



Balajee Sewa Sansthan



Annual Report 2014-15



BSSINDIA

Balajee Sewa Sansthan

Bringing economic & social development for bottom of Pyramid

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Message from the Executive Director

Dear Friends

Looking back at the year gone by and to sum up the year in terms of goals and objectives set for ourselves in the beginning of the year needs a lot of introspection and honesty. The report which follows is vital to communicate progress and status to stakeholders, community members, donors, staff members, society at large and the well-wishers. They shall have an insight about how far we traveled and achieving our goal of social awareness, justice and empowerment of people living near the bottom of economic pyramid. The NGO continued with all our activities as in the past while adding few more programmes. Microfinance, 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.



The UNION- In addition to the anti tobacco campaign entrusted us with another job to spread education, awareness, detection and checking spread of Tuberculosis in Raipur and Doiwala blocks of Dehradun district. As a result of sustained efforts by the NGO and the State Health department entire Tehri district was declared smoke free from 26th January 2015. We plan similar type of campaign in other districts of Uttarakhand state with an eye to make entire state smoke free. Dehradun districts to take tailoring, fashion designing, beauty parlor and handicrafts.

The society has already been active in telling people to get new skills and sharpen their existing skills to look for additional avenues of income. 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 like dairying and backyard poultry. Balajee has successfully trained women in tailoring, beauty parlors, fashion designing and also pickle making. As a step toward realizing vision of digital India the NGO has trained students, housewives, members of the SHGs and people belonging to weaker sections in basic computer skills.

We believe that no amount of planning, awareness, training or motivation would help an entrepreneur until he has access to cheap credit from financial institutions. The society aligned with Aajeevika project of the state and arranged four mega loan camps at Almora, Bageshwar, Chamoli, Purola and Dunda where more than 10,000 people assembled and about 3000 loan applications collected and submitted to various banks for considering loans to members of the SHGs. List of what we did in reporting year is long. We shall come to them in appropriate sections in later part of this report. All we can say that organizations or the people are known by their deeds.



Financial literacy workshop in Almora district

Executive Director's Message.....

The steps taken by the organizations a humble beginning to bring positive change in the lives of the people it seeks to serve. These have also 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.



Letter of Appreciation received on 26th Jan 15 on declaration of smoke free tehri by Cabinet minister Sh harak singh Rawat with DM, CDO, CMO and Chairman of Jila panchayat Tehri

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 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. The year ahead has vast opportunities in field of health and sanitation, spreading digital India message and financial and social inclusion. We commit ourselves to our main objective of providing social and financial services to the people living around the poverty line. At the end I am grateful to our team of dedicated workers for excellent achievement in field, our donors for providing financial support and general public for having faith in us which gave us strength to accomplish what we could in the last year. Looking forward to another year of hope and accomplishments.

I 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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| Registration No Date : - | Regn. No. 453/2002-03, dated 3-9 2002. |
| Act/s under which registered: | Societies Act 21 of 1860 |
| Registered under FCRA, 1976: | Reg. No. 031170484 dated 20/01/2011 |
| Registered under IT 1961 (80G) : | AA-1/Patna/Tech/80G/11-12/1218-21 dated 16/11/2011 |
| Registered under IT 1961 (12A) : | Reg. No. 09/2011-12 dated 05/05/201 |
| 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), Utrkashi, 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). Sitamadhi as a education centre working for the education of under privilege children of near by villages of rural poor family. | |
| Head Office- Shanti Kunj, Lane 11, Near lake, 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, Two lakh poor urban, semi urban and rural marginalized and economically disadvantaged families by 2020 & 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

Providing training to women who have lot of time to spare is an integral part of our organization.

Skill up gradation and training them for new skills are important. But people need cheap funds to carry on their business.

Requirement of these people being low in amount and their

number so huge that they can not be accommodated by the banking system alone. Some other financial institution has to supplement efforts of the bank to cater to requirement of these marginalized people. Balajee provide training to its members most of them being SHGs, take help of govt and other institutions in meeting training requirement of people. While we try to get these groups linked with the banks for their financial requirement, few of them requiring small amount are granted micro credit by the organization.



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 consumer

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 – USACS (Uttarakhand Aids Control Society) entrusted us to continue for 3rd 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 2014-15

Health initiatives:

HIV-AIDS (TI) Programme for Migrant people



National Aids Control Society through its Uttarakhand arm – Uttarakhand Aids Control Society entrusted us to continue for 5th consecutive year, with our Target Intervention programme for detection and counseling of HIV in migrants in Dehradun.

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 Selaquie. In year ended on 31st march 2015 we have covered 17500 People under the program, which included interaction with the migrants, knowing their sexual behavior through persuasion, involving the community leaders, Behavior Change Communication, Treatment of Sexually Transmitted Infections, Condom Promotion, Enabling environment & Community Mobilization.



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



Health initiatives:

HIV-AIDS Program Continue.....

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 continue with this much-needed service 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



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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

Raising awareness and enforcement of legislation against tobacco use. India is second largest consumer and third largest producer of tobacco products in world. Uttarakhand with about 31% people using tobacco tops the list of Northern states of India as per GATS finding. Government enacted "Cigarettes and Other Tobacco Products Act- COTPA in 2003 to control use of tobacco products, protect all people from tobacco use and to protect health of non smokers. In Uttarakhand Tobacco control programme is being implemented as pilot project in 2 districts Dehradun and Tehri. From the start of project in 2009 nothing substantial was achieved. People were not aware about ban on public smoking, rules relating to sale and advertisement of tobacco products and harmful effects of smoking and passive smoking. People used to smoke freely at public places, public transport and wherever they like. With support from the UNION we started anti tobacco campaign in Dehradun and Tehri, conducted a series of capacity building workshops at district level involving District Tobacco control cells, the District Magistrate, all departmental Heads, Transporters, NGOs and civil society and other stake holders. At the same time we stressed upon district officials to enforce anti tobacco legislation in letter and spirit. As a result of massive drive against tobacco use, all boards advertising tobacco products were removed from all point of sales in Tehri district, enforcement squads challaned 2339 persons found smoking at public places, realizing fine amounting to Rupees 71,580 till March 2015. Our efforts were supported by State and District tobacco Control Cells backed by all the stakeholders in Tehri district and widely covered by electronic and print media. As a result of concerted efforts by all stakeholders, Balajee Sewa Sansthan- with technical support from the "UNION" and District Administration Tehri succeeded in implementing the smoke free guidelines in Tehri district culminating in its declaration as smoke free. Sh. Harak Singh Rawat, Hon'ble Minister Incharge of Tehri district made the announcement at the republic day parade at stadium Tehri on **26th January 2015** declaring entire district smoke free



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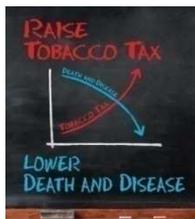
Health initiatives:

National Tobacco Control Program Continue.....

A State level meeting of top officials of top officials of Police, Education, Information and publicity, Health , NGOs and press people was held at meeting hall of Director General, Health service, Uttarakhand at Dehrdun on 27th May 2014. Workshop was inaugurated by Dr. Gusain, Director, Health Services and attended among others by Sh.SK Shukla, DIG (Crime),Mr. Vipin Kumar, Jt. Director, Panchayati Raj, Mr. BP Ghildiyal, Asstt. Director, Inforamtion deptt, CMOs/ACMOs from different districts and Dr.Suman Arya, State Nodal Officer. Theme of the workshop was “Raise taxes on Tobacco products’ on which a presentation was given by Mr. Ashish Pandey of the Union. He emphasized that on world No tobacco day to be celebrated on 31st May 2014, the matter assumes vital importance. Raised tax on tobacco products shall make these products expensive and may be out of reach of common people.



“Assessing Compliance with Smoke-Free Laws” inaugurated by the guest



Higher tobacco taxes = fewer smokers, less health and healthcare expenditure. WORLD NO TOBACCO DAY, 31 MAY

Balajee Sewa Sansthan has been entrusted with implementation of COTPA in these two districts of Uttarakhand by the UNION south Eas Asia. Our mandate is to assist District Tobacco Control cells, arrange orientation seminar of stake holders and their capacity building. Till far we have arranged capacity building workshops of key stake holders, orientation, District level steering committee meetings of both the districts. Important departments like Police, Education, Transport, Tourism, Trade representatives, media, NGOs, Municipal Corporation etc participated in the workshops. We also facilitated State level workshops on implementation of the Act in Dehradun. To effectively implement Section 4 of the Act banning smoking at public places squads have been formed in both districts and offenders are being caught and fined on spot.

As a result of massive campaign provisions of the act relating to prohibition of direct and indirect advertisement and promotion of cigarette and other tobacco products has been fully complied with in Tehri district. As a result of combined efforts of all departments with Balajee Sewa Sansthan, we succeeded in getting Tehri district declare smoke free



Workshop on harmful effects of tobacco use among college youths in Inter college massoorie address by Chief Guest Sh Surendra Singh Negi, health Minister Uttarakhand, Sh Ganesh Joshi, MLA massoorie and other distinguish guest.

Do you know ?

4000

Poisonous substances in tobacco can cause

- Hair loss
- Cataract
- Tooth decay
- Lung Cancer
- Heart disease
- Stomach ulcers
- Discoloured fingers
- Deformed sperm
- Gangrene

... and a painful death

QUIT TOBACCO TODAY!

Health initiatives:

Tuberculosis Prevention and Control Program

Tuberculosis (TB) is considered one of India's severest health crises. Despite an extensive national program and a vast private sector, India continues to bear the highest burden of TB in the world, accounting for an estimated 2.2 million cases every year and killing more than 300,000 persons. Additionally, a growing burden of drug resistant TB (DR-TB) threatens all the progress made in basic TB control. India's TB problem is increasingly considered a global problem. India's Revised National TB Control Program (RNTCP) was once considered a global leader in basic TB control.

Balajee were chosen by the UNION- International Union against Tuberculosis and Lung Disease, South East Asia as an Implementing NGO to cover Rishikesh TU (Doiwala,Raipur, Rishikesh) of Dehradun District in the Uttarakhand under project Axshya . Activities include planning meetings/events in the areas/villages in consultation with DC and RNTCP staff, Conduct community meetings every month including Gaon Kalyan Samities meeting with stake holders of the village/community heads and follow up of the said meetings to enhance the case detection rate and reduce the treatment interrupters, Conduct mid media activity in the areas mentioned in the planning sheet submitted to DTO. Sensitize community in the designated areas through Axshya Samvad and ensure that symptomatic are identified and brought to the nearest health facilities for diagnosis and treatment. Collect and transport sputum samples (two) of each symptomatic and collect report from the DMC and inform symptomatic about the result. i.e. in both the cases either positive or negative. Retrieve treatment interrupter/initial defaulter/defaulters and initiate their treatment with RNTCP and train volunteer on the above mentioned activity with the support of District coordinator and ensure that meetings/events should be conducted through trained volunteers.

AS at the end of financial year 65 community meetings held at SHG and Gram Panchayat level, 13 Mid media campaign conducted, 6 Volunteers trained, 77 samples of sputum collected, 6184 family cover under axshya sambad meetings and awareness meetings in Doiwala and Raiwala block of Dehradun district and 5 people were found infected with the disease. Balajee Sewa Sansthan provide nutrition support to the TB Patients and tie up with Dots provider to ensuring timely proper diet and medicine.



Health initiatives:

Water & Sanitation Program: Construction of Low cost Toilets for the Poor Family



Despite efforts of government and non government agencies, people in most of Indian villages still go to fields to defecate. The total sanitation campaign has changed toilets habits of villagers too. While the medium class has a toilet in their houses the poor are still deprived of this basic necessity. Balajee Sewa Sansthan constructs low cost toilets in Patna & other districts of Bihar. The poorest of the poor are selected for constructing toilets in their houses. Poor

having no disposable funds can contribute to the toilet construction through labor. Balajee has wide experience of construction of low cost toilets and so far constructed 1750 such toilets in 30 villages in 3 district 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. Balajee Sewa sansthan has been a part of TSC regarding Information, Education and mmunication (IEC), Capacity Building and Hygiene Education for effective behavior change of the targeted group. The NGO has



constructed the low cost toilets with support from the financial Support of Giveindia Foundation and Individual donation. We are not taking any types of contribution from the beneficiary 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.



Balajee Sewa Sansthan-Activities

FINANCIAL SERVICES- Micro Finance under brand name “Sarthak Microfinance”

“Microfinance” could be defined as “provision of thrift, credit and other financial services for enabling them to raise their income levels and improve living standards” (NABARD 99).

Microfinance Institutions (MFIs) are those, which provide thrift, credit and other financial services and products to the poor in rural, enabling them to raise living standards.

“Microfinance” is often for poor and low-income often used more other services from themselves as “micro-

Typical microfinance clients are poor and low-income people that do not have access to other formal financial institutions. Microfinance clients are usually self-employed, household-based entrepreneurs. Their diverse “microenterprises” include small retail shops, street vending, artisanal manufacture, and service provision.

Microfinance involves number of steps right from survey of the localities , meeting with potential clients, need assessment survey, Group formation and compulsory training of the clients, loan disbursements and regular weekly meetings for loan recovery and follow up.

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Micro lending is done in a group of five clients which is known as Joint Liability Group (JLG). Loans are disbursed to the individual clients and members of the JLG stand as a surety for repayment by the members of that group. MFIs disburse Micro loans in cash and recover that in cash in weekly meetings. Personal touch with the clients through out the loan cycle and each member of the group guaranteeing repayment of other members in that particular group ensures full recovery of the loan amount.



of very small amounts mainly semi-urban or urban areas for their income level and improve

defined as financial services clients. In practice, the term is narrowly to refer to loans and providers that identify -finance institutions” (MFIs).



Our recovery rate is 100% and it shall be our endeavor to keep it at this level.

FINANCIAL SERVICES- Micro Finance

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.

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. 280 Lakh, up-till March 31, 2015.



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.

Micro Insurance :

Balajee Sewa Sansthan has entered into an agreement with life Insurance Corporation of India to provide life Insurance to its clients as under

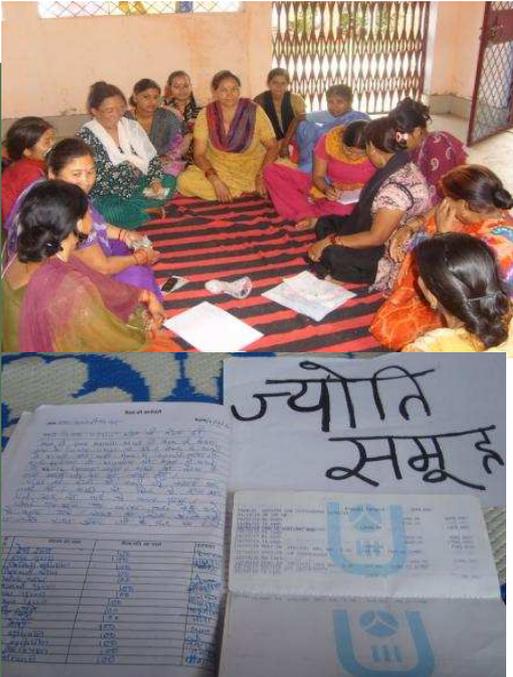
Pure insurance product- The product provides the insurance cover to customers as well as spouse against the full loan amount sanctioned to make the customer/their family comfortable in paying back the loan amount to organization even if some accident happens & they lose the income earning member in the family. It will act as a compulsory product for every microfinance 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 major portion of their savings. People are being educated to buy health insurance coverage for them and their family. With tie up with Vimo Sewa health insurance has picked up among the people and they are now coming forward to obtain the risk cover.



Self Help Groups & JLGs Promotional Activity



Self Help Groups formation and bank linkage Activity: Balajee Sewa Sansthan has formed 325 SHGs up to last year 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 55 lakh saving created by SHG members and utilizing for inter loaning among the member as per her needs and requirements. More than 100 Self Help Groups credit linked with bank and disburse more than 50 lakh loan among them for their income generation activities.

Balajee organizing group leader training as well as financial literacy training to the SHGs members. The concept of DBT has made it compulsory for all eligible people to give account with banks. The relative advantage of Uttarakhand Gramin bank and other nationalized 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.



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.



Financial Awareness Campaign- A road to financial inclusion

Organisation continued with its efforts of financial inclusion by holding financial awareness camps in Dehradun district. Also the Uttarakhand Gramin bank took our assistance in conducting such awareness campaign at their branches in Dehradun. like last four years workshops on financial literacy and awareness were held with NABARD financial assistance in Dehradun area.



This time an effort was made to know level of financial penetration in villages located a little away from cities. A baseline survey of all the villages was conducted to know the level of banking services available to the villagers. Presently there seems to be no reliable data at the village level which can show what services have actually reached them. Objective was to make

people aware of planning their finances with an eye on meeting long term requirement of family. Everybody is aware of earnings, savings, expenditure and borrowings but all they need to set up their priorities and decide which expenditure is of consumptive nature and can be avoided till funds position improve and which is of utmost necessity to carry on their business, social, educational and other family requirements.

A distinction has to be made between productive and consumption need and by pruning our wish list we can save a lot over a period of time. Lack of planning and not sufficient earning come in their way of savings and wealth creation. 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.

Campaign on financial awareness included elements on Savings, Borrowings, Investment, Insurance and skill improvements. Through a series of Nukkar natak, Movies and personal contacts we emphasized upon the need of people connect to the banks.



We emphasis on to avail financial services from bank and other financial institutions, avoid debt trap, multiple financing and be wary of the tactics of money lenders.



Financial Literacy Campaign- A road to Financial Inclusion

FINANCIAL SERVICES- Mega credit camps

UPASAC entrusted us to organize mega credit camps in four districts with an aim to educate members of SHGs on financial discipline, concept of saving, identify their credit requirements proper utilization of loan and timely repayments of borrowed funds. The society, with support from the Aajeevika staff Aajeevika arranged four mega loan camps at Almora, Bageshwar, Chamoli, Purola and Dunda where more than 10,000 people assembled and about 3000 loan applications collected and submitted to various banks for considering loans



to members of the SHGs. We got full support from the respective banks, development staff of the districts,, NABARD, Uttarakhand Gramin Bank, Uttarkashi District Cooperative Bank and other leading banks of the districts.

Financial Literacy Workshop organized in Bageshwar was inaugurated by Sh. Himanshu Joshi, Chief development Officer, Bageshwar by lighting a lamp. He was joined by ILPS DPM, Bageshwar, Sh Kamlesh Gururuani, Ms Sangeeta Arya, BDO, Sh Veer Singh, Project



Director DRDA. and Sh. Tarun Aggarwal of UPASaC, Various bank manager and chairman of some federations and Executive Director of Balajee Sewa Sansthan and other NGOs representative.

Sh. Joshi expressed happiness at organizing such a workshop in the district. He appreciated those members of SHGs & federations coming from far and wide. He gave detailed guidelines on NRLM, its objectives, schemes for benefits of villagers and how

the members can avail benefit available under the scheme. He appreciates the efforts of Balajee Sewa Sansthan & UPASAC about the gathering of women from hilly villages which is very far from the venue of events.

He expresses his opinion about saving and Importance of saving very honestly & gives some practical example of some success womens. Mr. Joshi in his address appreciated the all women participants and tells about her importance role in the rural economic status of the Uttrakhand.



Financial Literacy Campaign- A road to Financial Inclusion

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 Sewa too 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 ver convincing way, as to how saving wisely comes to your rescue in case of emergencies and exigencies. Savings, apart from control of wasteful expenditure, investment and insuring lives and valuables, play a vital role in financial planning.

Everybody is aware of earnings, savings, expenditure and borrowings but all they need to set up their priorities and decide which expenditure is of consumptive nature and can be avoided till funds position improve and which is of utmost necessity to carry on their business, social,



educational and other family requirements. A distinction has to be made between productive and consumption need and by pruning our wish list we can save a lot over a period of time. Lack of planning and not sufficient earning comes in their way of saving and wealth creation. 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. Besides telling these people about the concept in a group, providing pamphlets on insurance and health insurance and a booklet on financial literacy main emphasis was on showing them videos on financial literacy, medical, assets and life insurance.



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Towards a better environment-

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. Supply of electricity to the towns and villagers is erratic and available for few hours in our working area of Patna.



DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR



There are still many villages where electricity has not reached. And in the villages having electric connections, power comes only for a few hours in a day and sometimes it doesn't come for days together. Poor People are forced to use oil/ Kerosene lamps. Solar power can supply them electricity at night thus reducing dependence on kerosene or oil. The lamp shall not only light their homes, but it can charge mobiles. Balajee identifying the poorest people from a village and distributed solar lanterns. Its also very helpful for the laborious students who was facing problems of lack of light in evening and night study.

Save trees save environment- Like other places forest cover is fast depleting. Besides requirement of timber the trees are felled indiscriminately for firewood, fodder and other forest produce. To reduce dependence of people living on periphery of forests we introduced fuel efficient wood stove which shall consume less wood and produce more heat. Wood stove manufactured by Philips has been introduced in our area of operations, which not only consumes less fuel but emits less smoke and produce more heat.

A village Simartari, in Lakhisarai district of Bihar where electricity facility completely not available till today. Village surrounded by forests and Naxali (Local Terrorist) belt. Our team was surprised at the time of visit to know that no any person have mobile facility due to lack of electricity. Financial conditions is also very bad of all villagers. Balajee Sewa Sansthan started to work here by the help of Give India and the kind donation of donor and our team specially thanks to Giveindia Foundation.

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.

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 18 Consumer awareness workshops during the year 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: com@gill@nic.in
 Website: www.cvc.nic.in
 EPABX: 24600200
 फैक्स / Fax: 24651186

संघीय लोक सेवा आयोग
 सचिवालय
 केन्द्रीय सतर्कता आयोग
 CENTRAL VIGILANCE COMMISSION

सचिवालय, वी.पी.ओ. कॉम्प्लेक्स,
 ब्लॉक-ए, आई.ए.ए. कॉम्प्लेक्स,
 ब्लॉक-ए, INA, New Delhi 110023

सं./No. 013FNC/012/25/13
 दिनांक / Dated: 25/07/2013

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

Subj: 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/V" 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 complainant can also be accessed on the Commission's web site 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

Himalayan Gram- Rural Home Stay

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. We are also providing environmental cleanliness awareness campaigns, to waken – up the people about the hazards and dangers of garbage accumulation which can cause deadly Diseases.

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 in Tehri District 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 Uttarakhand. 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 village homes for the purpose of rural home stays. (Subject to availability of funds).



Skill Development Training Programs

Balajee running three multi purpose Training centre in Dehradun district and one in Barh (Patna) for Beautician Course, one year and six months Diploma courses on fashion designing among the minority community as well as some centres for all community where more than 80 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.

COMPUTER TRAINING PROGRAMMES:-

In small towns and villages, students get education in different fields getting degree or diploma. Good academic record apart, employers these days require that all their workforce should be computer literate, if not having good knowledge of it. For the children of our beneficiaries BSS established a wing By Computer training centre for providing free computer training of unemployed youths.

The target area is one of the backward sub-divisions of Patna district of Bihar where the basic condition of children, youth, women and aged are deprived. Youth form 60% of the targeted slums & villages who are in need of some basic skill to become productive and creative. Balajee is already running a computer & vocational training centre in Barh where people from poor background are provided free training. We intend to establish more qualitative computer training for needy student. Students from BPL, minority and low-income group get free education in basics and advanced computer skills at the centre. Balajee provide 4 months computer courses in Barh Centre of Patna District. In the last four years, more than 900 students have availed this facility and got jobs in factories and other institutions.



Transparency & Accountability Disclosures

Details of Board Members as on 31/03/2015

| 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 |
| Anil Agnihotri | Member | 3 | Nil |
| Sanjeev Kumar | Member | 5 | Nil |
| Ajay Uniyal | Member | 1 | Nil |

Distribution of staff according to salary levels as on 31/03/2015

| Slab of gross salary plus benefits (Rs per month) | Male (Nos) | Female (Nos) | Total (Nos) |
|---|------------|--------------|-------------|
| <5000 | 10 | 5 | 15 |
| 5,000 - 10,000 | 10 | 6 | 16 |
| 10,000 - 25,000 | 4 | 4 | 8 |
| 25,000 - 50,000 | 1 | 0 | 1 |
| 50,000 - 1,00,000 | 0 | 0 | 0 |
| 1,00,000 > | 0 | 0 | 0 |
| Total | 25 | 15 | 40 |

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.) (Yearly) |
|--|----------------|--------------------|--------------------------------|
| Operational Head of the organisation: (including honorarium): | Awadhesh Kumar | Executive Director | 360000 |
| Highest paid person in the organisation (staff or consultant): | Awadhesh Kumar | Executive Director | 360000 |
| Lowest paid person in the organisation (staff or consultant): | Nisha | Field Facilitator | 48000 |

Transparency & Accountability Disclosures

Financial Statement of Financial Year Ending on 31st March 2015

Annual Report 2014-15

Balajee Sewa Sansthan

| Balance Sheet | | | All Fig. Rs. In Lacs | | |
|--|--------------|---------------|--|--------------|---------------|
| Assets as on | 3/31/2014 | 3/31/2015 | Liabilities as on | 3/31/2014 | 3/31/2015 |
| Fixed assets | 16.22 | 15.68 | Society/ Share-holder funds | 72.58 | 84.08 |
| Investments | 0 | 0 | General fund (unrestricted fund) | 1.69 | 2.99 |
| Loans and advances | 49 | 59.15 | Corpus and endowment fund(s) | 0.15 | 1.70 |
| Cash and bank balances | 7.75 | 13.12 | Grant balances | 1 | 1.47 |
| Other current assets | 20.79 | 22.10 | Loans and borrowings | 9.51 | 6.33 |
| Excess of expenditure over income (if any) | 0 | 0 | Current liabilities and provisions | 7.53 | 12.79 |
| | | | Excess of expenditure over income (if any) | 1.30 | 0.69 |
| Total Assets | 93.76 | 110.05 | Total Liabilities | 93.76 | 110.05 |

| Income & Expenditure Statement | | | Rs. In Lacs | | |
|--------------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|
| Income for the year | 3/31/2014 | 3/31/2015 | Expenditure for the year ended on | 3/31/2014 | 3/31/2015 |
| Earned/ Self generated income | 10.98 | 15.22 | Programme | 51.51 | 52.01 |
| Donations from Indian sources | 10 | 14.56 | Public education and fundraising | 4.6 | 4.76 |
| Grants from Indian sources | 36.71 | 27.96 | Management and administration | 5.52 | 7.77 |
| Donations from International sources | 0.02 | 0.49 | Payments to Beneficiaries | 0.38 | 0 |
| Grants from International sources | 0 | 0 | Other expenses | 6.80 | 6.54 |
| Other income | 13.58 | 13.54 | Total Expenditure | 68.81 | 71.08 |
| Total Income | 70.11 | 71.77 | Surplus/ Deficit | 1.30 | 0.69 |

Transparency & Accountability Disclosures

Financial Statement of Financial Year Ending on 31st March 2015

Annual Report 2014-15

| Receipts & Payments Account | | | All Fig. Rs. In Lacs | | |
|---|-----------|-----------|--|-----------|-----------|
| Receipts for the year ended on | 3/31/2014 | 3/31/2015 | Payments for the year ended on | 3/31/2014 | 3/31/2015 |
| Opening Cash and Bank Balance | 12.84 | 7.75 | Capital items/ assets purchased for the organization | 7.06 | 3.30 |
| Earned/ Self generated income | 24 | 24 | Capital items/ assets purchased for beneficiaries | 2.20 | 0.00 |
| Donations from Indian sources | 9.97 | 9.97 | Purchase of investments | 0 | 0 |
| Grants from Indian sources | 40.34 | 40.34 | Grants/ donations to other organisations | 0 | 0 |
| Donations from International sources | 0 | 0 | Loans and advances | 47.94 | 81.63 |
| Grants from International sources | 0 | 0 | Other payments | 66.66 | 64.11 |
| Sale of investments/ assets (Loan Collection) | 41.75 | 41.75 | Total Payments | 123.86 | 149.04 |
| Loans | 0 | 0 | Closing cash and bank balance | 7.75 | 13.12 |
| Other receipts | 2.71 | 2.71 | | | |
| Total Receipts | 131.61 | 162.17 | | | |

Total Out Reach of Balajee Sewa Sansthan Till March 2015

| Name of Programme | Beneficiary in Utrakhand | Beneficiary in Bihar | Total no. of participants/Beneficiary |
|---|--------------------------|----------------------|---------------------------------------|
| Microfinance | 2620 | 220 | 2840 |
| Insurance | 4250 | 350 | 4600 |
| Financial Literacy | 29000 | 13050 | 42050 |
| SHG & JLG Program | 4500 | 750 | 5250 |
| HIV-AIDs(TI) | 48500 | - | 48500 |
| Water & Sanitation | - | 1750 family | 8750 |
| Skill Development & Vocational Training | 650 | 400 | 1050 |
| Minority Development | 325 Leader | - | 325 |
| Tobacco Control Program | 4250 | - | 4250 |
| TB Control Program | 3167 | - | 3167 |
| Apda Rahat, Health, Solar lamp & Other camp/seminar | 4000 | 3400 | 7400 |
| Total Outreach | 101262 | 26920 | 128182 |

Balajee Sewa Sansthan

Operational Highlights of Balajee Sewa Sansthan

Outreach of Institution (Geographic, Activities and Impact)

Geographic- States- Uttarakhand & Bihar

Activities and Achievement of Organization up to March 15-

| Name of Projects /Programme/Activities | Impact/ Outcome of The Project | Supporting Agency |
|--|---|--|
| Livelihood Finance | More than 2840 members benefitted | NABARD |
| | Credit for working capital & livestock more than Rs. 310 lacs | |
| Micro Insurance | Around 2950 members took life insurance | LIC, Vimo SEWA |
| | More than 1650 members opted for health insurance | |
| Financial Literacy | 42050 villagers knew about savings & credit | NABARD & UGB |
| | Some 12000 No-Frills/Saving account opened during the campaign and conducted more than 400 workshops till March 15 in Bihar and Uttarakhand | |
| Skill Development | Skill development training | R-Seti and Minority vakf development corporation/Give India Foundation |
| | More than 1050 women members trained | |
| HIV AIDS-TI | Working with USACS for AIDS prevention | Uttarakhand AIDS Control Society |
| | 48,500 migrants to be covered till Mar'15 | |
| Training & Development | Providing capacity building support | Uttarakhand Livelihood Improvement Project for Himalayas (ULIPH) |
| | Training on business planning & microfinance to more than 250 community leaders | |
| Water & Sanitation | Provided low cost toilets to BPL families and constructed up to Mar 2015 more than 1750 toilets for BPL families in Bihar for safe hygienic living. | P.H.E.D Deptt. Bihar |
| SHG Formation | Formation of Self Help Group for livelihood promotional activities. Currently working with 50 SHG in Bihar and 325 Groups in Uttarakhand. | DRDA, Dehradun and NABARD |
| JLG Promotional Activity | Working with more than 100 JLGs in Dehradun & Bihar | NABARD |
| Training to Farmers | 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 |
|---|--|--|
| Training on awareness and leadership of minority women | Trained & prepared more than 325 women leaders from minority communities, especially in Muslim community to make other women aware of their rights. | Ministry of Minority Affairs, Govt. of India. |
| Promotion of Solar lamps and Wooden stove | Promoted solar lamps to save electricity. More than 1100 Families benefitted. We also promoted fuel efficient wood stove to save wood. | i-solarite Energy |
| Consultancy to Federations | Accounts training of 13 Federations of ULIPH in Tehri district to maintain books of accounts and prepare Balance sheet for Auditing. | ULIPH |
| Consumer Awareness Programme | More Than 12000 people were made aware about the Consumer Awareness Programme | Own initiative |
| Multi-Purpose Training Centre | Three Centres were opened for Sewing and Computer training. They are for the SHG & JLG members and their children. | Minority Development/ Give India Foundation |
| Computer Literacy & Training Programme | More than 600 students and unemployed youth availed of this training facility from Bihar & Uttrakhand Centres. | Own Initiative & Give India Foundation |
| Uttrakhand Disaster Relief Camp | 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. |
| Tobacco Control Program | 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. |
| Tuberculosis Control Program | Under AXSHYA project BSS working with The Union, South East Asia for Doiwala, Raypur and Rishikesh in Dehradun district. Up to March 15, total 3167 family cover through sambad, 51 sputum collected, 39 community meeting conducted while for the awareness 8 mid media campaign organised by the organization. | 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 162 financial literacy camps in remote villages of Uttarakhand.

 **उत्तराखण्ड ग्रामीण बैंक**

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.



Ministry of Rural Development
Government of India



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 NGOCo-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.



देवांशी (DEVANSHI)

सांस्कृतिक एवं सामाजिक संस्था (रजि०)

ग्राम-मझौन (पौदा), विकासखण्ड सहसपुर, देहरादून, उत्तराखण्ड दूरभाष : 0135-3291558
ब्रांच-ग्राम चिलामू नैनबाग, जौनपुर, टिहरी गढ़वाल, उत्तराखण्ड

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 15 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”. He is currently members of many district, state and national level committees on TB & tobacco control program as well as PC-PNDT.

Anup Johar- Anup has more than 25 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. 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.



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).



Ajay Uniyal- Ajay is associated with Balajee Sewa Sansthan for over 2 years and has been active in social and skill development programmes conducted by the sansthan. He is an MA in. He heads Microfinance operations of Balajee in Uttarakhand. Besides overall operational Head he is also responsible to create awareness among target group about health, hygiene, financial literacy and eradication of social evils in the society.



Laxman Singh Bhandari- Laxman has rich experience in Finance & IT sector. He is IT as well as MIS in charge of Balajee Sewa Sansthan. Laxman is a 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. He is working with from the day of starting of the organization in Uttarakhand.



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 8 years experience in quality audit and operational work in Microfinance & NGO Sector. Deepak is associated with Balajee Sewa Sansthan for last four 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.



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 Malayasia, 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.



Anil Agnihotri: He is a retired Navy Commander have more than 35 years of experience 35 Years of experience in leadership. He works as a volunteer for Balajee Sewa Sansthan. He is member of executive committee of the organization.



Ajit Jaitsar-A young Dynamic social worker in our middle management with more than 5 years working experince with HIV-AIDS programme in different NGO. He is working with migrant workers as counsellor. His main duty 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.



Eshu Rastogi: She is looking as HR & Training manager in head office. She is more than 2 years of experience in training and office management. She is hardworking person, committed to working for the society. She is looking day to day activities of all field worker as well as monitoring and reporting of TB program (Axshaya Project)



Lalit Kishor: Lalit is a dynamic young social worker Having rich experience in slum & rural children education and IEC Materials, documentation. He is graduate and looking all work of Balajee Sewa Sansthan in North Bihar. He is currently running a school of marginal poor students in Sitamadhi.



"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..

दैनिक जागरण देहरादून, 28 मई 2014



बालाजी सेवा संस्थान की ओर से सरस्वती विद्या मंदिर बख्शवाला में तंबाकू के सेवन पर रोक और पर्यावरण स्वच्छता पर पीढ़ी प्रतिबोधिता आयोजित की गई। प्रतिबोधिता में शैलल प्रथम, मानसी कोठारी दूसरे और विभाशु पाल तीसरे स्थान पर रहे।

तंबाकू नियंत्रण को चाहिए सहयोग

देहरादून: राष्ट्रीय तंबाकू नियंत्रण कार्यक्रम के अंतर्गत सिगरेट तथा अन्य तंबाकू उत्पाद अधिनियम के प्रभावी रूप से क्रियान्वयन के लिए मंगलवार को राज्य स्तरीय उन्मुखीकरण कार्यशाला का आयोजन किया गया।

डाॅा लखौंट स्थित स्वास्थ्य महानिदेशालय में इस अवसर पर आयोजित कार्यशाला का शुभारंभ स्वास्थ्य विभाग के निदेशक डॉ.एलके गुमाई ने किया। उन्होंने अधिनियम के तहत अधिक से अधिक कार्रवाई के आदेश जिले के प्रभारियों को दिए। उन्होंने कार्यक्रम के प्रभावी रूप से क्रियान्वयन के लिए समस्त विभागों व गैर सरकारी संगठनों के साझा प्रयास पर जोर दिया। कार्यशाला में बालाजी सेवा संस्थान के डॉ.अजोत सिंह तोमर ने प्रतिभागि अधिकारियों को एकट के बारे में जानकारी दी। कार्यक्रम अधिकारी डॉ.सुमन आर्य ने कार्यशाला के उद्देश्य पर प्रकाश डालते हुए विभिन्न विभागों पुलिस, सूचना, एनजीओ में सहयोग की अपील की। इस अवसर पर राज्य सलाहकार आदित्य आग्निहोत्री, डीआइजी क्राइम एसके शुक्ला, सीएमओ चमोली डॉ.अनंत गौतम, डॉ.केडी शर्मा आदि उपस्थित रहे।

संगोष्ठी में की गई समूचे प्रदेश में 'कोटपा' लगाने की वकालत

तंबाकू के इन्तजात का रोकथाम का काम शुरू है

कोटपा के अन्तर्गत तंबाकू के सेवन पर रोक और पर्यावरण स्वच्छता पर पीढ़ी प्रतिबोधिता आयोजित की गई। प्रतिबोधिता में शैलल प्रथम, मानसी कोठारी दूसरे और विभाशु पाल तीसरे स्थान पर रहे।



कोटपा के अन्तर्गत तंबाकू के सेवन पर रोक और पर्यावरण स्वच्छता पर पीढ़ी प्रतिबोधिता आयोजित की गई।

कोटपा के अन्तर्गत तंबाकू के सेवन पर रोक और पर्यावरण स्वच्छता पर पीढ़ी प्रतिबोधिता आयोजित की गई। प्रतिबोधिता में शैलल प्रथम, मानसी कोठारी दूसरे और विभाशु पाल तीसरे स्थान पर रहे।

यह है 'कोटपा' अधिनियम 2003

कोटपा के अन्तर्गत तंबाकू के सेवन पर रोक और पर्यावरण स्वच्छता पर पीढ़ी प्रतिबोधिता आयोजित की गई। प्रतिबोधिता में शैलल प्रथम, मानसी कोठारी दूसरे और विभाशु पाल तीसरे स्थान पर रहे।

2015 तक सभी प्रदेशों में होगी बजट की व्यवस्था

कोटपा के अन्तर्गत तंबाकू के सेवन पर रोक और पर्यावरण स्वच्छता पर पीढ़ी प्रतिबोधिता आयोजित की गई। प्रतिबोधिता में शैलल प्रथम, मानसी कोठारी दूसरे और विभाशु पाल तीसरे स्थान पर रहे।

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We Are In News Too...

बचत व ऋण के माध्यम से आय बढ़ाएं: सीडीओ

जगत गजपत, बलेश्वर, आंध्रप्रदेश



बचत व ऋण के माध्यम से आय बढ़ाएं: सीडीओ

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जगत गजपत, बलेश्वर, आंध्रप्रदेश

ग्रामीणों को दी सरकारी योजनाओं की जानकारी

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जगत गजपत, बलेश्वर, आंध्रप्रदेश

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ग्रामीणों को दी सरकारी योजनाओं की जानकारी

जगत गजपत, बलेश्वर, आंध्रप्रदेश

स्वरोजगार अपनाकर आत्मनिर्भर बनें ग्रामीण



स्वरोजगार अपनाकर आत्मनिर्भर बनें ग्रामीण

जगत गजपत, बलेश्वर, आंध्रप्रदेश

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जगत गजपत, बलेश्वर, आंध्रप्रदेश

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जगत गजपत, बलेश्वर, आंध्रप्रदेश

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जगत गजपत, बलेश्वर, आंध्रप्रदेश

स्वरोजगार अपनाकर आत्मनिर्भर बनें ग्रामीण

जगत गजपत, बलेश्वर, आंध्रप्रदेश

We Are In News Too...



शीतल रही अब्बल
 देहरादून: बालाजी सेवा संस्थान ने वित्तीय साक्षरता कार्यक्रम के तहत पेंटिंग प्रतियोगिता आयोजित की। इस दौरान विशेषज्ञों ने बच्चों को बचत, वित्तीय नियोजन, तंबाकू के खतरों आदि की जानकारी दी। प्रतियोगिता में शीतल, मानसी और दिपांशु ने क्रमशः प्रथम, द्वितीय और तृतीय स्थान प्राप्त किया। इस मौके पर संस्था की ओर से मीनाक्षी, दीपक, गोरी, भुवनेश्वरी, शाहिद, डॉ. अनुराधा आदि मौजूद थे।

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जागरूक किया
 देहरादून: राजकीय इंटर कॉलेज दूधली में अक्षय परियोजना के तहत बालाजी सेवा संस्थान ने छात्रों को क्षय रोग के प्रति जागरूक किया। संस्थान के कार्यकर्ताओं ने छात्रों को टीबी के प्रकार, कारण और उपचार, निशुल्क जांच और इलाज की सुविधा के बारे में भी जानकारी दी। इस मौके पर दीपक भुवनेश्वरी, सोनल, मीनाक्षी आदि मौजूद थे।

अमर उजाला | 7
गांधी जयंती से तंबाकू मुक्त हो जाएगी मसूरी
 राष्ट्रीय तंबाकू नियंत्रण कार्यशाला में स्वास्थ्य मंत्री का ऐलान
 अमर उजाला, देहरादून
 मसूरी। राष्ट्रीय तंबाकू नियंत्रण कार्यशाला में स्वास्थ्य मंत्री का ऐलान किया गया। मसूरी में 2 अक्टूबर से मसूरी में राष्ट्रीय तंबाकू नियंत्रण कार्यक्रम का शुभारंभ हुआ। मसूरी में 100 मीटर के तबके पर तंबाकू के खतरों की जांच पर परामर्श दिया। स्वास्थ्य विभाग की टीम जांचपायी करेगी। इनके तबके तबके को शुद्ध करने के लिए काम शुरू।
 राष्ट्रीय तंबाकू नियंत्रण कार्यशाला में स्वास्थ्य मंत्री का ऐलान किया गया। मसूरी में 2 अक्टूबर से मसूरी में राष्ट्रीय तंबाकू नियंत्रण कार्यक्रम का शुभारंभ हुआ। मसूरी में 100 मीटर के तबके पर तंबाकू के खतरों की जांच पर परामर्श दिया। स्वास्थ्य विभाग की टीम जांचपायी करेगी। इनके तबके तबके को शुद्ध करने के लिए काम शुरू।

We Are In News

प्रभात खबर

सोमवार 07 मार्च 2015

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राष्ट्रीय सहारा

दैनिक जागरण

23 जनवरी 2015 दैनिक जागरण 13

आज

सौर ऊर्जा लैम्प वितरित किया

बार् (आसमे)। स्थानीय विधान परिषद अध्यक्ष कुमर ने आज पंचायत प्रणाली के सुदूर टाल क्षेत्र के चकनलाल गांव कित्त महेश रामकिशोर धाम बनाया उच्च विद्यालय के प्रांगण में बाला जी सेवा संस्थान रेली द्वारा 40 लालों के सोलर सौर ऊर्जा लैम्प का वितरण किया। इस मौके पर भी मौजूद थे कहा कि विद्युत संचालक सूबे के हरगांव में बिजली पहुंचाने के लिए कृत संकल्पित है। उन्होंने कहा कि सौर ऊर्जा से संशोधित लैम्प के उपयोग से रात को भी काफी लाभ है। एक ओर बर्तमान विद्युत ऊर्जा की कमी होती है वहीं दूसरी ओर रात में बच्चों को पढ़ाई करने में भी बाधा पड़ती है। इनके अलावा इस मौके पर अमृतोष भारद्वाज, हेमंत कुमार, सुविधा कृष्ण सुहानी सिंह, रामकिशोर सिंह सहित कई लोगों ने सम्बोधित किया।

4 | सहारा

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, छात्रवृत्ति योजना, निःशुल्क कोचिंग आदि के बारे में भी प्रशिक्षार्थियों को जानकारी दी गयी। नाबार्ड के एजीएम कमर जावेद ने प्रशिक्षार्थियों के सवाल के जवाब देकर नाबार्ड की विभिन्न योजनाओं की जानकारी दी।

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 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, 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।

महिलाओं ने जाने अपने अधिकार
देहरादून। बालाजी सेवा संस्थान ने शुकवार 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 नरेन्द्र 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, घरेलू हिंसा के खिलाफ महिलाओं से आवाज बुलंद करने को कहा।

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 नरेन्द्र जीत सिंह बिंद्रा, अजित सिंह तोमर, अवधेश कुमार, संजय गुप्ता आदि मौजूद थे।

We Are In Ne

र 2014 **दैनिक जागरण**

महिलाओं को जानकारी दी
देहरादून: बालाजी सेवा संस्थान की ओर से वित्तीय साक्षरता कार्यक्रम के तहत नकरौंदा में कार्यशाला का आयोजन किया गया। इसमें महिलाओं को वित्तीय योजना, बचत, श्रम आदि विभिन्न योजनाओं के बारे में जानकारी दी गई। इस दौरान गौरी तोमर, दीपक, बीर सिंह, मीनाक्षी, बीना आदि मौजूद रहे।

स्वरोजगार के लिए 90 फीसदी सब्सिडी
 लोन मेले में दो सरकारी योजनाओं की जानकारी

आज 10 फीसदी तक लोन मिलेगी की

बाइसे में तीन विदेशी कर्मचारी लौटेंगे

देहरादून (ब्यूरो) का हिस्सा में दो सरकारी योजनाओं की जानकारी दी गई। इसमें महिलाओं को वित्तीय योजना, बचत, श्रम आदि विभिन्न योजनाओं के बारे में जानकारी दी गई। इस दौरान गौरी तोमर, दीपक, बीर सिंह, मीनाक्षी, बीना आदि मौजूद रहे।

कुमार और गजपत का मेले में 300 किसानों ने मांगा लोन

अल्मोड़ा। उत्तराखंड पर्वतीय आजीविका संवर्द्धन कंपनी (उपासक) की ओर से तीन दिवसीय वित्तीय जागरूकता, लोन मेला आयोजित किया गया। शिविर में मौजूद स्वयं सहायता समूहों के 300 से अधिक सदस्यों ने लोन के आवेदन दिए। बालाजी सेवा संस्थान के सहयोग से आयोजित शिविर में लमनाड़ा, धौलादेवी, भैंसियाछाना ब्लॉक के किसानों ने भाग लिया। मेले में मौजूद किसानों को विशेषज्ञों ने बैंक लोन, जमा योजनाओं की जानकारी दी। नाबाई के जिला विकास प्रबंधक वीएस बिष्ट, जिला अग्रणी बैंक प्रबंधक अरुणा गोपाल, डीआरडीए के बीपी कर्नाटक ने किसानों को योजना का लाभ उठाकर आत्मनिर्भर बनने को प्रेरित किया। बालाजी सेवा संस्थान के अवधेश कुमार ने किसानों को सहयोग का भरोसा दिलाया। हवलदार के बीडीओ एसएल वर्मा ने सरकारी योजनाओं की जानकारी दी। शिविर में लोन के लिए 300 से अधिक आवेदन मिले। आवेदनों की जांच के बाद आईडीबीआई बैंक किसानों को लोन देगा। ब्यूरो



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 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 को 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 अजीत 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 कक्कड़ 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 को 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 बुधनाबथान निवासी 35 वर्षीय भीम यादव की मौत