sansthan.*



# Uttarakhand Disaster Relief Services

These agencies may supplement relief provided by the government and need to work in the affected areas for a longer duration. There is fear of cornering relief materials by influential people and the needy and economically weaker people who may not get due share in the relief operations. What we suggest is to provide immediate relief to the villagers suffered by the disaster and remain with them to meet their needs till they are able to earn their livelihood as before .



Adopt one or two villages, provide Rations (Flour, Mix Pulses, Rice, Masala packet, Refined oil, Milk powder, Tea packet, Biscuits etc, Umbrella, Raincoat and Plastic sheet for temporary shelter, Match box, Solar lantern, Candle, New Clothes for children, study books and their school fee. As an NGO we have limited resources and can operate on a very small scale on our own. We need

support of people, agencies and philanthropic society to supplement our fund base for this noble cause.

Till July all expenses towards the foods and maintenance staff at the centre are being met by raising contribution among our own team members and well wishers and we would continue with our efforts and do whatever we can for service of the affected people in hills.



During the rescue operations many officials from Government and also the journalists visited our centre and appreciated efforts made by us in this direction. SDM of Kirti Nagar also find time to visit our centre few times despite his busy schedule for which the organization is thankful.



There was hunger and agony all around. Our people at the resort provided free food, shelter and basic medicines to people coming from all parts of the country and also the local populace. Calamity last year halted the pilgrimage and tourist traffic to Uttarakhand disturbing our initiative to popularize idea of home stays along yatra route. The concept shall be moved forward this year.

# Health initiatives:

## HIV-AIDS (TI) Programme for Migrant people

BSS was chosen by Uttarakhand State Aids Control Society (USACS) in 2011 to work with the migrant population in Dehradun district under Targeted Intervention Programme. We feel privileged to be able to society. Targeted Interventions (TI) are a specific set of intervention in HIV/AIDS Control Programmes, meant specifically to reach out to groups seen to practice high-risk behavior (HRG). The High Risk Behavior Groups mainly comprise of Female Sex Workers (FSW), Injecting Drug Users (IDUs), Men having Sex with Men (MSM) and Bridge Groups (Migrant workers, Truckers



and Local Transport Workers). Apart from prevention of HIV infection, TIs facilitate prevention and treatment of sexually transmitted diseases, as they increase the risk of HIV infection, and are linked to care, support and treatment services for HIV infected. The TI is implemented through the NGOs. We have been entrusted with working with the migrant population in Dehradun and we have focused upon migrant people in

Dehradun and Selaqui. In the year ended 31<sup>st</sup> march, we have covered 10000 People under the programme, which included interaction with the migrants, knowing their sexual behavior through persuasion, involving the community leaders, Behaviour Change Communication, Treatment of Sexually Transmitted Infections, Condom Promotion and enabling environment & Community Mobilization.



Emphasis has been on identifying the HRG people and counsel them to going for testing, treatment of sexually transmitted diseases and if found infected with HIV, to take them to the ICTC for treatment and counsel them on how not to spread the disease and how to live with the virus. Counseling helps people to understand that they can lead a normal life, provided they take ART and keep a positive attitude.



Team and Official's of Uttarakhand Aids Control Society with member secretary on celebration day of HIV-AIDS Day on 1<sup>st</sup> Dec 013

# Health initiatives:

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*It is the policy of BSS, to always be in emotional and social touch with our beneficiaries. Our team celebrates local & national festivals, as and when the occasion arises, amongst the migrant workers every year. Contributing and sharing their joy. On the right side, is a photo showing the celebration of local chaiti festival in a slum area of migrant workers & ultra poor people.*



# Health initiatives:

## National Tobacco Control Program For Effective Implementation of COTPA 2003

A workshop on implementation of provisions of COTPA 2003 for officials of different departments at Tehri district was held at Tourist Rest House, Garhwal Mandal Vikas Nigam, New Tehri on 16<sup>th</sup> January 2014. Workshop was inaugurated by Sh. Nitish Kumar Jha, District Magistrate, New Tehri by lighting the lamp. He was joined by Dr. S. P. Agarwal, Chief Medical Officer, Sh. Govind Tripathi of the Union, Sh. Aditya Agnihotri, Consultant, Tobacco control Programme and Sh. Ajit Tomar of the Balajee Sewa Sansthan.



Dr. S.P. Agarwal, Chief Medical Officer gave a brief summary of the provisions of COTPA and how these can be implemented in the district. Sh. Jha, District Magistrate dwelt upon the need of curbing menace of smoking citing its harmful effects on its users as well as the society at large. He asked the team to take the task seriously and work towards a smoke free Tehri district. Same types of workshop has been organised by the BSS in 107 training hall, Chander nagar Dehradun with the help of Tobacco control Cell Dehradun.



We have also organised district level capacity building workshop of the stakeholder in Dehradun. Workshop was inaugurated by Dr. Gurpal Singh, Chief Medical Officer, Dehradun by lighting of lamp. In his address he welcomed the participants and urged them to work whole heartedly for implementing the Anti Tobacco Act in letter and spirit. Participants in the workshop were different from previous day workshop on Law enforcement. They included officials from Health, Media, NGOs and unions of tempo, maxi cab, truck and vikram etc. List of participants is given at the foot of the report.



A programme on smoking and tobacco abuse for students of BFIT, Suddowala was organized at auditorium of the institute on 31<sup>st</sup> January 2014. Main idea of conducting workshop was to make young minds aware of the harmful and addictive effects of tobacco products on their users and spread a message against starting smoking and tobacco use and in case of users to wean them away from the habit lest it takes dangerous turn.



Workshop on harmful effects of tobacco use among college youths in BFIT Campus Dehradun for effective implementation of provisions of tobacco act- COTPA 2003 With

## Health initiatives: Total Sanitation Campaign:

Our NGO has been entrusted with the construction of low cost toilets in Patna & Lakhisarai districts of Bihar, for the last several years and have so far constructed over **1650** such toilets under total sanitation campaign . The programme has been running under the watchful eye of Public Health Engineering Department of Bihar. **Total Sanitation Campaign** is a comprehensive programme to ensure sanitation facilities in rural areas with a broader goal to eradicate the practice of open defecation. It follows a principle of “low to no subsidy” where a nominal subsidy in the form of incentive is given to rural poor households for construction of toilets. Our NGO has been a part of TSC regarding Information, Education and Communication (IEC), Capacity Building and Hygiene Education for effective behaviour change of the targeted group. The NGO has constructed the low cost toilets with support from the PHED. Only contribution of the beneficiary has been labor put in by the family members in construction of the toilets.



**HEALTH & SANITATION AWARENESS PROGRAMME:-** Our Society organized workshops in villages to make the people aware of the health hazards involved in open defecation and the importance of making toilets in the home. They were also educated in personal health and hygiene and diseases, related to unsafe water consumption. Women participants were told to keep their surroundings clean and avoid contaminating sources of water with filth and garbage. In short, preventive health education, stressing on the importance of personal and environmental cleanliness.

**Health Check up Camp-** More than 45 Free Health check- up camps are being organized in our working area every year with the help & sponsorship of individual donors. A free health check -up camps were organized at Barh & Sahaspur in Bihar & Ultrakhand respectively, with the help of local people and medical fraternity. In the camps 350 older women and men benefitted. Health check-ups and medicines were provided by the society to the poor and needy.



### World T.B. days & Family Counseling Centre:

Balajee celebrated world TB day with minority community with the help of Union in Hukumatpur and Doiwala. Poor, uneducated and uninformed women are often victims of a plethora of social, marital and economic problems. They need proper counseling and support from the Society and government agencies. We try to sort out such problems by mutual consent and also by referring to the family courts and other forums.



## Consumer Awareness Programmes

This campaign is an unfunded initiative of Balajee Sewa Sansthan, in our effort to educate the consumers about their rights. The market is constantly being flooded with new products and services, making it difficult for consumers to choose the right products. Consumer awareness is about asking questions, to learn the specifics of a product or service. It is about comparing products and services from different sellers to learn more information. It is about having the freedom to choose what best suits consumer needs and will not harm the consumer.

Consumers are not without rights and consumer awareness is about advancing these rights.

Consumers do not have to silently accept substandard quality products, poor service, billing errors, late deliveries and unordered merchandise. Consumers have the right to speak up and voice their dissatisfaction. If problems cannot be resolved with the seller, they can seek recourse from state and local consumer protection offices. Companies take advantage of the consumers' ignorance or reluctance to ask questions about the product or to take action in case of defect/ deficiency in the goods or the services and their fore the seller or company continue to cheat the people.



Of late, we have been asking people to raise their voices against such malpractices and ask for the right value of their money.

The NGO has been spreading the message on consumer awareness and rights of the consumers in many districts in Bihar and Uttarakhand. Financial literacy campaign gave us an opportunity to talk to people in more than 200 villages and make them aware of misleading offers, especially in investments' and mutual funds.

The NGO has been spreading the message on consumer awareness and rights of the consumers

*BSS has conducted more than 80 Consumer awareness workshops along with the other projects in Uttarakhand and in Bihar, workshops which include savings, loan, insurance and consumer protection program, through documentary film and nukkar natak to make the people aware about the right to claim of insurance, negotiation on premium and interest of bank loan, as well as negotiation on purchasing and packaged goods and other consumer items from the purchaser and service provider.*



Telegraphic Address: 'SAFARKTA', New Delhi  
 E-Mail Address: cenvig@nic.in  
 Website: www.cvc.nic.in  
 EPABX: 24600200  
 फ़ैक्स / Fax: 24651186

संघीय सुरक्षा आयोग  
 CENTRAL VIGILANCE COMMISSION  
 सचिवालय, वी.पी.ओ. कॉम्प्लेक्स,  
 सचिवालय भवन, G.P.O. Complex,  
 Block A, INA, New Delhi 110023

क्र. / No.: 013FNC/012/2013  
 दिनांक / Dated: 25/07/2013

To  
 Sh. Atok Kumar,  
 Project Director,  
 Balajee Sewa Sansthan,  
 Barh, Patna-802113

Sub: Complaint against registered companies collecting money from people without approval of RBI/SEBI-Reg.

Please refer to your letter dated Nil, the aforementioned subject.

2. Your complaint is registered as "20719/2013" and has been forwarded to Securities & Exchange Board of India, (Shri R.K. Padmanabhan, Executive Director) Plot No.C-4-A, 'G' Block, Bandra Kurla Complex, Bandra (East), Mumbai-400 051, for investigation & report.

3. The Commission would be obtaining a report from the department in due course. The latest position of the complaint can also be accessed on the Commission's web site [www.cvc.nic.in](http://www.cvc.nic.in) by typing complaint No. i.e. '20719' in the first field and year i.e. '2013' in the second field by logging-in to menu 'complaint status'.

Yours faithfully  
 (Paritosh Sarkar)  
 Section Officer

## Leadership Skills for Minority Women

BSS shortlisted and sanctioned by the Ministry of Minority Development, Government of India, to conduct programmes on Leadership Development of Minority Women in Dehradun district. Accordingly, the programme was conducted in five minority dominated villages Hukumatpur, Charba and Selaqui in Sahaspur block, Chander Nagar in Raipur block and Muslim Colony in Doiwala block of the Dehradun district. The objective of the scheme for leadership development of minority women, including some neighbours from other communities living in



the same village/locality, was to empower and instill confidence in the women, by providing knowledge, women, by providing knowledge, tools and techniques for interacting with Government systems, banks and other institutions at all levels. In these training sessions, many people of eminence, social workers, research scholars, representatives from Banks, NABARD, elected representative and top officials of women empowerment and child development department, Uttarakhand, addressed the participants.

State Minority Commission, Government of Uttarakhand, was kind enough to address participants and gave awards to them and also presided over the concluding session. Workshops on leadership development of minority women were conducted on patterns required by the Ministry of Minority Affairs; non residential in villages and residential at our Head Office in Clement town, Dehradun. Village wise trainings were conducted in 3 sessions of 2 days each at village.



*Above is a photograph of minority women enjoying the discussion with Mr. Kamar Javed, AGM, NABARD and Director of Uttarakhand Gramin Bank about the banking schemes, NABARD schemes for women farmers, Saving, Banking and Insurance.*

## Himalayan Gram- Rural Home Stay

Rural tourism is a form of tourism in which the guests get to enjoy the unique culture of village life through participation in local events, or experience the local cuisine, or buy ethnic goods, and in the process also improve the welfare of the local people. The tourists look for Quality authentic environment and meaningful experiences. More and more people prefer to stay in rural surroundings, far from the maddening crowd and noise of urban places, if the trip can give pleasure and relaxation of body and mind. Rural tourism in Uttarakhand has a great future, since it not only provides natural elements of



beauty but also exposure to the indigenous local traditions, customs and foods. Keeping the above in mind, we started a Rural Stay destination at village **Jayalgarh near Kirtinagar** under



the brand “ Himalayan Gram”. Idea is to present the place as a model rural stay destination, on the main yatra route. Here we train people from nearby villages to spare a room of their house, remodel the toilet and furnish the room with clean linen etc to receive the visitors. Guests stay with the host families, get to know the culture and traditions of rural folk, share their meals and have an idea as to how the people live in the hills of Uttrakhand. The idea is to supplement income of the villagers by renting out

their rooms to the travelers and at the same time provide cheap, hygienic and peaceful stay to the guests. Our NGO is planning the renovation and promotion of old, traditional, heritage mountain villaae homes for the purpose of rural home stavs. (Subject to availability of funds).



*A groups of Corporate visited our Himalayan Gram picnic spot*

## Multi Skill Development Programs

Balajee open Multi purpose Training centre in Mahmud Nagar (Shankarpur ) for four months Beautician Course and one year Diploma courses On fashion designing among the minority community where more than 40 girls availing the training facility.

Credit itself may not be a sufficient tool for poverty eradication in rural areas. They need a variety of services in which training on skill development is the most relevant. A lot of the young population are migrating towards cities in the search of jobs leaving their villages & natural Resources. Starting small enterprises at village level will provide them an additional source of Income. To train unemployed men & women in our area of operation, R-Seti of Dehradun district supported by Oriental Bank of Commerce has come forward & agreed to provide training on livelihood generation activities. The courses covered under training range from Poultry farming, Tailoring, Handicraft Development, Mobile Repairing, Beauty Parlor, Fruit Processing to name a few. Once the training of beneficiaries are over, Balajee Sewa Sansthan will arrange the credit to start the enterprise either by loan from Balajee or from any nationalized or rural bank. We will further help the people in providing backward as well as forward linkage for goods & services manufactured. For the children of our beneficiaries Balajee Sewa Sansthan established a wing by the name of INDO Academy for providing free computer training of unemployed youths. In the last three years, more than 850 students have availed this facility and got jobs in factories and other commercial institutions. On the demand of people Indo academy also provided English-speaking for personality development, tally, e-accounting as well as help in preparation for competitive examination for government jobs.

**YOUTH DEVELOPMENT PROGRAMMES:-** Our society is working for people's welfare through youth development works. BSS started working with the help of volunteers, social workers and the community. Under the development programme our Society, from time to time also organizes health & family welfare programmes for improving their health standards. BSS's working area at present Patna and Lakhisarai districts in Bihar, where literacy ratio is very low. They do not know how to preserve their health or to cure and prevent diseases, not withstanding the lack of funds.



# Transparency & Accountability Disclosures

## Details of Board Members as on 31/03/2014

| Name of Board Member | Position on Board            | No. of meetings attended | Remuneration and reimbursements in Rs. |
|----------------------|------------------------------|--------------------------|--|
| Awadhesh Kumar       | President/Executive Director | 5                        | 3,60,000                               |
| Ashutosh Bhardwaz    | Secretary                    | 5                        | 60,000                                 |
| Anup Johar           | Treasurer                    | 5                        | 1,60,000                               |
| Alok Kumar           | Member                       | 5                        | Nil                                    |
| Kusum Shah           | Member                       | 3                        | Nil                                    |
| Sanjeev Kumar        | Member                       | 3                        | Nil                                    |
| Anil Agnihotri       | Member                       | 1                        | Nil                                    |

### Distribution of staff according to salary levels as on 31/03/2014

| Slab of gross salary plus benefits (Rs per month) | Male (Nos) | Female (Nos) | Total (Nos) |
|---|------------|--------------|-------------|
| <5000   | 8          | 10           | 18          |
| 5,000 - 10,000                                    | 10         | 5            | 15          |
| 10,000 - 25,000                                   | 5          | 3            | 8           |
| 25,000 - 50,000                                   | 1          | 0            | 1           |
| 50,000 - 1,00,000                                 | 0          | 0            | 0           |
| 1,00,000 >  | 0          | 0            | 0           |
| Total   | 24         | 18           | 42          |

### Total cost of international travel by all personnel (including volunteers) and Board members

| Name  | Designation | Destination | Purpose | Amount |
|-------|-------------|-------------|---------|--------|
| NIL   | NIL         | NIL         | NIL     | Nil    |
| Total | Nil         | Nil         | Nil     | Nil    |

| Highest & Lowest Remuneration in the BSS                       | Name           | Designation          | Remuneration (in Rs.) |
|--|----------------|----------------------|-----------------------|
| Operational Head of the organisation: (including honorarium):  | Awadhesh Kumar | Executive Director   | 30000                 |
| Highest paid person in the organisation (staff or consultant): | Awadhesh Kumar | Executive Director   | 30000                 |
| Lowest paid person in the organisation (staff or consultant):  | Kahkasha       | Trainer (Beautician) | 2500                  |

# Transparency & Accountability Disclosures

Financial Statement of Financial Year Ending on 31st March 2014

Annual Report 2013-14

Balajee Sewa Sansthan

| Balance Sheet                              |              |              | All Fig. Rs. In Lacs                       |              |              |
|--|--------------|--------------|--|--------------|--------------|
| Assets as on                               | 3/31/2013    | 3/31/2014    | Liabilities as on                          | 3/31/2013    | 3/31/2014    |
| Fixed assets                               | 11.7         | 16.22        | Society/ Share-holder funds                | 70.63        | 72.58        |
| Investments                                | 0            | 0            | General fund (unrestricted fund)           | 0.82         | 1.69         |
| Loans and advances                         | 55.23        | 49           | Corpus and endowment fund(s)               | 0            | 0.15         |
| Cash and bank balances                     | 12.84        | 7.75         | Grant balances                             | 0            | 1            |
| Other current assets                       | 12.92        | 20.79        | Loans and borrowings                       | 13.15        | 9.51         |
| Excess of expenditure over income (if any) | 0            | 0            | Current liabilities and provisions         | 7.22         | 7.53         |
|  |              |              | Excess of expenditure over income (if any) | 0.87         | 1.30         |
| <b>Total Assets</b>                        | <b>92.69</b> | <b>93.76</b> | <b>Total Liabilities</b>                   | <b>92.69</b> | <b>93.76</b> |

| Income & Expenditure Statement       |              |              | Rs. In Lacs                       |              |              |
|--------------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|
| Income for the year                  | 3/31/2013    | 3/31/2014    | Expenditure for the year ended on | 3/31/2013    | 3/31/2014    |
| Earned/ Self generated income        | 14.89        | 10.98        | Programme                         | 46.04        | 51.51        |
| Donations from Indian sources        | 3            | 10           | Public education and fundraising  | 8.96         | 4.6          |
| Grants from Indian sources           | 51.03        | 36.71        | Management and administration     | 7.05         | 5.52         |
| Donations from International sources | 0            | 0.02         | Payments to Beneficiaries         | 0.6          | 0.38         |
| Grants from International sources    | 0            | 0            | Other expenses                    | 5.4          | 6.80         |
| Other income                         | 0            | 13.58        | <b>Total Expenditure</b>          |              | <b>68.81</b> |
| <b>Total Income</b>                  | <b>68.92</b> | <b>70.11</b> | <b>Surplus/ Deficit</b>           | <b>68.05</b> | <b>1.30</b>  |
|                                      |              |              |                                   | <b>0.87</b>  |              |

# Transparency & Accountability Disclosures

Financial Statement of Financial Year Ending on 31st March 2014

Annual Report 2013-14

| Receipts & Payments Account                   |           |           | All Fig. Rs. In Lacs                                 |           |           |
|---|-----------|-----------|--|-----------|-----------|
| Receipts for the year ended on                | 3/31/2013 | 3/31/2014 | Payments for the year ended on                       | 3/31/2013 | 3/31/2014 |
| Opening Cash and Bank Balance                 | 5.28      | 12.84     | Capital items/ assets purchased for the organization | 1.03      | 7.06      |
| Earned/ Self generated income                 | 20.21     | 24        | Capital items/ assets purchased for beneficiaries    | 3.07      | 2.20      |
| Donations from Indian sources                 | 3         | 9.97      | Purchase of investments                              | 0         | 0         |
| Grants from Indian sources                    | 35.44     | 40.34     | Grants/ donations to other organisations             | 0         | 0         |
| Donations from International sources          | 0         | 0         | Loans and advances                                   | 47.9      | 47.94     |
| Grants from International sources             | 0         | 0         | Other payments                                       | 64.56     | 66.66     |
| Sale of investments/ assets (Loan Collection) | 43.24     | 41.75     | <b>Total Payments</b>                                | 116.56    | 123.86    |
| Loans   | 0         | 0         | <b>Closing cash and bank balance</b>                 | 12.84     | 7.75      |
| Other receipts                                | 22.23     | 2.71      |  |           |           |
| <b>Total Receipts</b>                         | 129.4     | 131.61    |  |           |           |

## Total Out Reach of Balajee Sewa Sansthan Till March 2014

| Name of Programme                                 | Beneficiary in Utrakhand | Beneficiary in Bihar | Total no. of participants/Beneficiary |
|---|--------------------------|----------------------|---------------------------------------|
| Microfinance                                      | 2000                     | 220                  | 2220                                  |
| Insurance   | 3500                     | 350                  | 3850                                  |
| Financial Literacy                                | 18000                    | 13050                | 31050                                 |
| SHG & JLG Promotional Activity                    | 2800                     | 750                  | 3550                                  |
| HIV-AIDs(TI)                                      | 20000                    | -                    | 20000                                 |
| Water & Sanitation                                | -                        | 1650 family          | 8250                                  |
| Skill Development & Vocational Training           | 550                      | 400                  | 950                                   |
| Minority Development                              | 325 Leader               | -                    | 325                                   |
| Anti Tobacco Campaign                             | 1250                     | -                    | 1250                                  |
| Apda Rahat, Health & Other Awareness camp/seminar | 4000                     | 3000                 | 7000                                  |
| <b>Total Outreach</b>                             | <b>52425</b>             | <b>26020</b>         | <b>78445</b>                          |

Balajee Sewa Sansthan

## *Operational Highlights of Balajee Sewa Sansthan*

### **Outreach of Institution (geographic/target sector)**

**Geographic- States- Uttarakhand- Dehradun, Uttarkashi, Tehri Garhwal, and Chamoli  
Bihar- Patna, Lakhisarai, Kaimure, Rohtas, Nalanda & Navada**

#### **Target Sector-**

| <b>Name of Projects /Programme</b> | <b>Impact/ Outcome of The Project</b>   | <b>Supporting Agency</b>   |
|------------------------------------|---|--|
| <b>Livelihood Finance</b>          | More than 2220 members benefitted   | NABARD   |
|                                    | Credit for working capital & livestock more than Rs. 230 lacs   |  |
| <b>Micro Insurance</b>             | Around 1450 members took life insurance   | LIC, Vimo SEWA   |
|                                    | More than 1650 members opted for health insurance   |  |
| <b>Financial Literacy</b>          | 40000 villagers knew about savings & credit   | NABARD & UGB   |
|                                    | Some 9000 No-Frills/Saving account opened during the campaign and conducted more than 360 workshops till March 14 in Bihar and Uttarakhand          |  |
| <b>Skill Development</b>           | Tie up with R-Seti for skill development training   | R-Seti and Minority vakf development corporation                 |
|                                    | More than 350 women members trained   |  |
| <b>HIV AIDS-TI</b>                 | Working with USACS for AIDS prevention  | Uttarakhand AIDS Control Society                                 |
|                                    | 10,000 migrants to be covered till Mar'14   |  |
| <b>Training &amp; Development</b>  | Providing capacity building support   | Uttarakhand Livelihood Improvement Project for Himalayas (ULIPH) |
|                                    | Training on business planning & microfinance to more than 250 community leaders   |  |
| <b>Water &amp; Sanitation</b>      | Provided low cost toilets to BPL families and constructed up to Mar 2014 more than 1650 toilets for BPL families in Bihar for safe hygienic living. | P.H.E.D Deptt. Bihar   |
| <b>SHG Formation</b>               | Formation of Self Help Group for livelihood promotional activities. Currently working with 50 SHG in Bihar and 200 Groups in Uttarakhand.           | DRDA, Dehradun and NABARD  |
| <b>JLG Promotional Activity</b>    | Working with more than 100 JLGs in Dehradun & Bihar   | NABARD   |
| <b>Training to Farmers</b>         | Under project "ATMA" of Agriculture deptt, Govt of Uttarakhand organized training of farmers of Jaunpur block.                                      | Agriculture deptt., Govt of Uttarakhand.                         |



## *Operational Highlights of Balajee Sewa Sansthan*

### Outreach of Institution (Target sector).....

| Name of Projects /Programme                                   | Impact/ Outcome of The Project  | Supporting Agency  |
|---|---|--|
| <b>Training on awareness and leadership of minority women</b> | Trained & prepared more than 225 women leaders from minority communities, especially in Muslim community to make other women aware of their rights.   | Ministry of Minority Affairs, Govt. of india.                        |
| <b>Promotion of Solar lamps and Wooden stove</b>              | Promoted solar lamps to save electricity. More than 800 Families benefitted. We also promoted fuel efficient wood stove to save wood.   | i-solarite Energy  |
| <b>Consultancy to Federations</b>                             | Accounts training of 13 Federations of ULIPH in Tehri district to maintain books of accounts and prepare Balance sheet for Auditing.  | ULIPH  |
| <b>Consumer Awareness Programme</b>                           | More Than 9000 people were made aware about the Consumer Awareness Programme  | Own initiative   |
| <b>Multi-Purpose Training Centre</b>                          | Three Centres were opened for Sewing and Computer training. They are for the SHG & JLG members and their children.  | Minority Development Department                                      |
| <b>Computer Literacy &amp; Training Programme</b>             | More than 600 students and unemployed youth availed of this training facility from Bihar & Uttrakhand Centres.  | Own Initiative & Give India Foundation                               |
| <b>Uttrakhand Disaster Relief Camp</b>                        | For relief of calamity affected people, Balajee organised a Rahat Camp, providing free Shelter, food & medicines in Jayalgarh, near Kirti Nagar. More than 3000 people benefitted from the Balajee Relief camp.   | Himalayan Rural & Traditional Tourism Pvt. Ltd. & Individual Donors. |
| <b>Anti Tobacco Program</b>                                   | Under This project BSS working with Uttrakhand Tobacco control cell for two district selected by National Tobacco Control Program. More than 300 Govt official as well as more than 1000 students trained and aware about harmful effects of tobacco program. | The Union, South East Asia.  |



## Partner Institutions...Pillars of Success

*Promoting sustainable & equitable agriculture & rural development through effective credit support, related services and institutional initiatives. NABARD is the apex institution accredited with all matters concerning policy planning & operations in the field of credit for agriculture & other economic activities in rural areas in India.*

*NABARD has supported Balajee Sewa Sansthan by providing the revolving fund for microfinance, SHG & JLG Promotional activity. NABARD has also granted more than 200 workshops on Financial Literacy to be implemented in selected rural areas of Uttarakhand and Bihar*



Strength in Solidarity



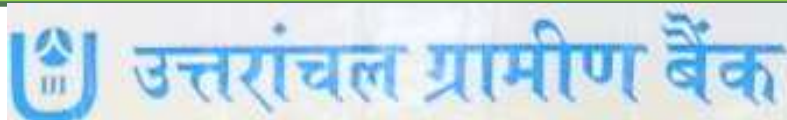
*Vimo SEWA in September 2009 was registered as a national cooperative - 'National Insurance Vimo SEWA Cooperative Ltd', with direct areas of operation extended to five states in India - Gujarat, Rajasthan, Madhya Pradesh, Delhi and Bihar. It was established in order to target women workers and their families beyond SEWA membership through direct marketing, tie-ups with other NGOs and to conduct the micro health insurance operations on a larger geographical scale. The primary objective of the cooperative is to carry out life and non life micro insurance for its members in a sustainable manner. Vimo Sewa has selected Balajee Sewa Sansthan to promote Health Insurance to weaker section of society in Uttarakhand.*



Uttarakhand Tobacco Cell is a part of National Tobacco Control program and Dedicated tobacco control cells for effective implementation and monitoring of Anti Tobacco Initiatives. Balajee Sewa Sansthan working in two NTCP district Tehri and Dehradun by the financial support of the union with the help of Uttarakhand State tobacco cell and District tobacco control Cell.



Uttarakhand Gramin Bank was established on June 30th 2006. under section 3 (i) of RRBs Act 1976 (21 of 1976), after amalgamation of three erstwhile Regional Rural Banks viz. Ganga Yamuna Gramin Bank, Alaknanda Gramin Bank & Pithoragarh Kshetriya Gramin Bank, all sponsored by premier Commercial Bank of the country i.e. State Bank of India in the State of Uttarakhand. The Head Office of the Bank is situated at Dehradun, which is the Capital city of the State of Uttarakhand. The major area of operation is in remote areas of the state. UGB supported Balajee Sewa Sansthan for 80 financial literacy awareness camps in remote villages of Uttarakhand.



## Partner Institutions...Pillars of Success



The Union is a France based organization was founded on the belief that exchanging knowledge is essential to creating solutions for the public health challenges we face – whether the exchange is among scientists and researchers or health professionals and the people they serve. Using all of the innovations afforded by today's communications technology -- the power of the Internet, the reach of social media, the impact of video -- it is our aim to shine a brighter spotlight on the vital work we do around the globe and to build greater interest and support for the issues that concern us: tuberculosis, HIV, lung health and non-communicable diseases, tobacco control and research.



NACO had established Uttarakhand State AIDS Control Society in 2001 acknowledging this unfortunate reality. The society is making utmost efforts for making the state HIV/AIDS free through institutional efforts of its divisions. Uttarakhand State Aids Control Society is striving hard to meet the goals of Prevention & Control of HIV through different Programmes. USACS is implementing the targeted intervention program through 24 NGOs in the state in 11 districts. There are 16 core group interventions and 4 core composite interventions. For the migrant population there are 4 bridge group interventions. USACS chose Balajee Sewa Sansthan to work with 10000 migrant people in Dehradun under target interventions programme for 2011-14



The Uttarakhand Parvatiya Aajeevika Sanvardhan Company (UPASaC) is an Uttarakhand State initiated Venture Capital Company, formed under the aegis of Uttaranchal Gramya Vikas Samiti, constituted by the State to implement the IFAD funded Uttaranchal Livelihoods Improvement Project for the Himalaya (ULIPH) popularly known as Aajeevika project.

The Ministry of Minority Affairs was created on 29th January, 2006 to ensure a more focused approach towards issues relating to the minorities and to facilitate the formulation of overall policy and planning, coordination, evaluation and review of the regulatory framework and development programmes for the benefit of the minority communities.



GiveIndia is a donation platform that allows donors to support a cause of your choice from about 200 NGOs that have been scrutinised for transparency & credibility. They ensure that at least 90% of your contribution reaches the organization you support (as against the average of 60% for the NGO sector). They have reviewed over 3,000 non-profit organizations from all over India to identify over 200 organizations that have met with the GiveIndia's Listing Criteria. They work for causes ranging from child welfare and education to disability, poverty, and women's empowerment to name a few. Give India currently help in generate donation for solar lamp and computer training to BPL family for Bihar for BSS.



## Partner Institutions...Pillars of Success

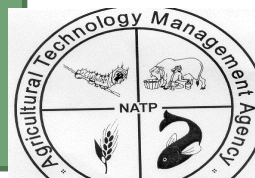


Public Health and Engineering Department :- PHED department of Bihar Govt. under total sanitation campaign (TSC) Balajee Sewa Sansthan played a key role in implementing the project in Patna and Lakhisarai districts. With the financial support of PHED our organization constructed more than 1,600 toilets for the BPL families and trained them about the importance of cleanliness and good personal hygiene and for good health



*i-Solarlite* encourages the rural populations in South Asia and Africa to use highly efficient solar lamps and other products which are a smoke & risk free solution to dangerous and un-healthy kerosene lanterns and candles.

The company was founded in 2012 with a vision to encourage the rural families to use solar lamps. These solar lamps have high efficiency and are affordable priced. This technical system caters for the needs of bottom of the pyramid families.



ATMA is a society of key stakeholders involved in agricultural activities for sustainable agriculture development in the district. It is a focal point for integrating Research and Extension activities and decentralizing day-to-day management of the public Agricultural Technology System (ATS). It is a registered society responsible for technology dissemination at the district level. ATMA, Narendra Nagar chose us for providing training to 100 farmers in Jaunpur block.

### Our Partner NGO .....Co-operation for Serving the Needy people



Indian Rural Development Society is associated with Balajee Sewa Sansthan for technical and management support. IRDS is working for the needy society since the last one decade.



Devanshi is a more than 12 years old NGO which is specially working for the traditional culture of the Jaunsari & Garhwali rural people. To promote their traditions, folklore, oral traditions, music/drama, dance, and traditional social development. BSS is proud to collaborate with Devanshi in its efforts to promote the culture of Uttarakhand.

## *Management Team...Leadership is the key*

**Awadhesh Kumar-** The Executive Director and Chairman of Balajee Sewa Sansthan is an MBA from IMT Ghaziabad and CA (Inter) ICAI. He is a dynamic professional with more than 12 years of experience in micro-finance institution management as well as process structuring and internal audit functions. He has experience in fund raising too.



Awadhesh has had extensive experience in the field of livelihood generation, micro-finance and co-operative promotion, in Nidan- a leading national level NGO, as well as MFI in Bihar. Whilst working as credit cum programme manager of micro-finance, he initiated the micro-finance services and built a healthy portfolio, expanding it to four districts of Bihar. In 2006 Awadhesh became one of the leading team members of new MFI (Mimo Finance) launch of microfinance services in Uttarakhand. He was the Director of Finance & Accounts and earned valuable experience in financial management.

Awadhesh has impressive leadership and communication skills along with excellent team supervision abilities. His vast experience in the preparation and implementation of challenging development projects in interior rural areas, is being well utilized in BSS. An energetic and team spirited man, with strong work ethics, he believes “ Things just don’t happen automatically, you have to make them happen”, and “It is not just the end that matters, but also the means”.

**Anup Johar-** Anup has more than 16 years of experience in event management nationally as well as globally. He has managed large NGO meets, as well as corporate events in Uttarakhand successfully. One of the core activities that Anup has been associated with in his long career of event management, is liaison with different government agencies as well as corporates. Anup holds a degree in Hotel Management & is the key force behind the Rural Tourism initiative of Balajee Sewa Sansthan. Anup is head of administration as well as head of operation of Rural Tourism Venture, “HIMALAYAN GRAM”.



**Kusum Shah:** Having rich experience in Media and Entertainment, Kusum Shah has specialized in designing documentary movies, IEC Materials and documentation. She is also associated with Sakaar Sapney (An old age home), SPACE (Animal in distress) and voluntarily, with Cancer Aid Research Foundation. She is young and dynamic professional with more than 10 years experience in films and serials. she worked as a Creative Head for various production houses in Mumbai, and organized various serials and documentary programs for DD1, DD2, All India Radio, PVR Films and channels like Star One, SAB TV.



## *Management Team...Leadership is the key*

**Ajit S Tomar-** Ajit comes to Micro Credit arena with over 40 years of experience in Govt. and a Public Sector Bank. As a seasoned professional who has first hand knowledge of the needs of the agricultural and horticultural industries and coming from a finance driven background, he is well aware of the need of retail loans, Micro Finance and also importance of skill development of the staff at all levels of an organization. He has an experience of over 14 years as a top manager with a progressive public sector bank dealing with financial needs of socially and economically deprived classes, retail lending, agriculture and priority lending at Branch and Regional office level. After retiring as Assistant General Manager he was associated with an emerging MFI in Dehradun and an NGO working for the poor and Ultra poor. Mr. Tomar has a Degree in Agriculture and CAIIB from Indian Institute of Bankers. He is Chief advisor and Chairman of the advisory board and Sanrakshak of the organization.



In the Bank he headed branches in Rural and Urban areas, various departments at the Regional level and attended training workshops conducted by Banks, RBI, NABARD, plus an exposure visit to Israel.

**Jagdish Raj-** Having rich experience of more than 15 Years in international Tourism and management. Raj is an expert in traditional tourism development & motivational training to working staff with a vast experience in Marketing. He has earned an MBA degree from France. He is also heading operations, product development and marketing of our rural tourism venture (Himalayan Gram).



**Naresh Saklani-** A young Dynamic social worker in our middle management with more than 5 years working experience with HIV-AIDS programme in different NGO. He is working with migrant workers as counsellor. His main duty is to counselling the people & aware about the HIV-AIDS. If any migrant workers/labourer found affected then with the help of ORW and other colleague send to hospital for proper check-up & medical treatment.



**Laxman Singh Bhandari-** Laxman has rich experience in Finance & IT sector. He is IT as well as MIS incharge of Balajee Sewa Sansthan. Laxman is very laborious and dynamic person who is looking over M&E department of HIV-AIDS (TI) programme and over all MIS system of Microfinance & Micro-insurance programme of BSS.



## *Management Team...Leadership is the key*

**Alok Kumar-** Alok is Associated with Balajee Sewa Sansthan for over 3 years and has been active in social and skill development programmes conducted by the sansthan. He is an MBA in Finance from IMD , NEWDELHI,. He heads operations of Balajee in Bihar. He has studied financial management and social impact of organizations on the lives of common men in Singapore and Malaysia, in the course of his internship. Besides overall operational Head, he is also responsible for creating awareness among target group about health, hygiene, financial literacy and eradication of social evils in the society.

**Ashutosh Bharadwaj-** Ashutosh is associated with Balajee Sewa Sansthan for over 10 years & has played a key role in implementation of development activities under the banner of Balajee Sewa Sansthan. Ashutosh initiated & leads the water & sanitation campaign, helping a number of beneficiaries to lead a safe & hygienic life. Ashutosh also leads the financial literacy programmes of BSS in Bihar.

**Deepak Pokhariyal:** Deepak is a young Field worker looking after operational activity like JLG & SHG formation, Micro Health & Life Insurance and Microfinance. He has spent 80% of his time with grass root level workers. He is a Commerce Graduate and has more than 5 years experience in quality audit and operational work in Microfinance & NGO Sector. Deepak is associated with Balajee Sewa Sansthan for last three years and is presently working as a District Manager.

**Bir Singh:-** Bir is young and dynamic, and always ready to do challenging work. He is currently looking after the entire project of Target Intervention Programme for 10000 Migrant workers (Destination) entrusted by Uttarakhand State Aids Control Society, in Dehradun. He is an expert in this field & has experience as a state level trainer on the HIV-AIDS related issues.

**Rakesh Raturi:** Rakesh is the district manager in Tehri Garhwal for financial literacy and rural home stays programme. He is at present, also managing our Joyalgarh Rural Resort. He is an ex-army man and a hardworking person, committed to working for the society.



*"The leaders who work most effectively, it seems to me, never say 'I.' And that's not because they have trained themselves not to say 'I.' They don't think 'I.' They think 'we'; they think 'team.' They understand their job is to make the team function. They accept responsibility and don't sidestep it, but 'we' gets the credit.... This is what creates trust, what enables you to get the task done." --Peter Drucker*

## *Our Interns.....A step of innovation*

Many interns from India and different countries visit BSS every year. Some profiles are given below:-

**Laurence Pauzé Foixet:-** Laurence is from France and lives in Canada. She graduated from HEC Montréal in 2008 with a degree in Marketing. Her interest is in international affairs and economy, environment, and, social and cultural development. She had done great job in her research on Rural Tourism and helped to formulate the project. She submitted a detailed marketing plan and is currently our **Brand Ambassador in Canada.**

**Daniel Ratner Scott,** He came from USA, for research work on Mini Power Project (Gharat Development). He submitted a brief report on Micro-Hydro Mills loans and how it will be of help to develop a sustainable micro-entrepreneur with or without govt. support.

**Mattia Fracchia** came from Italy, for internship and research work on Microfinance , Rural Tourism and Financial inclusion, who also visited BSS's many awareness camps in Patna & Lakhisarai district of Bihar.

**Divya Peddada,** came from Canada, for internship on Dairy Development in Utrakhand. She holds an Honours degree in Economics and Finance from University of Waterloo, Ontario. She submitted a brief report on "The Dairy Dilemma", A study of the State dairy situation in the state of Utrakhand.

**G. Jan,** He came from Austria, for internship on Micro-finance and micro-insurance.

**Oier Urrutia Bilbao** is from Spain and lives in China, He has done BBA (Finance) from University of the Basque Country and worked on promotion and development of Buransh Juice processing and marketing .

**Jesse Samuel:-** Samuel came from Australia, for research work on Micro life and health Insurance product.

**Crystof Morscher:** Crystof came from Austria, for 4 weeks research work on micro-finance, rural tourism and for education project of Balajee Sewa Sansthan. He is a PH.D. in Economics from University of Innusbruk, Austria.

**Gemina Abal:-** She is a post graduate and came from USA for 8 weeks, for research work on microfinance, Health & hygiene and HIV-AIDS programme as well as other programme of Balajee Sewa Sansthan. She spent many days in villages with our beneficiaries and field workers.



**INTERNS OF BALAJEE SEWA SANSTHAN**



# We Are In News Too...

**नशा मुक्ति के लिए वर्कशॉप ऑर्गनाइज**  
 हेल्थ डिपार्टमेंट और बालाजी सेवा संस्थान की तरफ से यूथ को नशे के प्रति अवेयर करने के लिए दो दिवसीय वर्कशॉप का आयोजन किया जा रहा है. फ्राइडे को वर्कशॉप के पहले दिन स्वास्थ्य विभाग के कल्याण प्रशिक्षण केंद्र में नगर निगम, पुलिस, एजुकेशन, फूड विभाग के अधिकारी व कर्मचारी मौजूद रहे. प्रोजेक्टर पर फिल्म के जरिए सेमिनार में मौजूद लोगों को नशे से कैसे दूर रखा जाए के संदर्भ में जानकारी प्रदान की गई. इस दौरान प्रांतीय चिकित्सा व सेवा संघ के अध्यक्ष डा. बीएस जनपांगी ने बताया वर्कशॉप युवाओं के लिए लाभकारी सिद्ध होगा. वर्कशॉप में कई वरिष्ठ चिकित्सक भी मौजूद रहे.

**जनवाणी** देहरादून, बुधवार 12 मार्च

**महिलाओं को बताये गये उनके अधिकार**  
 देहरादून : अल्पसंख्यक महिला नेतृत्व क्षमता विकास को बढ़ावा देने के लिए शंकरपुर स्थित हुकूमतपुर गांव में कार्यशाला का आयोजन किया गया। कार्यशाला में अल्पसंख्यक महिलाओं को उनके मौखिक अधिकारों से अवगत कराया गया। साथ ही उन्हें जीवन में आगे बढ़ने के रास्तों की भी जानकारी भी दी गई। सोमवार को बाला जी सेवा संस्थान की ओर से आयोजित कार्यशाला में गांव से चुनी गई 25 अल्पसंख्यक महिलाओं को प्रशिक्षण दिया गया। कार्यक्रम में संस्था के मुख्य सलाहकार अजित सिंह तोमर ने महिलाओं को महिला सशक्तिकरण, महिलाओं को अधिकार, घरेलू हिंसा से रोकथाम, अन्य सरकारी योजनाओं के बारे में जानकारी दी। संस्थान के प्रमुख अवधेश कुमार ने सरकार की विभिन्न योजनाओं के बारे में लोगों को अवगत कराया। कार्यक्रम में जिला समन्वयक दीपक पोखरियाह, बीना शर्मा, शाहिद अंसारी समेत कई लोग मौजूद थे।

**सहारा**  
 देहरादून, शनिवार • 1 फरवरी • 2014

**संक्षिप्त खबरें**  
**छात्रों ने ली धूम्रपान न करने की शपथ**  
 देहरादून। बालाजी सेवा संस्थान की ओर से युवाओं में धूम्रपान एवं तम्बाकू उत्पाद को बढ़ती प्रवृत्ति एवं उसके दुष्प्रभावों पर कार्यशाला का आयोजन किया गया। जिसमें छात्रों ने धूम्रपान न करने की शपथ ली। सुदीवाला ऑडिटोरियम में आयोजित वर्कशॉप में तम्बाकू नियंत्रण प्रकोष्ठ के राज्य सलाहकार आदित्य अग्निहोत्री ने छात्रों को धूम्रपान एवं अन्य तम्बाकू उत्पादों से स्वास्थ्य पर पर पड़ रहे घातक परिणामों के बारे में बताया। संस्थान के अजित सिंह तोमर व अवधेश कुमार ने युवाओं में धूम्रपान एवं अन्य नशीले पदार्थों की प्रवृत्ति पर रोक लगाने पर जोर देते हुए छात्रों को शपथ दिलाई। कार्यशाला में 300 से अधिक छात्रों से भाग लिया।

**दैनिक जनवाणी**  
 देहरादून, शुक्रवार 7 फरवरी 2014

**राजधानी को बनाएंगे स्मोक फ्री टून**  
 देहरादून: सिगरेट और तम्बाकू से होने वाली बीमारियों के कारण बढ़ रही मरीजों की संख्या को देखते हुए अब सुपरवाइजर, अधिकारी और पदाधिकारियों ने राजधानी को स्मोक फ्री टून बनाने की पहल की है। तम्बाकू उन्मूलन के लिए गुरुवार को सीएमओ सभागार में इंटरनेशनल यूनियन अगेन्सट ट्यूबरकलोसिस एंड लंग डिजिज के सहयोग से बाला जी सेवा संस्थान की ओर से कार्यशाला का आयोजन किया गया। कार्यशाला में नगर निगम के सभी साठ वार्डों से आए सुपरवाइजर, अधिकारी और पदाधिकारियों ने प्रतिभाग किया। इस दौरान सभी लोगों ने राजधानी को स्मोक फ्री टून बनाने का प्रण लिया। कार्यशाला में उपस्थित स्टेट नोडल अधिकारी डा. सुमन आर्या ने कहा कि शहर में लगे हुए तमाग अवैध विज्ञापनों को हटाकर मानक के अनुसार तय किये गये विज्ञापनों को लगवाना चाहिए। इसके लिए कोटपा अधिनियम 2003 के नियमों का भी अब सख्ती से पालन किया जाएगा। उन्होंने कहा कि यह बीमारी सिगरेट पीने वालों जितनी ही सैकंड हैंड स्मोक करने वालों को भी होती है। इसे रोकने के लिए भी कड़े नियम तैयार किए जाएंगे। कार्यशाला में सीएमओ डा. गुरुपाल सिंह, स्टेट कन्सल्टेंट आदित्य अग्निहोत्री, बाला जी संस्थान के कार्यपालक निदेशक अवधेश कुमार और डा. बीएस जंगपांगी आदि लोग शामिल रहे।

## दृढ़ निश्चय स छूट सकता है धूम्रपान की लत

देहरादून (एसएनबी)। जिला तंबाकू नियंत्रण प्रकोष्ठ व बालाजी सेवा संस्थान के तत्वावधान में राष्ट्रीय तंबाकू नियंत्रण कार्यक्रम के अंतर्गत प्रशिक्षण कार्यशाला का आयोजन किया गया। कार्यशाला में युवाओं में तंबाकू उत्पादों के कारण, उनके प्रकार, तंबाकू से होने वाली बीमारियों के साथ धूम्रपान छोड़ने के मुख्य रूप से जानकारी दी गई। कार्यशाला में उपस्थित युवाओं व लड़कों ने तंबाकू का उपयोग न करने व इसे रोकने के लिए समर्थक रूप से कार्य करने का संकल्प भी लिया।



करने के लिए वह समर्थक रूप से प्रयास करें। नोडल अधिकारी व अल्पसंख्यक निरीक्षिकाएँ डा. बीएस अंसारी ने कहा कि उपराष्ट्र में लखे तंबाकू का प्रतिदिन उपभोग करते हैं। इसमें सबसे अधिक बीड़ी का प्रयोग किया जाते हैं। उन्होंने तंबाकू से होने वाली बीमारियों पर प्रश्न उत्तरों का सत्र भी आयोजित किया। पूरा सत्र व आखिरी की रात में कैसर, फेकडे में कैसर, डूबू में कैसर, सुभक्ता व हारन पैर रहित कई बीमारियों से सजाती हैं। उन्होंने कहा कि एक सिगरेट में 4400 हज़ार से अधिक परखनिक होते हैं। जो 50 प्रकर के कैसर को जन्म देते हैं।

चंद्र नगर निवासी स्वामीय प्रशिक्षण केंद्र में आयोजित कार्यशाला का उद्घाटन मुख्य चिकित्सा अधिकारी डा. सुमन सिंह ने की। उन्होंने कहा कि सिगरेट और अन्य तंबाकू उत्पाद अधिनियम 2003 को ध्यान में रखते हुए सर्वजनिक स्थलों पर धूम्रपान करने व धूम्रपान प्रदर्शित करना गलत है। उन्होंने कहा कि इसके लिए कठोर दंड का भी प्रावधान किया गया है। उन्होंने उपराष्ट्र के सभी युवाओं व लड़कों से तंबाकू छोड़ने की अपील करते हुए कहा कि अन्य लोगों को धूम्रपान

तंबाकू नियंत्रण कार्यशाला में विचार व्यक्त करता करता।

उत्पन्न, बालाजी सेवा संस्थान के अवधेश कुमार, एस तोमर आदि ने प्रशिक्षणियों को संबोधित करते हुए उन्हें युवाओं में तंबाकू धूम्रपान को रोकने, उसे होने वाली हानियों, बीमारियों, जोड़ने मुझे, तंबाकू नियंत्रण प्रकोष्ठ को जानकारी दिलाया गया है। इस मौके पर विभिन्न स्तरीय के छात्र व अधिष्ठाक मौजूद थे।

## महिलाओं को जागरूक किया

देहरादून: महिला मंगल दल की ओर से नकरीदा गांव में आयोजित महिला सम्मेलन में नाबाई के मुख्य महाप्रबंधक एस सिल्वराज ने महिलाओं को आत्मनिर्भर बनाने पर जोर दिया। जिला पंचायत सदस्य हेमा पुरोहित ने महिला सशक्तिकरण पर जोर दिया। इस दौरान अवधेश कुमार, अजित सिंह, सुरेंद्र मोहन, अजय उनियाल, करतार सिंह मौजूद थे।

# We Are In News Too...

## दैनिक जागरण | 11

देहरादून, 7 फरवरी 2014

### तंबाकू के नुकसान से किया आगाह

देहरादून: तंबाकू मुक्त देहरादून के लिए गुरुवार को सीएमओ कार्यालय में नगर निगम के सुपरवाइजर्स, निरीक्षक आदि के लिए कार्यशाला का आयोजन किया गया। सीएमओ डॉ. गुरुपाल सिंह ने बताया कि तंबाकू मुक्त देहरादून के लिए सभी के सहयोग की आवश्यकता होगी। तंबाकू कार्यक्रम की राज्य नोडल अधिकारी डॉ. सुमन आर्य ने प्रतिभागियों से आग्रह किया कि देहरादून शहर में अवैध रूप से लगे तंबाकू उत्पादों के विज्ञापन नियम विरुद्ध हैं। इस अवसर पर बालाजी संस्थान के अजीत सिंह तोमर ने कहा कि जो लोग सिगरेट या बीड़ी का इस्तेमाल नहीं करते वह भी सेकंड हैंड स्मोकिंग का शिकार हो रहे हैं। इस अवसर पर डिप्टी सीएमओ डॉ. बीएस जंगपांगी ने बताया कि सार्वजनिक स्थान में धूम्रपान पर प्रतिबंध है और इस पर दो सौ रुपये तक का जुर्माना किया जा सकता है।

## 4 | सहारा |

देहरादून | शुक्रवार • 7 फरवरी • 2014

### तंबाकूमुक्त दून का लिया संकल्प

देहरादून (एसएनबी)। बालाजी सेवा संस्थान के तत्वावधान में सीएमओ कार्यालय में तंबाकू निषेध कार्यशाला का आयोजन किया गया। कार्यशाला में नगर निगम के सभी वार्डों के सुपरवाइजर्स, निरीक्षकों एवं अन्य पदाधिकारियों ने भाग लेकर देहरादून को तंबाकू मुक्त देहरादून का संकल्प लिया तथा तंबाकू से होने वाले दुष्प्रभावों पर चर्चा की। कार्यशाला का उद्घाटन सीएमओ डॉ. गुरुपाल सिंह ने किया। उन्होंने कहा कि तंबाकूमुक्त देहरादून के लिए सभी लोगों को आगे आकर प्रयास करने होंगे। तंबाकू का सेवन व बेचने पर प्रतिबंध के लिए हालांकि कोटपा जैसा कानून है लेकिन बिना सभी के सहयोग से इस पर अमल नहीं हो पाएगा। स्टेट नोडल ऑफिसर डॉ. सुमन आर्य ने कहा कि देहरादून शहर तंबाकू उत्पादों के विज्ञापन से भरे पड़े हुए हैं। जो कि कोटपा 2003 की धारा पांच का उल्लंघन है। उन्होंने नगर निगम से इन विज्ञापनों को हटाने की अपील की। बालाजी के अजीत सिंह ने कहा कि तंबाकू का



तंबाकू सहयोगी, नई टिहरी:

तंबाकू निमित्त कोई भी पदार्थ स्वास्थ्य के लिए हानिकारक है। इसके लिए बनाए गए कानून का हर स्तर पर कड़ाई से पालन करने की आवश्यकता है। यह बात जिलाधिकारी नितेश कुमार झा ने राष्ट्रीय तंबाकू नियंत्रण कार्यशाला के शुभारंभ पर कही। उन्होंने कहा कि संबंधित अधिकारी गंभीरता से कार्य करें ताकि तंबाकू निमित्त पदार्थों पर रोक लग सके।

गुरुवार को राष्ट्रीय तंबाकू नियंत्रण कार्यक्रम के तहत जीएमवीएन के गेस्ट हाउस में कार्यशाला आयोजित की गई। इस अवसर पर जिलाधिकारी ने तंबाकू नियंत्रण अधिनियम के प्रचार व जन जागरूकता पर बल दिया। मुख्य चिकित्साधिकारी डॉ. एसपी अग्रवाल ने बताया कि तंबाकू नियंत्रण अधिनियम की धारा चार में सार्वजनिक स्थानों पर बस स्टॉप, चिकित्सालय, कार्यालय परिसर, सिनेमा हॉल आदि स्थानों पर धूम्रपान करने पर दो सौ रुपये जुर्माना व अन्य कार्रवाई का प्रावधान है। धारा छह में 18 वर्ष से कम उम्र बच्चों को सिगरेट व तंबाकू निमित्त पदार्थों की बिक्री पर प्रतिबंध है। उन्होंने कहा कि अब चालान बुक आ चुकी है, इन्हें संबंधित एजेंसियों को उपलब्ध कराया जाएगा। कार्यशाला में अपर मुख्य चिकित्साधिकारी डॉ. बीएस रावत, मुख्य चिकित्साधीक्षक जिला अस्पताल डॉ. बीएस सांमत, जिला पंचायतराज अधिकारी विद्या सिंह सोमनाल, सहायक सभागोप अधिकारी सुरेंद्र सिंह, सुशील बहुगुणा आदि मौजूद थे।

तान • देहरादून • शुक्रवार • 17 जनवरी 2014

### गाँव-कस्बों से



कार्यशाला में उपस्थित लोग। • हिन्दुस्तान

### तंबाकू नियंत्रण को टंड जरूरी: डीएम

नई टिहरी। डीएम नितेश कुमार झा ने कहा कि धूम्रपान व तंबाकू से बना कोई भी पदार्थ स्वास्थ्य के लिये हानिकारक है। राष्ट्रीय तंबाकू नियंत्रण कार्यक्रम के तहत जीएमवीएन गेस्ट हाउस बौराड़ी में कार्यशाला में बतौर मुख्य अतिथि डीएम ने कहा कि तंबाकू नियंत्रण के लिये भारत सरकार ने वर्ष 2003 में अधिनियम बनाया। डीएम ने इस अधिनियम के प्रचार के साथ ही जन जागरूकता पर भी जोर दिया। कहा कि शिक्षण संस्थाएँ इस ओर महत्वपूर्ण भूमिका निभा सकती हैं। इस अवसर पर सीएमओ डॉ. एसपी अग्रवाल ने बताया कि तंबाकू नियंत्रण अधिनियम के तहत सार्वजनिक स्थानों पर धूम्रपान करने पर 200 रुपये का जुर्माना व अन्य दंडात्मक कार्यवाही का प्राविधान है। उन्होंने कहा अब चालान बुक आ चुकी है जिन्हें सभी संबंधित अधिकृत एजेंसियों को उपलब्ध करा दिया जायेगा। जिस पर शीघ्र कार्यवाही अमल में लायी जा सकेगी।

## 013 दैनिक जागरण

देहरादून, 16 जुलाई 2013

### एड्स से बचाव के तरीके बताए

देहरादून: हिन्दुस्तान लैटैक्स फैमली प्लानिंग एंड प्रमोशन ट्रस्ट व नाको द्वारा बालाजी सेवा संस्थान की देखरेख में एक जन जागरूकता अभियान चलाया गया। क्षेत्रीय प्रबंधक मनोज ने लोगों को कई अहम बातें बतायीं। एड्स से बचाव की जानकारी दी।

### प्रशिक्षण केंद्र शुरु

देहरादून: बालाजी सेवा संस्थान की ओर से आमवाला में बच्चों के लिए बहुउद्देशीय प्रशिक्षण केंद्र खोला गया, जिसमें क्षेत्र के बच्चों को कंप्यूटर की शिक्षा दी जाएगी। उद्घाटन सेवानिवृत्त ब्रिगेडियर एसपी नंदा ने किया।

देहरादून, 2 फरवरी 2014

### धूम्रपान न करने का संकल्प दिलाया

देहरादून: बालाजी सेवा संस्थान की ओर से तीन सौ छात्रों को धूम्रपान न करने का संकल्प दिलाया गया।

बीएफआईटी ग्रुप ऑफ इंस्टीट्यूशन सुद्धोवाला में धूम्रपान एवं तंबाकू उत्पाद की बढ़ती प्रवृत्ति एवं उसके दुष्प्रभावों पर वर्कशॉप आयोजित की गई। कार्यक्रम में तंबाकू नियंत्रण प्रकोष्ठ दून के राज्य सलाहकार अदित्य अग्निहोत्री ने धूम्रपान व तंबाकू सेवन के दुष्परिणामों की जानकारी दी। संस्थान के अजीत सिंह तोमर व अवधेश कुमार ने नशीले पदार्थों के सेवन न करने के लिए छात्रों को शपथ दिलाई। वक्ताओं ने कहा राष्ट्रीय तंबाकू नियंत्रण कार्यक्रम के तहत सूबे के दो जिले देहरादून व टिहरी को चुना गया है। जहाँ यह कार्यक्रम चलाया जा रहा है।

## तंबाकू नियंत्रण कानून का कड़ाई से हो पालन

नई टिहरी: तंबाकू निमित्त कोई भी पदार्थ स्वास्थ्य के लिए हानिकारक है। इसके लिए बनाए गए कानून का हर स्तर पर कड़ाई से पालन करने की आवश्यकता है। यह बात जिलाधिकारी नितेश कुमार झा ने राष्ट्रीय तंबाकू नियंत्रण कार्यशाला के शुभारंभ पर कही। उन्होंने कहा कि संबंधित अधिकारी गंभीरता से कार्य करें ताकि तंबाकू निमित्त पदार्थों पर रोक लग सके। गुरुवार को राष्ट्रीय तंबाकू नियंत्रण कार्यक्रम के तहत जीएमवीएन के गेस्ट हाउस में कार्यशाला आयोजित की गई। इस अवसर पर जिलाधिकारी ने तंबाकू नियंत्रण अधिनियम के प्रचार व जन जागरूकता पर बल दिया। मुख्य चिकित्साधिकारी डॉ. एसपी अग्रवाल ने बताया कि तंबाकू नियंत्रण अधिनियम की धारा चार में सार्वजनिक स्थानों पर बस स्टॉप, चिकित्सालय, कार्यालय परिसर, सिनेमा हॉल आदि स्थानों पर धूम्रपान करने पर दो सौ रुपये जुर्माना व अन्य कार्रवाई का प्रावधान है। धारा छह में 18 वर्ष से कम उम्र बच्चों को सिगरेट व तंबाकू निमित्त पदार्थों की बिक्री पर प्रतिबंध है। उन्होंने कहा कि अब चालान बुक आ चुकी है, इन्हें संबंधित एजेंसियों को उपलब्ध कराया जाएगा। कार्यशाला में अपर मुख्य चिकित्साधिकारी डॉ. बीएस रावत, मुख्य चिकित्साधीक्षक जिला अस्पताल डॉ. बीएस सांमत, जिला पंचायतराज अधिकारी विद्या सिंह सोमनाल, सहायक सभागोप अधिकारी सुरेंद्र सिंह, सुशील बहुगुणा आदि मौजूद थे।

# We Are In News Too...

**ग्रामीण पर्यटन को बढ़ावा देगी हिमालयन ग्राम संस्था देहरादून।** हिमालयन ग्राम संस्था प्रदेश में ग्रामीण पर्यटन को बढ़ावा देने के लिए काम करेगी। संस्था की 12 सदस्यीय एक टीम वर्तमान में हिमालय प्रदेश के दौर पर है। यह टीम हिमालय में चल रहे पर्यटन का अध्ययन करेगी और उत्तराखंड में भी उस पर्यटन को लागू करने का प्रयास करेगी। संस्था के चैयरमैन अवधेश कुमार से यह जानकारी दी।

**निथुल्क सिलाई प्रशिक्षण केंद्र का उद्घाटन देहरादून।** नकरौंदा में गुरुवार को महिला मंगल दल के निथुल्क सिलाई प्रशिक्षण केंद्र का उद्घाटन नाबार्ड के मुख्य महाप्रबंधक एस सिल्वराज ने किया। केंद्र बालाजी सेवा संस्था के सहयोग से चलाया जाएगा। सम्मेलन में सुरेंद्र मोहन ने दो, अजय उनियाल एवं करतार सिंह ने केंद्र को एक-एक सिलाई मशीन भेंट की। इस मौके पर जिला पंचायत सदस्य हेमा पुरोहित, गौरी तोमर, अवधेश कुमार, अजीत सिंह तोमर सहित काफी महिलाएं मौजूद थीं।

## 6 | दैनिक जागरण

**महिलाओं को आत्मनिर्भर बनाने की तैयारी देहरादून:** बालाजी सेवा संस्थान की ओर से अल्पसंख्यक महिला नेतृत्व क्षमता विकास प्रशिक्षण कार्यशाला का आयोजन किया गया। कार्यशाला का शुभारंभ पूर्व मेयर मनोरमा शर्मा डोबरियाल ने किया। कार्यक्रम में प्रशिक्षण के लिए 25 अल्पसंख्यक महिलाओं को चुना गया। प्रशिक्षण के बाद उक्त सदस्य महिला सशक्तिकरण, अधिकार, घरेलू हिंसा से रोकथाम, पंचायती राज एवं अन्य सरकारी योजनाओं के बारे में अन्य महिलाओं का नेतृत्व कर सकें। कार्यक्रम में बाल विवाह, देहेज प्रथा, महिला उत्पीड़न, घरेलू हिंसा पर चर्चा की गई। इस अवसर पर मुख्य सलाहकार अजित सिंह तोमर, अवधेश कुमार, जिला समन्वयक दीपक पोखरियाल, बीना शर्मा, शाहिद अंसारी ने भी विचार व्यक्त किए।

## एचआइवी संक्रमित भी चुन सकेंगे जीवनसाथी

◆ मेडिकल कॉलेज में बना मैरिज ब्यूरो  
शुषि टीशिन, कामपुर

एचआइवी संक्रमित भी-बाप अगर सभसे दवाएं ले रहे हैं तो बच्चे में संक्रमण का खतरा तीसरा छोड़ देता है। शरीर के बुरे अस्थिरी अस्पताल में ही इलाज कराने, क्योंकि बच्चे को पैदा होने के समय उसे नैसर्गिक दवा मिलती है। जिससे संक्रमण की संभावना नाश हो जाती है।

एचआइवी संक्रमित के बच्चों में 30 फीसद संक्रमण का खतरा एचआइवी संक्रमित मां-बाप अगर सभसे दवाएं ले रहे हैं तो बच्चे में संक्रमण का खतरा तीसरा छोड़ देता है। शरीर के बुरे अस्थिरी अस्पताल में ही इलाज कराने, क्योंकि बच्चे को पैदा होने के समय उसे नैसर्गिक दवा मिलती है। जिससे संक्रमण की संभावना नाश हो जाती है।

एचआइवी संक्रमित के बच्चों में 30 फीसद संक्रमण का खतरा एचआइवी संक्रमित मां-बाप अगर सभसे दवाएं ले रहे हैं तो बच्चे में संक्रमण का खतरा तीसरा छोड़ देता है। शरीर के बुरे अस्थिरी अस्पताल में ही इलाज कराने, क्योंकि बच्चे को पैदा होने के समय उसे नैसर्गिक दवा मिलती है। जिससे संक्रमण की संभावना नाश हो जाती है।

रविवार • 30 मार्च • 2014

## विकास प्रशिक्षण कार्यशाला का आयोजन देहरादून।

बालाजी सेवा संस्थान की ओर से अल्पसंख्यक महिला नेतृत्व क्षमता विकास प्रशिक्षण कार्यशाला का आयोजन किया गया। इस दौरान अजीत सिंह तोमर ने महिलाओं को अल्पसंख्यकों के कल्याण के लिए प्रधानमंत्री के नये 15 सूत्रीय कार्यक्रम की जानकारी दी। कार्यशाला में महिलाओं के लिए शिक्षा के अवसर बढ़ाने, रोजगार, छत्रवृत्ति योजना, निःशुल्क कोचिंग आदि के बारे में भी प्रशिक्षार्थियों को जानकारी दी गयी। नाबार्ड के एजीएम कमर जावेद ने प्रशिक्षार्थियों के सवालियों के जवाब देकर नाबार्ड की विभिन्न योजनाओं की जानकारी दी।

## स्मोक रहित दून का लिया संकल्प देहरादून।

द यूनियन लंग फाउंडेशन और बालाजी सेवा संस्थान की ओर से शनिवार को सीएमओ कार्यालय में तम्बाकू नियंत्रण कार्यशाला का आयोजन किया गया। इस अवसर पर सीएमओ डॉ गुरुपाल सिंह ने कहा कि तम्बाकू कई गंभीर बीमारियों को जन्म देता है और तम्बाकू मुक्त समाज के निर्माण से ही इन बीमारियों से निजात पाई जा सकती है। डिप्टी सीएमओ डॉ बीएस जंगपांगी ने कहा कि दून को स्मोक रहित बनाने के लिए विशेष प्रयास किए जाने की जरूरत है। सार्वजनिक स्थलों पर तम्बाकू के सेवन पर अपराध है और इसमें अधिकतम दो सौ तक का जुर्माना हो सकता है। इस दौरान अवधेश कुमार, एस तोमर, डॉ मीना रतूड़ी, डॉ अनुराधा, डॉ आदित्य अग्निहोत्री, डॉ डीपी जोशी, डॉ आरके सिंह, डॉ एल एन सुन्दरियाल मौजूद रहे।

**एड्स रोकथाम कार्यक्रम का चौथा चरण शुरू**  
◆ सरकार पहली बार विदेशी एजेंटों व दानदाताओं से ज्यादा राशि खर्च करेगी

नई दिल्ली, प्रेड : भारत ने बुधवार को राष्ट्रीय एड्स रोकथाम कार्यक्रम (एनएसीपी) के चौथे चरण की शुरुआत की। इस पर कुल 14,295 करोड़ रुपये खर्च होंगे। पहली बार भारत सरकार इस कार्यक्रम पर अंतरराष्ट्रीय दानदाताओं और एजेंटों से मिली राशि से ज्यादा राकम खर्च करेगी।

राष्ट्रीय एड्स रोकथाम कार्यक्रम (एनएसीपी)-चौथा चरण (2012-17) पर खर्च होने वाले कुल 14,295 करोड़ रुपये में से 11,394 करोड़ रुपये सरकार के खर्चे से दिए जाएंगे। यह राकम कुल खर्च का करीब 63 फीसद बँटती है। एनएसीपी-3 (2007-12) का बजट 11,585 करोड़ रुपये था और इसमें सरकार का सहयोग मात्र 25 फीसद था। इससे पहले एनएसीपी-2 (1996-2006) और एनएसीपी-1 (2001-06) का बजट क्रमशः 3,664 करोड़ रुपये और 657 करोड़ रुपये और इसमें सरकार की हिस्सेदारी 9 फीसद व 45 फीसद थी।

केंद्रीय स्वास्थ्य मंत्री गुलाम नबी आजाद ने यहां एनएसीपी के चौथे चरण की शुरुआत करते हुए कहा, "कार्यक्रम का मकसद इस संक्रामक रोग के विस्तार में कमी लाना है। अगले पांच वर्ष तक इस दिशा में कई कार्यक्रम चलाए जाएंगे। एचआइवी पॉजिटिव लोगों को बीमारी के शुरुआती चरण में ही इलाज शुरू करने के लिए स्वास्थ्य मंत्रालय ने एंटीरेट्रोविरल थेरेपी (एआरटी) का लाभ लेने की योजना में बदलाव किया है और इसे सीडी 4 के 350 के स्तर से बढ़ाकर 500 कर दिया है। उन्होंने कहा, एचआइवी संक्रमित लोगों के प्रति समाज में पूर्ण जोखिम कानून आने वाले वर्षों में कार्यक्रम का मुख्य केंद्र रहेगा। इसके अलावा इस कार्यक्रम का मकसद महिला केंद्रों को बढ़ावा देना, संक्रमण के नए मामले रोकना, माता-पिता से बच्चों में वायरस को पहुंचने से रोकना आदि भी होगा।

## U'khand govt declares 4 dists AIDS-sensitive

Vikram Rautela / TNN

Dehradun: A 21-year-old newly wedded Meena (name changed) from a remote village in Uttarakhand was excited after her unemployed husband got a daily wage job in a factory in Rudrapur a few years ago. Meena, however, never knew when she got inflicted with the deadly HIV virus. Her husband Dinesh (name changed) had returned home with HIV and the couple has now lost all hopes of survival.

This is not the only case. Despite numerous awareness programmes, AIDS is spreading its tentacles in the hill state as well. While a total of 5,700 people here are known to be HIV positive, 429 have succumbed to AIDS, according to government records.

"These are the cases that have been reported from across the state between 2002 and 2013. However, we cannot rule out the possibility of more such cases which have not been reported yet," Additional project director Uttarakhand State AIDS Control Society (USACS), Dr Meenakshi Uniyal, said.

According to reports, nearly 70% of the transmission in the state was through unhygienic and multiple sexual relations. "One of the reasons for the rising number of HIV positive cases in the state is increase in the migration of people to neighbouring states for employment. Use of injectable drugs is another reason. The number is also increasing because of increasing awareness about getting tested for HIV voluntarily."



We Are In News Too...

Annual Report 2013-14

Balajee Sewa Sansthan

## अमर उजाला

देहरादून | बुधवार | 11 दिसंबर 2013

### महिलाओं को बचत के तरीके बताए

देहरादून। बालाजी सेवा संस्थान की ओर से नकरौंदा में वित्तीय साक्षरता जागरूकता अभियान आयोजित कर महिलाओं को बचत के तरीके बताए गए। कार्यक्रम में संस्थान के निदेशक अवधेश कुमार ने कहा कि महिलाओं को वित्तीय नियोजन, खर्च, बचत, निवेश व बैंकिंग सेवाओं की जानकारी का होना आवश्यक है। कार्यक्रम में गौरी तोमर, हेमा, बबीता रावत मौजूद थीं।

### 4 | दैनिक जागरण देहरादून, 11 दिसंबर 2013

#### जागरूक किया

देहरादून: बालाजी सेवा संस्थान की ओर से वित्तीय साक्षरता जागरूकता एवं कौशल विकास अभियान के अंतर्गत अपर नकरौंदा में आयोजित नुक्कड़ नाटक से लोगों को जागरूक किया गया। कार्यक्रम में 150 महिला व पुरुषों ने भाग लिया। इस दौरान संस्था के अधिकारी अवधेश कुमार व अजीत सिंह तोमर ने लोगों को विभिन्न रोजगारपरक प्रशिक्षणों से अवगत कराया।

#### न्यूज डायरी

#### बैंक योजनाओं की जानकारी दी

देहरादून। बालाजी सेवा संस्थान की ओर से नकरौंदा, बालावाला में वित्तीय साक्षरता कार्यशाला का आयोजन किया गया। इसमें उपस्थित जनों को उत्तराखंड ग्रामीण बैंक की योजनाओं की जानकारी दी गई। रीजनल मैनेजर एलएस बड़वाल, दिनेश कक्कड़, डीके मिश्र आदि उपस्थित रहे।

## सहारा 5

### कार्यशाला में वित्तीय

### साक्षरता पर चर्चा

देहरादून। बालाजी सेवा संस्थान द्वारा नाबाई के सहयोग से आयोजित कार्यशाला में वित्तीय साक्षरता, जागरूकता व कौशल विकास पर चर्चा की गई। कार्यशाला में प्रतिभागियों को मुख्य रूप से बैंक खातों के महत्व से अवगत कराया गया। मंगलवार को अपर नकरौंदा में आयोजित कार्यशाला में अवधेश कुमार व अजीत सिंह ने संस्थान व नाबाई के विभिन्न रोजगार परक प्रशिक्षण कार्यक्रमों की जानकारी दी। साथ ही वृत्तचित्र के जरिये बचत के महत्व से अवगत कराया। इस मौके पर संस्था के सहयोग से संचालित सिलाई सेंटर के 11 प्रशिक्षार्थियों को प्रमाण पत्र प्रदान किया। कार्यशाला में गौरी तोमर, हेमा पुरोहित, बबीता रावत आदि ने विचार व्यक्त किये।

श्री बालाजी सेवा संस्थान ने शुरू किया निशुल्क वोकेशनल कोर्स कीर्तिनगर। श्री बालाजी सेवा संस्थान जयालगढ़ हिमालय ग्राम द्वारा बीते 16-17 जून में आई आपदा से पीड़ित लोगों के लिए तीन निशुल्क कैम्प के बाद अब संस्थान ने पंचकर्म, योगा, वैदिकपाठ पद्धति व वाकेशनल ट्रेनिंग सेंटर खोलने का निर्णय लिया है। एक माह पूर्व योगा, वाकेशनल ट्रेनिंग सेंटर शुरू कर दिया गया है। संस्थान के निदेशक अवधेश कुमार व जिला प्रबन्धक राकेश रतूड़ी ने बताया कि लोग अधिक से अधिक संख्या में आकर इसका लाभ उठा रहे हैं। राकेश रतूड़ी ने आगे बताया कि उन्होंने दो लड़कियों को गोद लिया है। बच्चियों के पिता कैंसर से पीड़ित थे, जिनके देहान्त के बाद बच्चियों की पढ़ाई लिखाई आदि खर्चों का भार उठाने का निर्णय लिया है। इस दौरान योग व पंचकर्म के टीम प्रभारी डॉ. रतन सिंह फर्स्वाण, महाप्रबन्धक अनूप जौहर, डॉ. अरविन्द सेमवाल, रूचि लखेडा, अन्निता, मकेश आदि शामिल थे।



## अमर उजाला

देहरादून। रविवार। 21 जुलाई 2013

### राहत सामग्री वितरित

श्रीनगर। श्री बाला जी सेवा संस्थान जयालगढ़ की ओर से जयालगढ़ एवं श्रीनगर केंद्रीय विद्यालय में अध्ययनरत आपदा प्रभावित विद्यार्थियों को राहत सामग्री वितरित की। बाला जी सेवा संस्थान के महाप्रबंधक अनूप जौहर ने केंद्रीय विद्यालय में अध्ययनरत आपदा प्रभावित परिवारों के 20 विद्यार्थियों को तिरपाल, छतरी, टॉच वितरित की। प्रबंधक राकेश रतूड़ी ने जयालगढ़ में 10 परिवारों को राशन वितरित की।

### महिलाओं से स्व-रोजगार अपनाने का आह्वान

देहरादून। महिला मंगल दल नकरौंदा की ओर से बृहस्पतिवार को स्वयं सहायता समूह की महिलाओं का सम्मेलन हुआ। इसमें कौशल विकास पर चर्चा हुई। नाबाई के मुख्य महाप्रबंधक एस सेल्वराज ने बालाजी सेवा संस्थान के सहयोग से निशुल्क सिलाई प्रशिक्षण का शुभारंभ किया। सुरेंद्र मोहन ने दो, जबकि अजय उनियाल और करतार सिंह ने एक-एक सिलाई मशीन भेंट की। जिला पंचायत सदस्य हेमा पुरोहित, महिला मंगल दल अध्यक्ष गौरी तोमर, अवधेश कुमार आदि उपस्थित रहे।

## We Are In News Too...

### 6 | दैनिक जागरण

**महिलाओं को आत्मनिर्भर बनाने की तैयारी**  
देहरादून: बालाजी सेवा संस्थान की ओर से अल्पसंख्यक महिला नेतृत्व क्षमता विकास पर प्रशिक्षण कार्यशाला का आयोजन किया गया। कार्यशाला का शुभारंभ पूर्व मेयर मनोहरा शर्मा डोबरियाल ने किया। कार्यक्रम में प्रशिक्षण के लिए 25 अल्पसंख्यक महिलाओं को चुना गया। प्रशिक्षण के बाद उक्त सदस्य महिला सशक्तिकरण, अधिकार, घरेलू हिंसा से रोकथाम, पंचायती राज एवं अन्य सरकारी योजनाओं के बारे में अन्य महिलाओं का नेतृत्व कर सके। कार्यक्रम में बाल विवाह, दहेज प्रथा, महिला उत्पीड़न, घरेलू हिंसा पर चर्चा की गई। इस अवसर पर मुख्य सलाहकार अजित सिंह तोमर, अवधेश कुमार, जिला समन्वयक दीपक पोखरियाल, बीना शर्मा, शाहिद अंसारी ने भी विचार व्यक्त किए।

#### कार्यशाला शुरू

देहरादून: सहसपुर के ग्राम लक्ष्मीपुर में बालाजी सेवा संस्थान की ओर से अल्पसंख्यक महिला नेतृत्व क्षमता विषय पर प्रशिक्षण कार्यशाला का शुभारंभ हुआ। कार्यक्रम के तहत 25 अल्पसंख्यक महिलाओं को प्रशिक्षण के लिए चयनित किया गया। संस्था के मुख्य सलाहकार अजित सिंह तोमर ने महिला अधिकारों के बारे में जानकारी दी।

#### महिलाओं को जागरूक किया

देहरादून: अल्पसंख्यक मंत्रालय केंद्र सरकार के 'अल्पसंख्यक महिलाओं का नेतृत्व विकास' कार्यक्रम के अंतर्गत बालाजी सेवा संस्थान की ओर से छह दिवसीय प्रशिक्षण कार्यशाला का आयोजन किया गया। इसमें अल्पसंख्यक महिलाओं को उनके अधिकार, घरेलू हिंसा रोकथाम, पंचायती राज व अन्य सरकारी योजनाओं के बारे में जानकारी दी गई। इस मौके पर मुख्य अतिथि राज्य अल्पसंख्यक आयोग के अध्यक्ष नरेंद्र जीत सिंह बिंद्रा, अजित सिंह तोमर, अवधेश कुमार, संजय गुप्ता आदि मौजूद थे।

#### वित्तीय साक्षरता की सीख दी

देहरादून: बालाजी सेवा संस्थान ने नकरौदा में वित्तीय साक्षरता शिविर का आयोजन कर 150 महिलाओं व पुरुषों को वित्तीय साक्षरता समेत कौशल विकास का प्रशिक्षण दिया। इस अवसर पर नाबाई के प्रतिनिधि डीके मिश्रा, उत्तराखंड ग्रामीण बैंक के क्षेत्रीय प्रबंधक एलएस बडवाल व उत्तराखंड ग्रामीण बैंक के शाखा प्रबंधक दिनेश कवड आदि ने प्रशिक्षणार्थियों को वित्तीय साक्षरता व बैंक की योजनाओं के बारे में विस्तृत जानकारी दी।

### महिलाओं ने जाने अपने अधिकार

देहरादून। बालाजी सेवा संस्थान ने शुक्रवार को छह दिवसीय कार्यशाला का आगाज किया। अल्पसंख्यक मंत्रालय द्वारा प्रायोजित इस कार्यक्रम में अल्पसंख्यक महिला नेतृत्व क्षमता विकास पर प्रशिक्षण हुआ। इसके अलावा महिला सशक्तिकरण, महिलाओं के अधिकार, घरेलू हिंसा से रोकथाम व पंचायती राज एक्ट पर महिलाओं को जानकारी दी गई। कार्यक्रम में बतौर मुख्य अतिथि राज्य अल्पसंख्यक आयोग के अध्यक्ष नरेंद्र जीत बिंद्रा ने कहा कि आज महिलाओं को अपने हर अधिकार के प्रति जागरूक करने की जरूरत है। उन्होंने बाल विवाह, दहेज प्रथा, महिला उत्पीड़न, व घरेलू हिंसा के खिलाफ महिलाओं से आवाज बुलंद करने को कहा।

### 4 | सहायता

#### संक्षिप्त खबरें

#### शिविर आयोजित

थराली। बालाजी सेवा संस्थान देहरादून के सौजन्य से ग्राम पंचायत लोल्टी में आयोजित एक दिवसीय शिविर में ग्रामीणों को स्वरोजगार के बारे में महत्वपूर्ण जानकारियां दी गईं। कोआर्डिनेटर दीपक पोखरियाल ने गांवों में स्वयं सहायता समूहों के जरिये स्वरोजगार दिए जाने पर जोर देते हुए कहा कि इस कार्य में नाबाई के सहयोग से बैंकों से वित्त पोषण की व्यवस्था की गई है। इस दौरान संस्था के कार्यकर्ता सुनील कुमार निरमोही, जयदीप रौथाण तथा गिरीश जोशी आदि मौजूद रहे।

### महिलाओं से स्व-रोजगार अपनाने का आह्वान

देहरादून। महिला मंगल दल नकरौदा की ओर से बृहस्पतिवार को स्वयं सहायता समूह की महिलाओं का सम्मेलन हुआ। इसमें कौशल विकास पर चर्चा हुई। नाबाई के मुख्य महाप्रबंधक एस सेल्वराज ने बालाजी सेवा संस्थान के सहयोग से निशुल्क सिलाई प्रशिक्षण का शुभारंभ किया। सुरेंद्र मोहन ने दो, जबकि अजय उनियाल और करतार सिंह ने एक-एक सिलाई मशीन भेंट की।

#### कार्यशाला का आयोजन

जमुई ■ प्रखंड क्षेत्र के लोहरा गांव में नाबाई व बालाजी सेवा संस्था के तत्वावधान में बैंक से मिलने वाले लाभ को लेकर कार्यशाला का आयोजन किया गया। कार्यक्रम का उद्घाटन पंचायत के मुखिया हसन इमाम ने किया। अपने अध्यक्षीय संबोधन में मुखिया श्री इमाम ने कहा की सरकार द्वारा चलायी गयी यह कार्यक्रम काफी सराहनीय है। इस कार्यक्रम के माध्यम से पंचायत व गांव के लोग भी अपने अधिकार व कर्तव्य के बारे में आसानी से जान पाते हैं। कार्यशाला में बैंक में खाता खोलवाने, अपनी कमाई से बचत पैसे को जमा करने तथा दूसरे प्रदेश न जाकर सरकार द्वारा दी जा रही मनरेगा योजनाओं का लाभ लेने पर जोर दिया। कार्यक्रम के मुख्य अतिथि आशुतोष भारद्वाज ने ग्रामीणों को बैंक व अपने अधिकार के बारे में जानकारी दी। कहा कि सरकार द्वारा ग्रामीण लोगों की सुविधा के लिए जीरो बाईलेंस पर खाता खोलवाया जा रहा है। इस खाते के माध्यम से ही मनरेगा, वृद्धापेंशन आदि की राशि दी जाएगी। कार्यशाला में उमेश कुमार पाल एवं जिला मैनेजर संतोष कुमार ने लोगों को बैंकों से मिलने वाली लाभ की बात बतायी। कार्यक्रम में जनार्दन यादव, उपमुखिया मकेश्वर महतो, पूर्व जपि अध्यक्ष मो इरफान, सिद्ध महतो, वार्ड सदस्य सुनील कुमार आदि उपस्थित थे।

#### टंड से एक की मौत

जमुई ■ प्रखंड क्षेत्र के बुध्वाबथान निवासी 35 वर्षीय भीम यादव की मौत

# *Projects & Initiatives of Balajee Sewa Sansthan*

- Livelihood Finance (Sarthak Microfinance)
- HIV-AIDS (TI) Programme
- Anti Tobacco Campaign (Implementation of COTPA 2003)
- Leadership Development Training for Minority Women
- JLG & SHG Formation Programme
- Financial Literacy Programme
- Consumer Awareness Programme
- Skill Development Programme
- Training & Consultancy Programme
- Rural Tourism Programme (Himalayan Gram)
- Computer Literacy & Training Programme
- Multipurpose Training Centre (Sewing, Fashion Designing and Beautician Course)
- Micro-Life & Health Insurance
- Solar Energy & Plantation (Saving the environment)
- Water & Sanitation Programme

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