

ANNUAL REPORT

FY 2021 TO 2022



CREATION WELFARE SOCIETY

Registered under Indian Society Registration Act XXI of 1860.

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ABOUT THE CREATION WELFARE SOCIETY

Creation Welfare Society (CWS) is a national level not-for-profit organization registered under the Indian Society Registration Act XXI of 1860. CWS was founded by like-minded professionals from the field of Rural Development, Social Work, Agriculture, Medical, and Law to contribute to the growth and development of the poor and marginalized so that they could be brought back into the mainstream of the society. CWS has a geographical presence in the states of Bihar, Haryana, Delhi, and Uttar Pradesh.

The thematic focus of CWS includes **Livelihood (Financial Inclusion, Skill Development, and Food Security) Health, Agriculture, Education, Water, Environment, Sanitation, and Research.**

Goal

The goal of CREATION WELFARE SOCIETY is to bring about the social, economic, cultural, and political development of the poor by providing them Income Generation Activities (IGA) support.

Mission And Vision

The mission of the organization is **“To provide livelihood and social security services at the doorstep of every poor household to ensure their financial sustainability that will ensure the creation of an environment where they can choose among the alternatives available to them”.**

A healthy world without poverty in which every person can exercise her/his right to a life of dignity.

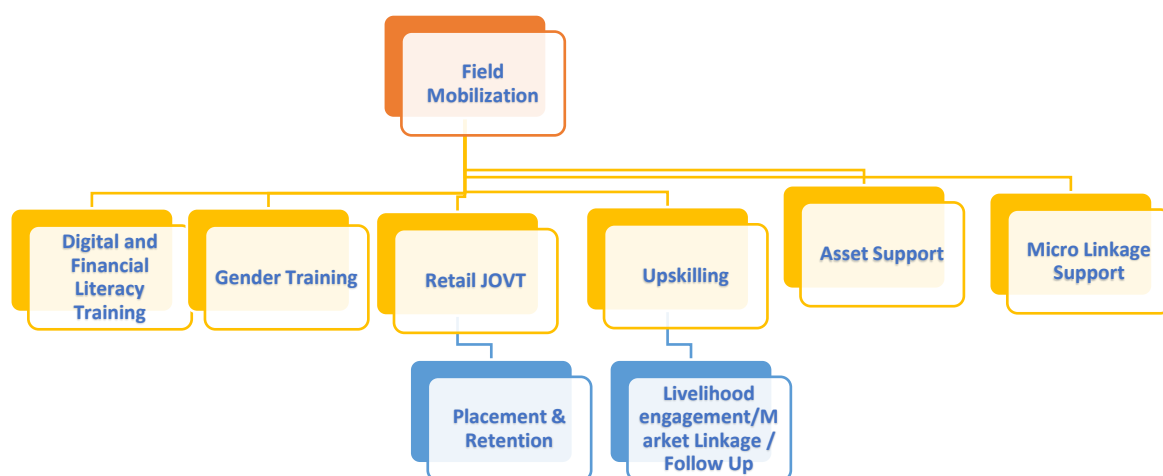
Program Highlights of FY 2021-2022

1. YOUTH AND WOMEN EMPOWERMENT PROJECT

a. PROJECT SWAWALAMBAN

Swawalamban project is implemented in the Slum area of Sultanpuri & Mangolpuri. The objective of the project is the promotion of livelihood, and capacity building of marginalized women and youth through the facilitation of Upskilling training, Job oriented vocational training, Gender mainstreaming, technical assistance, placement support, Asset support for livelihood, and Micro linkage support initiatives.

In this financial year 2021-22, under this project team touched the lives of more than **6500** families in the project area by providing them with Digital & Financial Literacy Training, Gender training, Retail JOVT, Asset Support, and document support under Micro Linkage Support initiative.



Major Activities of the project

a. 1 Digital & Financial Literacy Training

Digital & Financial literacy assumes much significance in today's world. Financial literacy, as a life skill, is to be imparted to every individual for the management of their finances. People face various issues like the complexity of financial products, the prevalence of fraudulent and Ponzi schemes, the need for funds to get a better quality of



life after retirement, etc. As well as now we are living in the digital world, where online marketing, online classes, and digital financial payments have become a crucial platforms. Here needs financial literacy, to make the decision of purchase for needs and avoid unwanted

needs, and from the demonetization of the Indian currency government of India encourage the peoples to adopt the new techniques of digital payments. But it's



facing so many problems. Because women are unknown about the family's financial conditions. They are not familiar with the expenditure of family. So, they are not taking any financial decisions and well as digital financial payments. Financial education helps people in being financially literate and develop an apposite attitude towards managing their income, expenditure, assets, and liabilities properly, which would lead to better financial well-being. Digital literacy will help women to understand the digital payment system, threats of digital payment, and precautions in digital payments.

Gender & Life Skill Training

Gender and Life skill training help women to understand the stereotypes of society traits and how to overcome or tackle them efficiently and are tailored to build



skills that empower women to take independent decisions and take control of the course of their life by nurturing skills such as self-awareness,

interpersonal communication, assertiveness, negotiation skills, decision-making skills, balancing work and life, financial management.

Upskilling Training

Skilling women to make self-dependant, financially independent, economically & socially, the stitching was organized at the Samriddhi Centre. The main aim of the training program



is to equip SHG women with advanced level stitching training to develop their skills, abilities, techniques, and competencies to enhance their performance.



Retail (JOVT)

Enable youth to take responsibility for positive lifestyles and contribute and participate in family and community activities and develop leadership skills through actively involving 200 young people in different types of services/ capacity-building like life skills, education, career counseling, etc. To support disadvantaged youth to make them employable by



equipping them with essential market-oriented vocational and life skills, will not help them to access decent employment.



Exposure/OJT/Industrial Visit of Trained Youths

Exposure Visit/Industrial Visit/OJT is an essential and mandated activity for trained youth to get real experience of the workplace, working culture in the corporate world, learning work ethics, management of time, behavioral



etiquette, etc. All activities were planned in the companies such as Akiko Global, NIPT Global, Kalyan Jewellers, M2K Rohini, etc.



Work Place Glimpse of Placed Youth

Out of 200 trained youth, 156 youth went for the job interview. Which total of 133 trained youth is working in companies like Bata, Baniye KI Dukaan, KFC, Mc Donald's, Akiko Global Private Services, RAP Infosystem, etc.



Micro Linkage Support Program

The micro-Linkage Support program is an approach that regarded the women as those who are vulnerable and incapable of receiving government facilities, registration of their business to gain government schemes, acknowledgment of their livelihood by the government, bank account opening for dealings, and taxation.



Micro Linkage Support Program can have direct economic reckonings, allowing women to realize economies of scale to their productive efforts and contributing to more sustainable livelihoods.

Under the Micro Linkage support Program, we assist them to register for:

PAN Card

Aadhar Card

Vendor License

Udyam Aadhar

E-Shram Card



Asset Support for Livelihood, Start-Up Assistance

Swawalamban project intends to improve the ability of women to access the elements of development, including resources & opportunities to participate in livelihood activities, and advances the overall welfare of their families and the wider community. Limited availability of affordable assets, constrained the ability of women to maximize their productivity.



To reduce the economic burden on the project beneficiary to start a livelihood or to expand their livelihood, the Swawalamban project provided the assets support for their holistic economic development to reduce their resilience to economic and environmental compromises.

Under the Start-Up assistance program of the Swawalamban project, a total of 201 beneficiaries were verified as per their requirement to initiate the livelihood works.



Women's Day Celebration

To create a gender-equal community for a sustainable tomorrow Creation Welfare Society has celebrated World Women's Day. It was about celebrating women's success, raising awareness against business, and empowering women through economic and social development by making them successful social entrepreneurs. An exhibition for the produce of women entrepreneurs was organized.



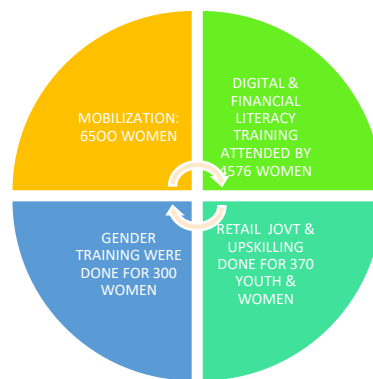
The event was attended by Honoured Guest from MSME, DI Okhla, Govt. of India Mrs. Shakti Rani, Mr. Neeraj Sharma (Assist. Directors), and Mr. Ravi Ranjan (Investigator).

Milestone

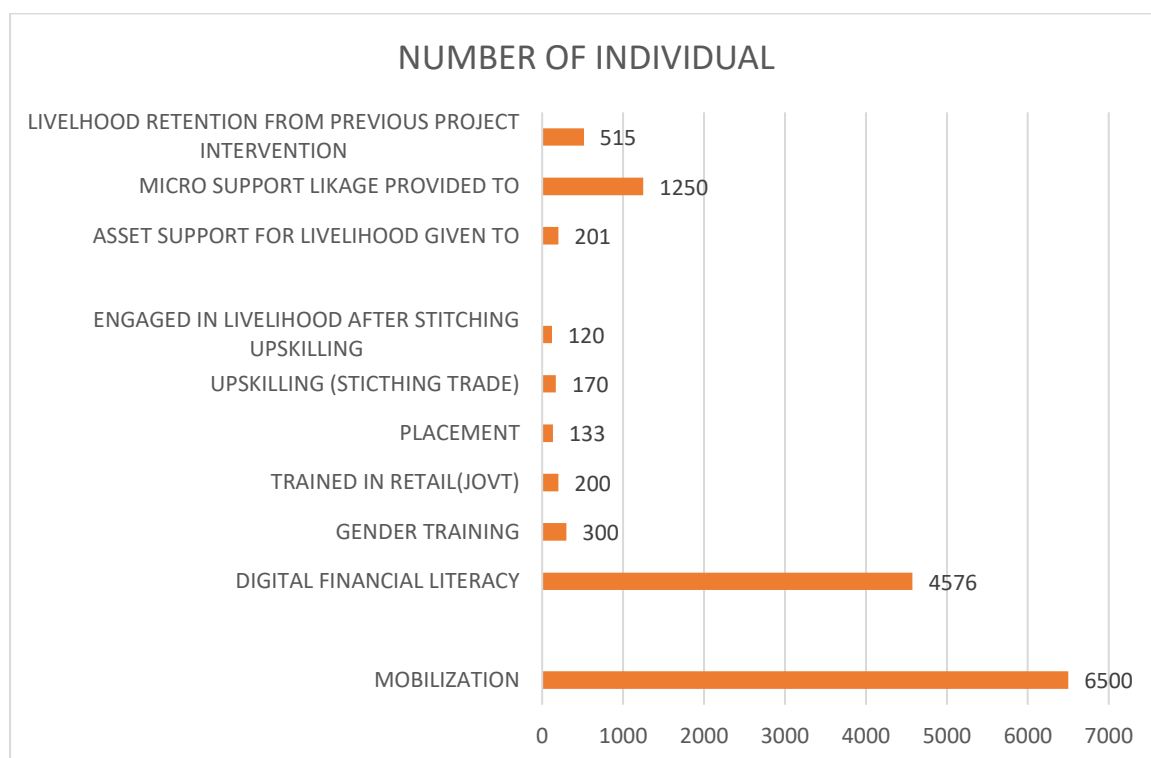
In Swawalamban 2000 new beneficiaries are directly associated with the project and 4500 new beneficiaries are indirectly associated with the project.

Among 2000 direct beneficiaries of the project 1659 beneficiaries are engaged in Livelihood.

NUMBER AT A GLANCE



S. NO	ACTIVITIES	NUMBER OF INDIVIDUAL
1	MOBILIZATION	6500
2	DIGITAL FINANCIAL LITERACY	4576
3	GENDER TRAINING	300
4	TRAINED IN RETAIL(JOVT)	200
5	PLACEMENT	133
6	UPSKILLING (STICTHING TRADE)	170
7	ENGAGED IN LIVELIHOOD AFTER STITCHING UPSKILLING	120
8	ASSET SUPPORT FOR LIVELIHOOD GIVEN TO	201
9	MICRO SUPPORT LIKAGE PROVIDED TO	1250
10	LIVELIHOOD RETENTION FROM PREVIOUS PROJECT INTERVENTION	515

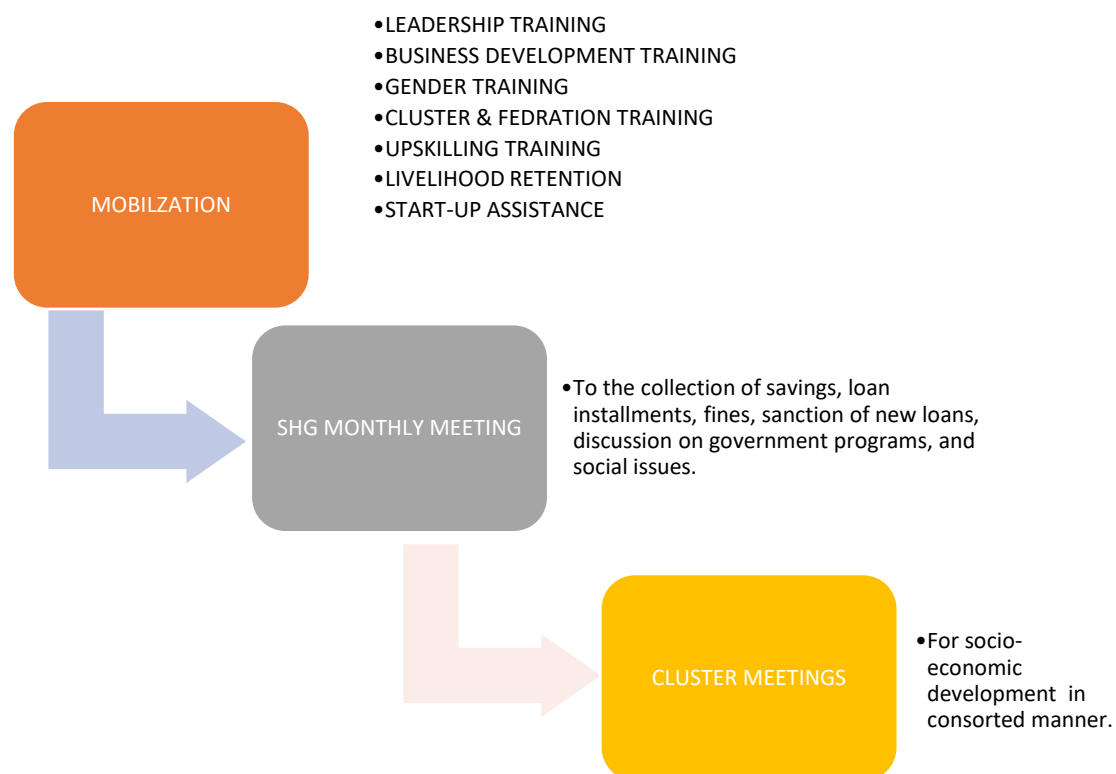


PROJECT SAMRIDDHI

Samriddhi project is one of the major projects implemented in Sultanpuri Delhi. It intends to make an impact in the lives of women (mainly female entrepreneurs) by improving its support for the capacity building along with handholding of female entrepreneurs and working women, to equip them with relevant life skills, entrepreneurship skills, and digital literacy. The project is being implemented in 82 wards of Sultanpuri, Delhi and it touches the lives of 12000 families.

The motivation here is to take the initiatives to a new level that will help the involved target groups to have access to financial services (especially digital transactions) and to build an environment where they have options to select

better livelihood opportunities and get actively engaged in society and family in decision making.



Major Activities of the project

SHG monthly saving meeting

Women from disadvantaged and poor households are economically empowered to provide for a better quality of life for their families and



organized under SHGs to do better negotiations for livelihood opportunities. To the collection of savings, loan

installments, fines, sanction of new loans, discussion on government programs, and social issues every month SHG savings were conducted as decided day and time on MOM of SHGs. **To date, there are 154 SHG groups with 2063 women. The total cumulative saving of the 154 SHGs is ₹42,78,850/- and the total Inter lending amount is ₹21,03,300/-**

Cluster meetings

In this financial year, to strengthen the existing SHG of the project. The Cluster was formed to bring all SHG under one umbrella and form one Cluster level Federation.

So far, 10 clusters are formed with 154 SHGs and 2063 members women. They started to manage and analyze the status of SHGs and manage conflict and finance issues

	Saheli	Nari Foundation	Utkarsh	Damsel	Nari	Nari	Chhaya	Nari	Nari	Nari
1. क्या बैंक समय से होती है	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
2. क्या	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
3. समग्र से कलावासी	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
4. रजिस्टर-पास बुक	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
5. बैंक खाता	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
6. शेड्यूल	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
7. समग्र की उपस्थिति	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green



during the cluster meeting. The leaders of the cluster started to follow a color code system to rank the SHGs as per their performance.



Leadership Training of SHG Leaders

Leadership Training with the leaders of existing SHGs under the program was organized to demonstrate the responsibilities of SHG leaders, sustaining SHGs even after the withdrawal of promoters, Monitoring, and supervision of SHGs, the role of leaders and SHG intervention in livelihood, SHG relations with the federation and Government departments, etc.



Gender & Life Skill Training

Gender and Life skill training helps women to understand the stereotypes of society traits and how to overcome or tackle them efficiently and are tailored to build skills that empower women to take independent decisions and take control of the course of their life by nurturing skills such as self-awareness, interpersonal communication, assertiveness, negotiation skills, decision-making skills, balancing work and life, financial management, and leadership skills. To make the



participants understand the Importance of Gender Training



- To sensitize them about the Facts and Myths about Gender in Society
- To create awareness of Gender Equality
- To make them understand gender-based job roles
- To motivate them to connect with the Center for their self-development and collectively Societal Development.

Business Development Training

The majority of project beneficiaries belong to the lower middle class that always search for options to earn some extra income so they can assist financially in the family and can raise their standard. Members of Self- Help Groups are in the practice of saving some money for years which allows them to start a business. We aim to motivate and consult existing SHG members to start a business as a group enterprise to reduce the dependence on one source of income and widen income for the members.



Cluster & Federation Training

Maintaining the quality of SHGs, making them self-sustainable, reducing dependence on SHPIs/NGOs. To meet these challenges Creation Welfare Society approached existing SHGS under the program to form a Cluster level Federation so that some of their functions can be performed by them cost-effectively and sustainably. This will help SHGs become institutionally and financially sustainable, to take up common marketing reach, and strengthen a large number of SHGs.



Upskilling Training

Upskilling project beneficiaries is important to make them self-dependant economically & socially, the basic parlor upskilling training and stitching training was organized for the women. The main aim of the training program is to equip beneficiaries with short-term training to develop their skills, abilities, techniques, and competencies to enhance their performance.



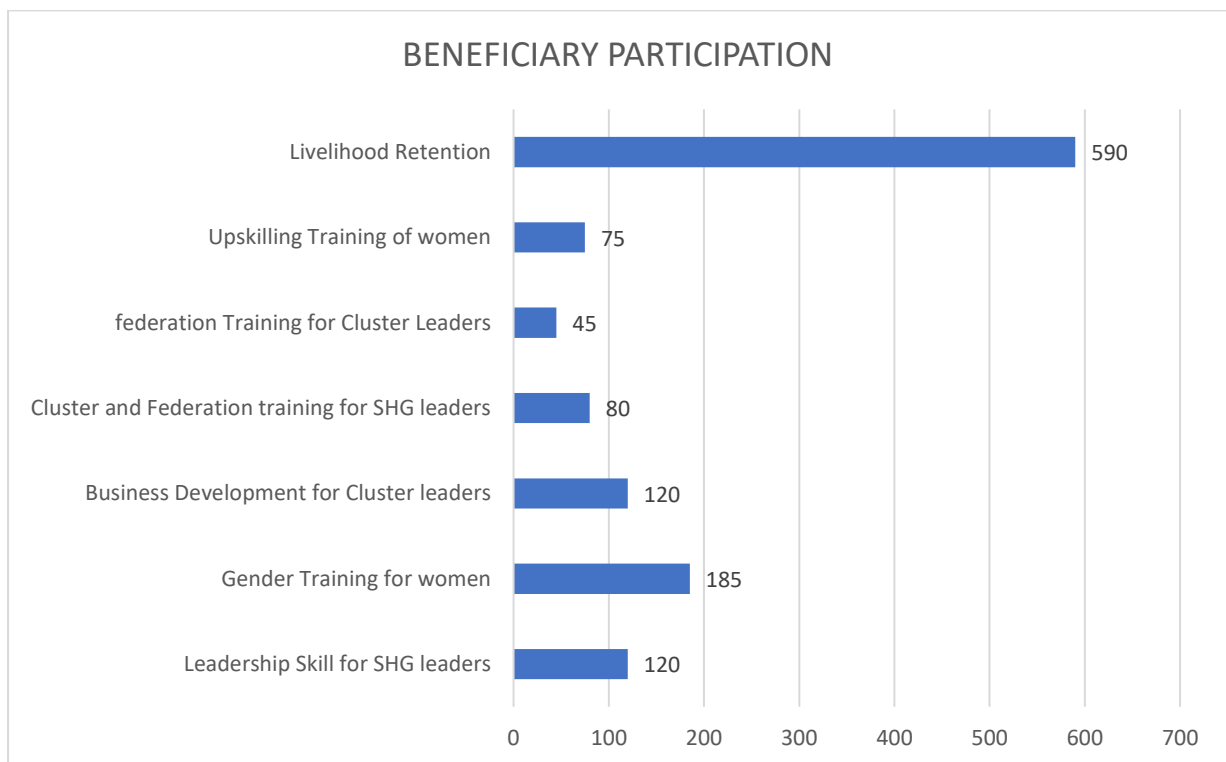
Start-Up Assistance

The start-Up assistance initiative of the program helps beneficiaries who run their own business to increase their income. Under the Start-Up assistance, the project team assists the women in registering them for Udyog Aadhaar, linking their business from Bank, applying for PAN Card, and providing raw materials, Table counter, and Sewing machine, Foot paddle, Utensils, etc. The assistance curbs their investment issues, some start their livelihood after getting assistance. It also boosts their earnings, product safety, and production growth.



NUMBER AT A GLANCE

S. No	Activities	BENEFICIARY PARTICIPATION
1	Leadership Skill for SHG leaders	120
2	Gender Training for women	185
3	Business Development for Cluster leaders	120
4	Cluster and Federation training for SHG leaders	80
5	federation Training for Cluster Leaders	45
6	Upskilling Training of women	75
7	Livelihood Retention	590



SKILL DEVELOPMENT PROJECT

Major Activities

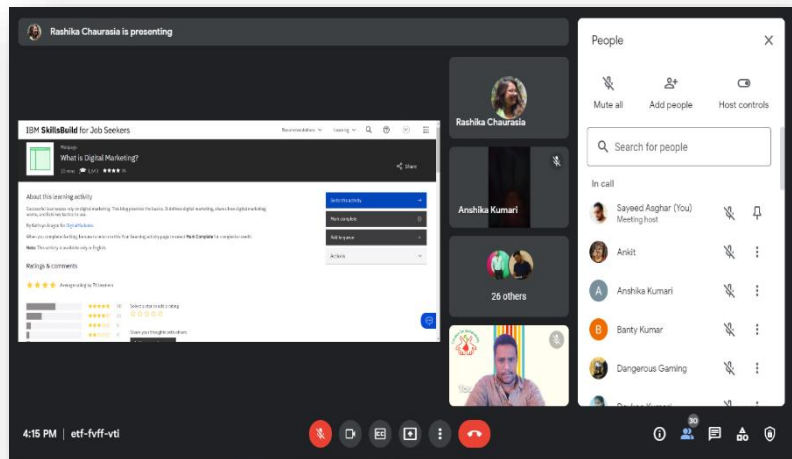
PROJECT KAUSHAL YUVA PROGRAM

Creation Welfare Society also delivers quality skills training and professional knowledge to the youth to enhance their employability and skill to meet market demand for manpower. Creation Welfare Society is a partner organization of a skill training program launched by Bihar Skill Development Mission. Creation Welfare Society successfully runs two Skill development Centres in Bihar Muzaffarpur & Kishanganj Districts. So far, **more than 1450** youth learned nuances of soft skills and basic computer literacy which increased their employability.



COLLABORATION WITH IBM SKILLS BUILD & CSR BOX

Creation Welfare Society collaborated with IBM Skills Build, and CSRBOX to enhance employment opportunities for students by imparting industry-relevant technical skills, Professional skills, and Job readiness skills.



IBM Skills Build is a free access digital learning platform with more than 7500 learning activities that focuses on industry-relevant skill development in students and jobseekers above 18 years of age. On successful completion of certain courses, **more than 300** youths earned IBM certified badges and certificates which will help them showcase the latest industry-relevant skills that they have acquired.

COLLABORATION WITH ELIOS HEALTHCARE

Technologies such as digitalization, artificial learning, and virtual classes have played a major role in the education sector. To address the challenges Creation Welfare Society collaborated with Elios Health Care e-learning platform DG Skills to provide free education to the students whose studies have suffered during this pandemic.



Through DG skills we started remedial classes for 7th to 12th standard students to support them to continue their higher education, provided technical based online training programs such as Financial Literacy training, training in the Retail & Hospitality sector to enhance their employability skills, and free online career counseling. More than **4500 youth & women** received training through this online platform of learning.

EDUCATION PROJECT

Major Activities

COLLABORATION WITH BYJU'S

It is beyond doubt that the COVID-19 pandemic unpleasantly affected education. Schools and colleges were closed to reduce the impact of COVID-19. Mostly middle class & lower class were highly affected because of the closure of schools & colleges. As schools took initiative to conduct classes online but there are a lot of



problems such as network issues. It has been seen students struggle a lot to connect to the session due to internet issues. Many times, teachers are not audible, not visible, and much more. In such cases of network disruption, all the students start to talk at the same time which again creates another mess. The proper conduction of classes and restarting the same class is not

possible for the school management. Due to this many students suffer to score good grades in exams. Keeping in mind, the Creation Welfare Society collaborated with BYJUs to curb this issue for the kids of project beneficiaries. The Creation Welfare Society provided free BYJU subscriptions to more than **500 Kids and assisted with 60 Tablets** with one year of Internet subscription for the kids.

FAMILY ASSISTANCE PROGRAM

Major Activities

SUPPORTED BY UWD & INNOVEN CAPITAL

The COVID-19 pandemic has led to the loss of human life and presents an unprecedented challenge to public health, food systems, education, and the world of work. The economic and social



disruption caused by the pandemic is



devastating millions of people who are at risk of falling into extreme poverty. Informal economy workers are particularly vulnerable because the majority lack social protection and access to quality health care and have lost access to productive assets. Without the means to earn an income during lockdowns, many are unable to feed themselves and their families. For most, no income means no food, or, at best, less food and less nutritious

food. Creation Welfare Society assisted 4 families who lost earner in their family due to COVID-19 with help of UWD & INNOVEN. The families were assisted with Cash Assistance, Digital Education Assistance, Ration Kits, Career Counselling, and free medical health check-up for a year.

EVENTS

Major Activities

INTERNATIONAL WOMEN'S DAY CELEBRATION

International women's day celebration event has been organized for women entrepreneurs under the Micro Linkage Support program on 8th March 2022 at Community Hall, S-Block Sultanpuri.



Micro linkage support is a program under the Swawalamban project to provide handholding support to avail government services or facilities for women engaged in livelihood.



Women entrepreneurs associated with the project joined the celebration and were accompanied by the Creation Welfare Society team. 40 women entrepreneur project beneficiaries were honored for their past performance and achievement. The honorable guests from MSME, OKHLA, Govt. of India, Mrs. Shakti Rani, Mr. Neeraj Sharma (Assistant Director), and Mr. Ravi Ranjan (Investigator) have joined the celebration.



The occasion was graced by Mr. Naiyer Tanwir (Secretary, CWS) who highlighted the statistical percentage of the women's participation in the project and emphasized women's overall development and empowerment. The guests Mrs.

Shakti Rani, Mr. Neeraj Sharma (Assistant Director), and Mr. Ravi Ranjan (Investigator) from MSME were honored and welcomed by the leaders of the federation Bond of Women.



All resource person from MSME briefed about the MSME and how they help to start a new business. Honorable guests from MSME visited the exhibition area,



where SHG members engaged in livelihood installed their respective stalls to

display their work. All the guests took a keen interest in the work of the stall owners and openly discussed how they may assist them in market linkage through Trade fairs and in the market.

Rashtriya Mahila Kosh Support

To keep in mind the capacity building and strengthening of the SHGs, the **General Manager of Rashtriya Mahila Kosh Mr. Praveen Bhardwaj** was invited to impart the training of SHG Leaders for Cluster level federation. RMK is that of a facilitating



agency wherein RMK provides

loans to NGO-MFIs termed as Intermediary Organizations (IMO) which on-lend to Self Help Groups (SHGs) of women. RMK extends micro-credit to the women in the informal sector in a client-friendly, without collateral, and a hassle-free manner for income generation activities. RMK has taken several promotional measures to popularize the concept of micro-financing, enterprise development, thrift, and credit, formation, and strengthening of Women-SHG through intermediary organizations.

In the session, Mr. Praveen Bhardwaj from RMK discussed the objective and nature of assistance they provide in RMK. He discussed how women through SHGs can achieve economic independence through Cluster level Federation like:

- Sustenance of their existing employment.
- Generation of further employment.

- Asset Creation.
- Surging consumption social and contingent needs.

A training by Mr. Praveen Bhardwaj helped women to understand income levels and control over income leading to greater levels of economic independence, microfinance, new business ideas as a large group, access to networks and



markets giving the wider experience of the world outside the home, access to information and possibilities for the development of other social roles, enhancing perceptions of women's contribution to household income and family welfare, motivated and strengthened the entrepreneurial quality.

SUCCESS STORIES

Khushboo Rani

My name is Khushboo Rani and I am a resident of Aman Vihar New Delhi. I belong to a well-to-do family. After my schooling, my parents fixed my marriage in Haryana to a decent family. There were quarrels with my in-laws due to my husband's bad habit of drinking alcohol and gambling. Slowly their habits started increasing to the extent where he started harassing me to get money from my parents. Seeing me tensed, my parents used to send money, so he doesn't harass me. Everyone wait until a child is responsibility will his bad habits. baby girl. Everyone in started beating me baby was a girl, not a realized that my daughter. So, with torturing my day my drunk to light my daughter sake of my daughter,



used to say that born. The make him stop Finally, I had a my in-laws because the boy. They weakness is my me, they started daughter. One husband tried on fire. For the I left everything

and came back to Delhi. I started taking tuition at my parents' house. Everything hadn't even fallen in place when my brother got married. My sister-in-law started thinking that my parents will favor me and my daughter which resulted in more quarrels and fights. My parents used to say that I already ruined my house and I need not do the same to my brother. Suddenly my mother expired due to a heart attack. Now there was no one left who would listen to me. I moved into a rented house with my princess 'Pari '. I started teaching in the same school where my daughter studied. But due to the coronavirus, the school got closed.

I joined retail training at Swawalamban, they told me about the retail course and then job opportunity also provides by them free of cost without having a second thought I reached to the Centre where I enquire about the course and the job available according to my qualification. During the training I felt very relaxed and stress-free because the way staff dealt with us was very friendly and made us comfortable for the moment, I felt very relaxed and within a few days, I felt them like a family. I got the opportunity from the Swawalamban in Akiko Global where I got selected as a Tele caller in Yes bank process with a salary of 16000/- + incentives per month. When I joined the Centre, I discussed with my mam that I wanted a job with a salary of a minimum of 15000/- per month. I was so happy that God connect with this Centre for a reason.

“Thanks to the team of Swawalamban for their efforts”.

Renu

“Nirnay lene ki der hoti hai, Zariya toh nikal hi jata hai.”.

Renu lives in Hari Enclave with a husband & a daughter. Her husband is in a private job. She wanted to become the helping hand of the family. She enrolled in Parlour upskilling training organized under the project to learn the nuances of parlor skills. And willing to open a parlor shop but due to capital investment, she was unable to open a parlor shop. When she heard from the project staff about the livelihood assistance drive within the project and after the verification by project staff, she received parlor equipment to start the livelihood which saved her capital investment for the parlor. She has opened her parlor shop within the community initially she earns ₹2000- 3000 per month profit margin from the parlor. Now she is saying this assistance make my parlor more presentable and I will earn more profit.



She says “Creation Welfare Sanshtha se Business Development, Financial Literacy, Gender jaisi training me bhag liya hai. In trainings me bhag lene se mujh me bahut aatma vishwas badha, bachat krna seekha, gender ka matlab seekha. Khud ka kaam shuru krna chahti thi toh yha se parlor ki training me hissa liya. Aaj mai khud ka parlor chalati hoon ghar se. Ye dekh kr Creation wali Didi ne mujhe Parlor Chair bhi dilayi NGO ki taraf se jisse mujhe aur asani ho gyi uski lagat maine dushre samano me lagane se aamdani badha saki.”

Bhawana

“I am a proud daughter of my parents”

Bhawna lives in Sultanpuri. She has two sisters and a brother. Her father is sick for two years and her mother could not work due to his husband's sickness. Bhawana is the elder sister and studied up to 12th. She needed a job because there was no earning member in the family. She was unable to find a suitable job and nobody in the family was earning. When she heard about training in Retail (JOVT) in the Swawalamban project. She enrolled herself in the training. Now she is placed in A.S Franchise in Tele Sales and her in-hand salary is ₹9000 per month. Now she is capable of supporting the family with household expenses.



Now she is placed in A.S Franchise in Tele Sales and her in-hand salary is ₹9000 per month. Now she is capable of supporting the family with household expenses.

She says “I have a dream to continue my education, but due to financial crises I was not able to continue my education, after joining the SHG I have been encouraged by Swawalamban staff to restart my study. I took JOVT training from the Swawalamban project in Retail. After successful completion of training, I got a job. CWS provided me with TAB to continue my education I am taking online classes. Thanks to Creation Welfare Society who helped me to achieve my goal and support when it is required.”

Laxmi

“Limitations are myths”

Laxmi lives at Raj Park, Sultanpuri along with her joint family and there are 11 members in the family. Her father is a paralyzed patient and his brother is the only bread earner of the family. Lockdown has made her family's economic condition worse day by day as her brother lost his job in the second Pandemic Lockdown. She wanted to join her brother's hands and earn money for the family. She was unable to arrange a job interview as she has no idea about the market. One day she met our mobilizer and came to know about the project's different activities. She took financial Digital Literacy training and decided to take enrolment in a retail course. As income was always a serious concern of her family as there are no other sources of income. She took enrolment in the retail

course. During her training, she learned how to face interviews, communication & computer skills. After one month of training, she was aware of the Professional World, Working Atmosphere as



she took On Job Training that taught her How to handle the Clients and face work pressure. It boosted her confidence and made her work-ready. She got a job at AKIKO GLOBAL SERVICES PVT LTD as a Telesales Associate & her salary is INR-12000 per month. she is thankful to UWD, and the Swawalamban staff for this opportunity.

Rajkumari

Rajkumari a member of unique SHG, under RZ Block of Kirari, New Delhi owns a Beauty Parlour and she is making an income of Rs. 8000/- per month. After facing so many hustles in life for 43 years finally, the day came was much awaited by her.

After marriage happiness sulk from her life. Her mother-in-Law used to suffer from different diseases and almost all the income of the family has to spend on her treatment.



After joining the SHG group, Rajkumari realized that she has ample scope for learning business nuances and can run a beauty Parlour as she knows beautician's skills. She realized that her skills and financial assistance can make her beauty parlor successful and she can get recognition and status in society. She took two pieces of training, Business Development,

and Financial Literacy training that not only made a clear picture of running a successful beauty parlor but also how to manage the required fund for the same.

Unique SHG of which Rajkumari is a member had taken a loan of Rs. 10,000/- from the SHG to set up the additional Beauty Parlour. She also invested some amount from her saving that is saved by her in the group. She has saved Rs-4000 in the group through the monthly meeting. The loan helped her with this prospect and gradually she is able to increase customer day by day. Now she is paying loan EMI on time. Now she has opened a beauty Parlour training Centre near to her Beauty Parlour Shop. She thankful to entire Swawalamban team for reaching to her and making her dream true. Further she says



“Abhi main purna roop se aatamnirbhar hu. Apna khud ka kaam utha pati hu jisse na kewal main paisa kamati hu balki mere parivaar me meri Izzat bhi badhi hai. Meri aatamwishvas vi badha hai aur ye sab aap logo ki wajah se ho paya hai”

Now, I am self-dependent and taking order as per my convenience. I became the earning hand of my family. Due to this I earned more respect. It has also increased my self-confidence and all this could be possible due to Swawalamban team and donor support.

Geeta

“Proper guidance is way to success”

Geeta is a resident of N-Block Mangolpuri. She is living in a joint family and her husband is a daily wager who works in wooden work. Her family was conservative and she was limited to her household chores. She was not allowed to go outside of her home without her law's permission. She met with the field officer of the Creation Welfare Society while she was visiting her neighbor. She saw the SHG meetings and actively listened to the process. She asked permission from her laws and joined the group. She has been chosen as a cashier in Bhartiya Nari SHG by all members. After two- or three-monthly meetings we saw significant changes in her. She became more vocal and confident. She also got support from her laws after observing the changes in her persona. She was interested in stitching works at home, when she heard about stitching training was going to organize. She enrolled herself in an advanced stitching course at Samriddhi Centre. After completing the training she wanted to start stitching work from to support her family. She shared her interest with the Creation Welfare society team members. Creation Welfare Society assisted her with a sewing machine under the Start-Up assistance initiative of the Samriddhi project.



Now she is capable of earning around ₹3000 – ₹4000 per month and she has a dream to open a boutique shop in her community.

She say's "Samirddhi project hum jaisi mahilao ko haunsla dene ka kaam karti hai, mujhe is project se haunsla hi nhi, Hunar aur kamayi krne ki disha bhi mili hai."

Jamna Devi

"The road to success became easy"

Jamna Devi is a resident of O-Block Mangolpuri. She is living with her husband and three kids. She is an active member of EKTA SHG, the group was formed in 2019 having 15 members and now the total cumulative saving of the SHG is ₹43,500/-. Her family was facing financial issues because his husband has no



stable job, and the children grew up and were facing financial issues for their studies. She used to be troubled by all these petty worries.

When Jamna came to know about the Samriddhi Project objectives, she joined the program by joining EKTA SHG. She actively participated in training such as Financial Literacy, Business development, etc., organized under the Samriddhi program. These workshops helped her to understand banking facilities, the required documents to open a bank account, etc. She could open a bank account on her own. Even she has opened her account at the Post Office to avail of other financial benefits provided by the government. She was struggling to start a livelihood. She knew about tailoring and was waiting to save enough money or to lend money from the SHG to purchase a sewing machine. In SHG monthly saving meeting, when she shared her issues and plan the Samriddhi team decided to assist her with a sewing machine under the Start-Up assistance initiative of the Samriddhi Program which gave her a chance to start her livelihood when she needed the most.

Now she is capable of earning ₹4000-5000/month by fulfilling the orders of her community.

She say's "Samriddhi program k dwara jo Creation Welfare Society wale mam, sikhane kay sath sath saman de k jo madad krti hai unke liye tahe dil se dhanyawad, aur hum prarthna karte hai ki ye project aur didi log khoob taraqqi kare aur mere jaisi anya mahilao ko bhi iska labh pahunchaye."

Suman

"Transformation of life"

Suman lives in Mangolpuri and she is a member of Bhawna-2 SHG. Her husband does tailor work in Mangolpuri. Bhawna-2 SHG was formed in January 2021; it comprises 20 members and has ₹24,300/- total cumulative savings. Suman was working as a maid in her area and had no savings or bank account. After associating with the Samriddhi program, she got Financial Literacy training and get to know the importance of a bank account,



documents requirements for opening a bank account, savings, and insurance policies. She applied for her Pan Card from the Pan Card Camp organized under Samriddhi Project and also, she applied for Labour Card with the help of the Samriddhi Team. Suman did not like housekeeping work, she used to learn sewing work at home. She wanted to start the sewing work like her husband but due to financial issues, she couldn't. In monthly saving meetings, the Samriddhi team selected her to assist with the overlock sewing machine.

Now her husband stitch clothes and she does overlock on those stitched clothes and became the helping hand of her husband. And their family income increased from ₹3000 to 4000 per month.

She Says "Samriddhi project se judne k baad mera atmavishwas bahut badha aur Samriddhi ki team ne mujhe ek nayi shuruwat karne ka avsar diya."

Soniya

“It’s never too late to change anyone’s mind.”

Soniya, resident of B Block Sultanpuri. She is the cashier of Bulandi SHG and her total saving is ₹1700/-. She is living in a joint family with In-laws and brother-in-Law. She has a son and a daughter. She belongs to a very conservative family where women were not allowed to go outside. She was also limited to household chores. During mobilization, she met with the Project Staff where she got to know about the SHG formation and program objectives of the Samriddhi Project. She asked for



permission from the family and became a member of SHG. After multiple SHG meetings when she heard about the different training she has to join, she discussed it with her husband and family. She got permission to attend the training. She enrolled herself in stitching. She used to stitch clothes but had a basic knowledge of stitching. She joined the training for learning cutting, interlock, and overlock and wanted to start her boutique at home. After training, she started the stitching work in her community and became a helping hand for her family. After seeing the changes in her personality, confident and become independent which inspired her family. She also started to support her family financially and do savings in the group on her own. After observing these changes her family also loosen the restriction and showed their support. As a result, she is not only engaged in livelihood, she became a leader of the Mahila Samriddhi Cluster of B-Block which comprises 300 women in the cluster.

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Anita

“Learning Skills doesn’t go in vain”

Anita is President of Bhoomika SHG which comprises 10 members and was formed on 10/01/2020. She is living in a rented house at Mangolpuri. She used to bring unstitched cloths from factories at per piece rate for stitching and this was the only source of her income. Through the Self-Help Group network, Anita took knitting training. She has learned Knitting work and started knitting work for her livelihood. She earns ₹3000 to ₹4000 from knitting work too.



She Says’ Sanstha se judne ka baad maine naya Hunar sikha jisse meri kamayi me badhotri hui aur ye dekh kr mere group ki aur mahilaye is kaam se judd gyi waha se training lene k baad. Aaj do char aur kaam kr k bahut Khushi hoti hai.”

Abha Jhaa

“Raah kitni bhi mushkil ho, Manzil mil hi jaati hai.”

Abha Jha is a member of Sathiya SHG. The group was formed in September 2020 and her saving is ₹1050 to date. She belongs to Bihar and was brought up in Jharkhand as her father had a job there. She did graduation from Jharkhand. She got married in 2004. Since she is living in Delhi. Her marital life was not so good, her husband was a drunkard. She somehow separated from her husband and left the house with



her two kids. She started tutoring kids for earning in her community. In the COVID pandemic, she lost students due to the COVID lockdown and got worried about the future. When the project team heard her in the online saving meeting during the lockdown, project staff provided her with PPE stitching work for her survival.

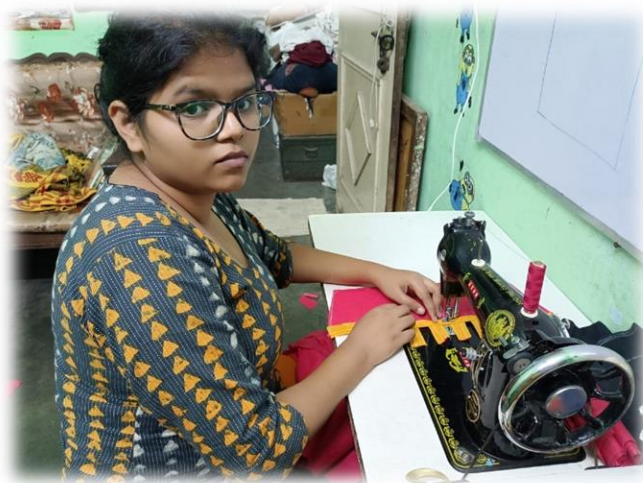
After the pandemic, she enrolled herself in an advanced stitching course from the project. Now she full-fledged involve in stitching work for her earnings. Now she is capable of earning ₹ 7000-8000 per month profit from the stitching work.

She Says “Mai Abha Jha, Sathiya SHG se, aaj mai aatma nirbhar hoo, bachat ke fayde jaanti hoo, parivar ko Samriddhi tareekey se chala na seekh gyi hoo. Maine Swawalamban project se stitiching shikh kar apna stitching ka kaam suru kiya hai. Main apni income se bache ka tuition fees and ghar ka Rashan mangwati hu. Raste bhut hai par chalna seekhna padta hai, jo Creation Welfare Society aur yha k Madam logo ne seekhaya hai.”

Kumkum

“Needed a Push”

Kumkum is 23 years old and associated with Naya Sapna SHG since 2019. She has saved ₹3600 in her SHG. She lives in O-Block of Mangolpuri. Father lost her job in the pandemic. He was only the breadwinner for her family. She took stitching training and started her boutique shop named “Kumkum Boutique”. And now she has proper income to support her family.



She says “I was trained in stitching but by the time as fashion changed there is a need to polish the skills, Creation Welfare Society has given me a platform where I learned the advanced stitching skill that made me more confident and skillful. Which pushed me to open my

stitching training center. Stitching Centre become earning source for us. I earn Rs-3500-4500 per month.”