



# ANNUAL REPORT 2019-2021

## Creation Welfare Society

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# PREFACE

This year we all faced a great challenge in our daily life “Covid-19 Pandemic”. Despite lots of challenges, our front-line warriors have done remarkable work to serve our community and it also helped us in bringing the community closer. We are thankful to our donors and community for their trust in us and keep the work of change going on.

Undoubtedly our journey of change is full of learning, with plenty of both successes and challenges. We realize the need to be more strategic in our choice of issues, approaches, and utilization of resources to maximize our impact on society and achieving the mission.

Our success depends on the expertise and talent of our people. None of this would have been possible without the support of our stakeholders – funders, government partners, academic partners, and volunteers - who have all contributed in a significant manner. We take this opportunity to thank each one of you for your belief in our work and your continued support.

Finally, I would like to thank the true ‘heroes’ of the organization – our staff who toil hard in demanding environments to improve the living conditions of the most vulnerable women, farmers, and children, to take us closer to our vision of “To bring social security services at the doorstep of every poor (needy)”

## Who We Are?

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

CWS is working towards Women Empowerment, Holistic Livelihood Development (Financial Inclusion, Skill Development, and Food Security) Health, Agriculture, Education, Water and Environmental Sanitation (WASH), and Research. The targeted populations of CWS are primarily women from poor households belonging to Below Poverty Line, SCs and Backward castes, and religious minorities including Muslims. CWS has direct interventions in the field through action-based research initiatives.

“To bring social security services at the doorstep of every poor (needy)” is the key principle of CWS.

# MISSION

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”.

**Development initiatives of CWS can be classified as under**

**Women Empowerment:** Empowerment of women through Upskilling, Vocational Training, Financial Literacy, Employability and Entrepreneurship training, education, economic and social activities.

**Skill Training:** Job Oriented Vocational training and self-employment of rural and urban youth; Financial Literacy, Upskilling, Agriculture: - Integrated sustainable agricultural development.

**Research & Survey:** Village wise Household survey, study & evolution of SC, Backward caste & Minority.

**Awareness Creation:** Awareness Program, Road Show, Nukkad-Natak & Cultural Show.

**Cluster Approach:** Microcredit, Microfinance, Micro-insurance & Micro-enterprises development; Enterprise cluster (LAH).

**Youth Integration:** Social integration and communal harmony.

# MAJOR ACTIVITIES CARRIED OUT DURING THIS FINANCIAL YEAR

## WOMEN EMPOWERMENT & ENTREPRENEURSHIP PROJECT

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### GARMENTS FOR GOODS (G4G) PROJECT AT SULTANPURI, DELHI

#### SHG Formation, Financial Literacy Training, Stitching Training (Basic & Advance) & Livelihood

The objective of the program to provide a systematic approach to SHG members in graduating from microfinance to micro-enterprise. Creation of need-based infrastructure attracting more producers and bulk buyers.

It is a supplemental effort to upgrade/ develop the skill and preliminary business acumen of SHG members to enable them to cope up with the issues to run a successful enterprise for income generation/ livelihood. To address the problems of livelihood through engaging women in the garments industry (sewing and stitching) based income generation activities and capacity building of them on leadership and technical aspects of cost-effective production in (garments) industry.

### Major Activities of the project

#### Savings Meeting of SHG

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 issue every month SHG savings were conducted as decided day and time on MOM of SHGs. Till March 2020, there are 92 SHG groups with 1082 women. The total cumulative saving of the 92 SHGs is ₹9,84,260/- rupees and the total Inter lending amount is ₹2,45,600/- rupees.



**SHG Meetings**

## Financial Literacy Training

Total of 5020 women attended the Financial Literacy Trainings. These sessions were conducted by Creation Welfare Society, facilitated by consultant Trainer Mr. Sabbar Tousif. He is a Financial Inclusion & livelihood professional (MBA, Finance) with 18+ years of experience in areas of, Micro-Enterprise/small business, livelihood, Microfinance, Agri-Business, consulting, Business correspondent, and Retail Banking.

The purpose of the workshop is to make women self-dependent financially, how our minor steps can play major roles in our financial condition and why preplanning is required to live a financially stable life. How to operate a bank account and saving. Also, aware them about different government schemes like Pradhan Mantri Jan Dhan Yojana (PMJDY), Sukanya Samridhi Yojana, Atal Pension Yojana (APY).



**Financial Literacy Training Session**

## Stitching Training (Advance & Basic Course)

The project intends to address the problems of livelihood through engaging women in the garments industry (sewing and stitching) based on income generation activities and capacity building of them on leadership and technical aspects of cost-effective production in (garments) industry.

Total 501 women were trained in this financial year.

In which 303 women were trained in Basic Stitching Course & 198 women were trained in Advance Stitching Course.



**G4G Stitching Training Center**

## Livelihood (Occupation of SHG Members)

Targeted community women are engaged in various occupations for earning their livelihood. Information about the occupation of the SHG members' understudy was collected which are as follows:

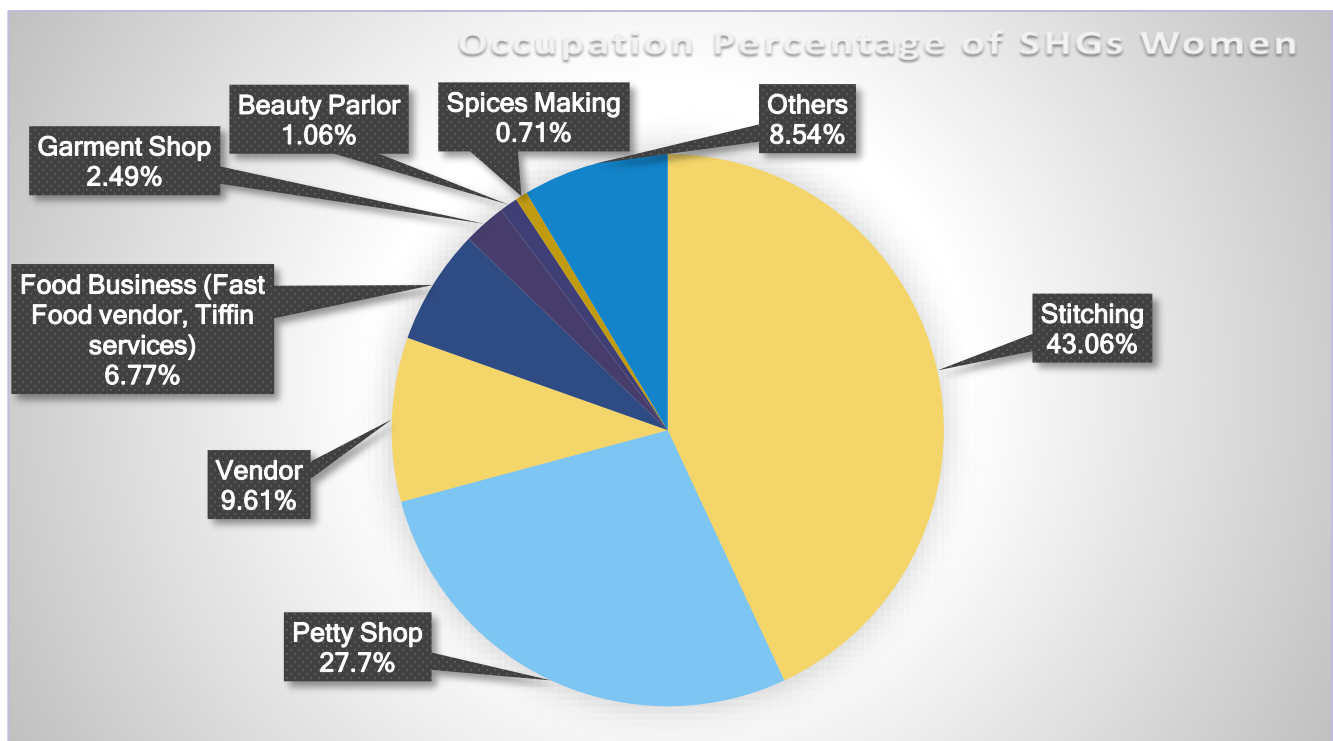
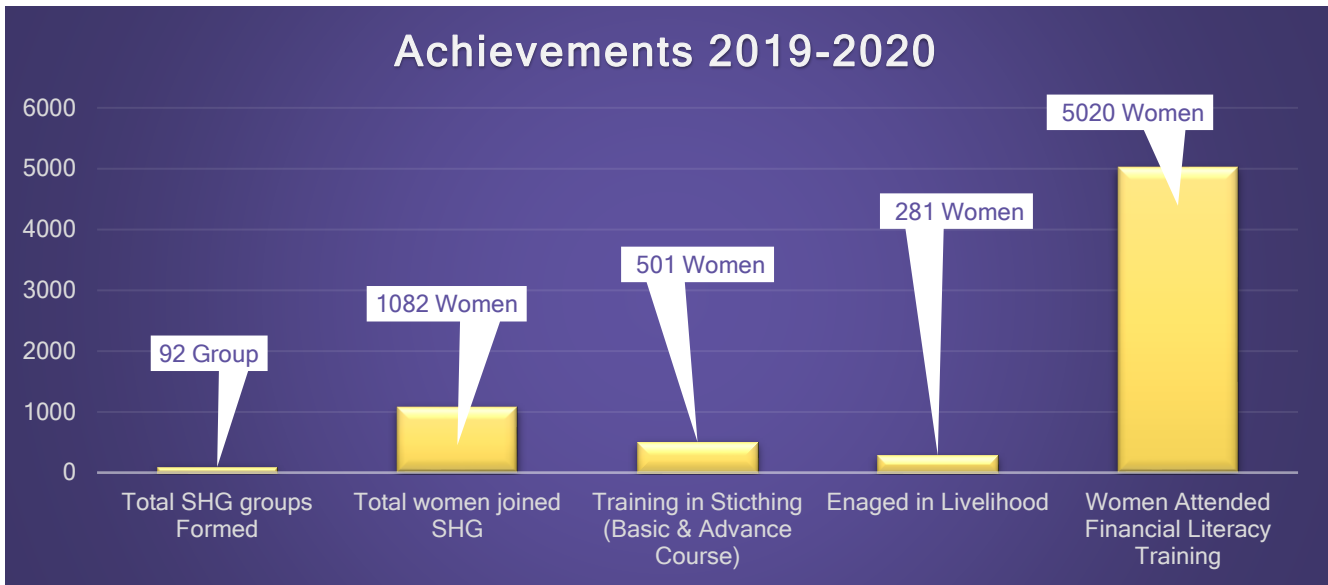


### Livelihood Engagement

S.No	Occupation of the Beneficiaries	No. Of Beneficiaries	Percentage of Occupation wise
1.	Stitching	121	43.06%
2.	Petty Shop	78	27.7%
3.	Vendor	27	9.61%
4.	Food Business (Fast Food vendor, Tiffin services)	19	6.77%
5.	Garment Shop	7	2.49%
6.	Beauty Parlor	3	1.06%
7.	Spices Making	2	0.71%
8.	Others	24	8.54%
	Total	281	

## MILESTONES

- ❖ 92 SHGs were formed with 1082 women in this fiscal year.
- ❖ 501 women received Stitching Training in Basic and Advance course.
- ❖ 281 women associated with the project are engaged in the different income generated livelihood activities such as a petty shop, fast food, Stitching, garments shop, boutiques in this fiscal year.
- ❖ 5020 women participated in financial literacy training in this financial year





# **SAMRIDDDHI PROJECT AT SULTANPURI AND ITS ADJACENT AREA, DELHI**

## **SHG Formation, Financial Literacy Training, Up-Skilling & Livelihood**

The project targets creating women entrepreneurs by building their entrepreneurial and technical capacity undertaking women holistic development by capacity building on gender and life skills. The target areas are the resettlement colony, the slum of Sultanpuri, and its surroundings (North West Delhi).

### **The Specific objectives of the project-**

- A. Economically empower 250 women from disadvantaged households for a better quality of life.
- B. Build sustainability of change through handholding and support to women entrepreneurs to consolidate and grow their business.
- C. 1000 community women will undergo basic training in financial literacy.

## **Major Activities of the project**

### **Self Help Group Formation**

To encourage the habit of saving among women and facilitate the accumulation of their capital resources. 80 SHGs group were formed this financial year. There are 1045 women associated with the SHGs and doing monthly savings of RS- 50 to 200 per month. Till March 2020, there are 80 SHG groups with 1045 women. The total cumulative saving of the 80 SHGs is ₹16,40,284/- rupees and the total Inter lending amount is ₹9,24,200/- rupees.



**SHG Meeting**

## Financial Literacy Training

The purpose of the training is to make women self-dependent financially, how our minor steps can play major roles in our financial condition and why preplanning is required to live a financially stable life. How to operate a bank account and saving. Also, make them aware of different government schemes like Pradhan Mantri Jan Dhan Yojana (PMJDY), Sukanya Samriddhi Yojana, Atal Pension Yojana (APY).

A total of 1300 women attended the Financial Literacy Trainings.



**Financial Literacy Training Session**

## Business Development Training

207 women inculcated with the nuances of business development in this financial year, 254 women have started their Micro Enterprises after the training so far.



**Business Development Training Session**

## Gender and Life Skill Training

Gender and Life skill training organized by CWS and 315 women had attended the sessions. The training has helped women to understand the stereotype society traits and how to overcome or tackle them efficiently, empowered them 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.



**Gender and Life Skill Training Session**

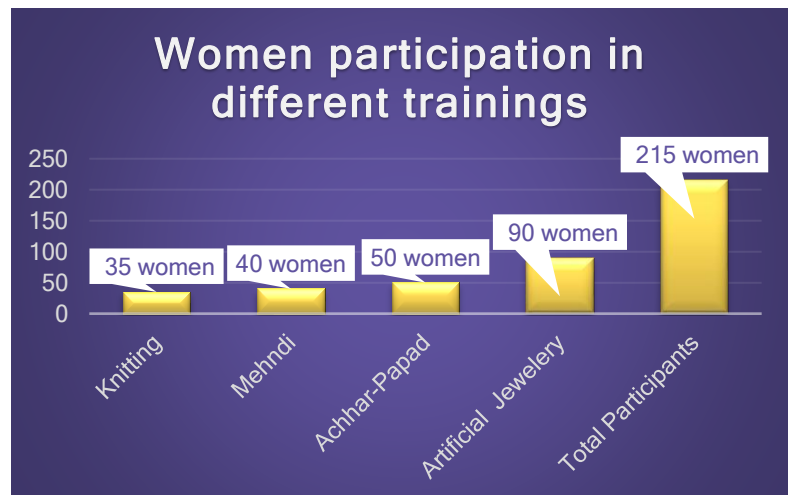
## Upskilling Training

215 women received different upskilling training like Knitting, Mehndi, artificial jewelry making, Achar Papad making and learned the nuances and designed & recipes.



Up-Skilling Training

Different Up-Skilling Training	No. of Participants
Knitting	35
Mehndi	40
Achhar-Papad	50
Artificial Jewellery Making	90
<b>Total Participants</b>	<b>215</b>



## Engaged in Livelihood

Earning Member Status: 254 Beneficiaries become the earning hand of their family this year. 58 % of families have experienced an increase in their family monthly income whose received Business Development Trainings.



## Livelihood Engagement

## Start-Up Assistance

Samridhi project intends to make an impact in the lives of women female entrepreneurs by improving its support to the capacity building along with handholding of female entrepreneurs & working women. Hence Creation Welfare Society provided Start-Up assistance to 176 women who run their businesses to increase their income. Under the Start-Up assistance, the Creation Welfare Society took the various step to assist the women in registering them for Udyam Adhar, linking their business from the bank, applying for PAN card, Vendor License and providing raw material, assets such as Sewing Machine, Counter, Rack, Foot Paddle, Utensils, Weighing Machine, etc.



## Start-Up Assistance (Assets & Documentation)

## Exposure Visit- Hunar Hat (New Delhi)

As a part of women entrepreneurship training of the SHG members, an exposure visit was arranged by Creation Welfare Society to Skill Fare named “Hunar Hat” on the lawn of India Gate where more than 250 stalls had been set for them to demonstrate their indigenous hand made products. 44 women from SHG groups or associated with some micro-enterprise with Creation Welfare Society team visited Hunar Hat.



## Exposure Visit

## International Women's Days

International Women's Day was celebrated on 8th March 2020 as a community engagement program at Samriddhi Centre Sultanpuri and an exhibition and sale of products is being held by various SHG groups. 151 women from different SHG participated in the celebration.



## International Women's Day Celebration

## MILESTONES

- ❖ 80 SHGs were formed with 1045 women in this fiscal year.
- ❖ 215 women received different upskilling training like Knitting, Mehndi, artificial jewelry making, Achar Papad making and learned the nuances and designed.
- ❖ 254 women associated with the project are engaged in the different income generated livelihood activities such as a petty shop, fast food, Stitching, garments shop, boutiques in this fiscal year.
- ❖ 1300 women participated in financial literacy training in this financial year.



## **SKILL DEVELOPMENT (Job Oriented Vocational Trainings)**

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### **HUNAR PROJECT AT KHORA (UP)**

An initiative to improve the livelihood and employment of youth.

**GOAL OF THE PROJECT** – The program seeks to maintain and increase the capacity of adolescents and youth to support themselves and to contribute to the wellbeing of those around them by creating an enabling environment for economic and social empowerment. Youth and adolescents from underprivileged communities in Khora slums of Ghaziabad.

#### **OVERALL OBJECTIVE OF THE PROJECT**

Skill training to 250 youth in the first year of implementation and place at least 60% of those receiving certification with employment opportunities with a decent wage.

### **Major Activities of the project**

#### **Mobilization**

Our mobilizers visited Khora Colony and nearby areas to mobilize youths for enrollment in both courses Trainee Associate and Multipurpose Executive that brought us one step closer to achieve the project goal. During reporting tenure, our community reach is 1132 and we got 316 enrollment forms from youths



**Field mobilization for enrollment**



## Screening of Youths

Screening is the process of one-to-one counseling of mobilized students before final enrollment. By screening, we try to convey the benefits of our training and its future benefits. We also try to know the interesting course (Retail or Remedial) of our youths. There is a future, like whether they are planning to visit their native land during the course. After the screening of 386 youths, 316 enrollments were taken in both the courses, Trainee Associate and Remedial in this fiscal year



Screening of youth

## Class Room Training

There were two months' classroom training for all enrolled trainees. All enrolled trainees gone through regular theoretical and practical classes for two months. The following topics covered, Effective Communication, Personality Development, Online Marketing, Orientation of Retail, Customer Behavior, Computer Skills, Interview Skills.



Sessions at the center

## Assessment

All skilled trainees from both courses, Trainee Associate is given their Online Assessment. The Online Assessment was taken by India Skill A third party Assessment Agency, As the assessments are taken by third party assessment agency (India Skill) an impaneled assessment agency with DGENT Government of India & they follow the National Occupational Standard of the industry so it helps us getting updated with changes in core skills questions and market demand. It also helps us in finding skills gaps of our aspirants for which we organized special session.



**Online Assessment**

## Placement Drive

We have provided placement opportunities to our skilled trainees in different companies. 130 trainees have got the job in different companies.



**Youths at the venue for Interview**

### Certification

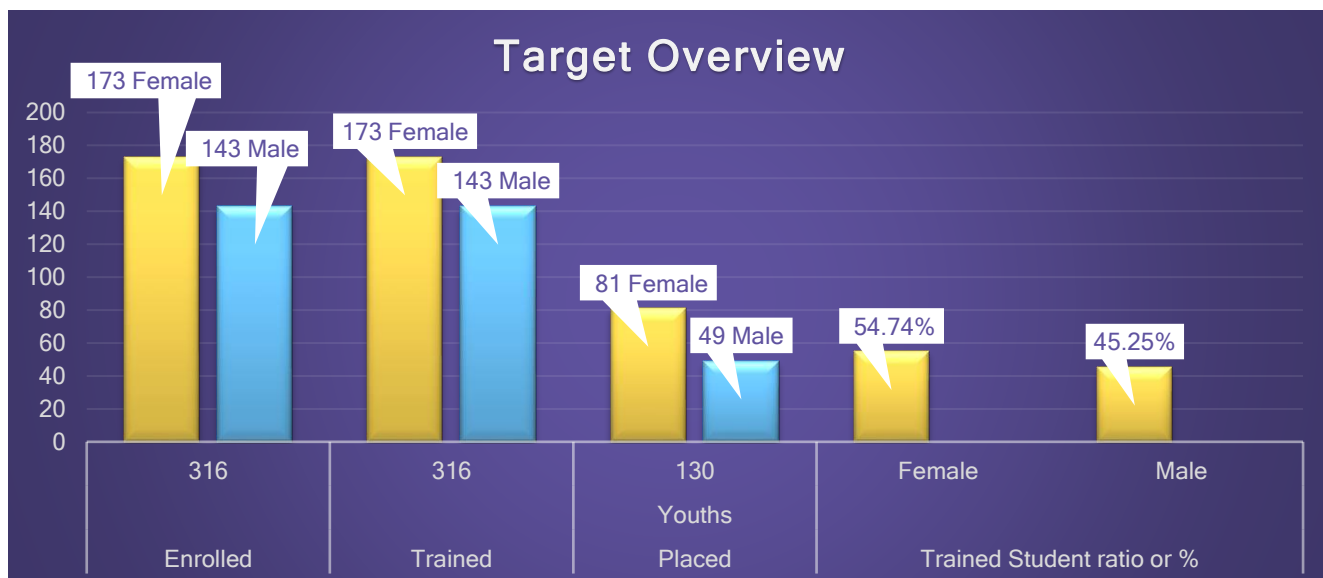
We have organized 3 convocations of skilled trainees at the Hunar center. 316 students received their certificates in this fiscal year.



**Convocation**

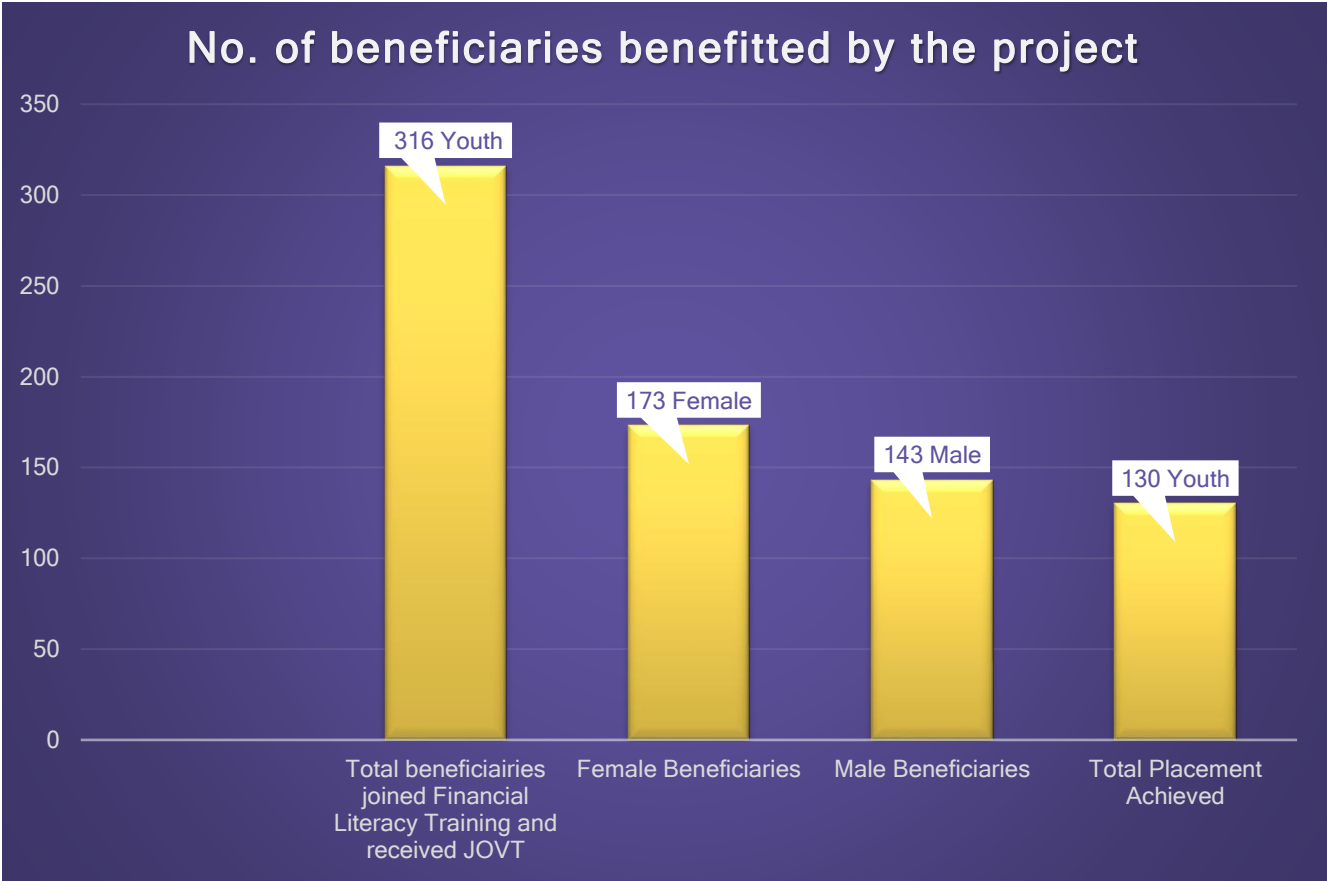
### Total number of beneficiaries/areas covered

Total number of beneficiaries					
	Enrolled	Trained	Placed Youths	Trained Student ratio or %	
Total Enrolled	316	316	130	Female	Male
Female	173	173	81	54.74	45.25
Male	143	143	49		



**MILESTONES**

- ❖ 316 youths provided with JOVT and VTEP training as well as Financial Literacy Training in this financial year.
- ❖ 173 trained under the project are female.
- ❖ 143 trained under the project are male.
- ❖ 130 Skilled youths placed in different companies in this year.



## **SAKSHAM PROJECT, PRAHLADPUR (DELHI)**

**An initiative to improve the livelihood and employment of youth.**

The objective of the program is to improve opportunities for unemployed youths to meet their Social, personal and Economic development objectives by getting a sustainable livelihood.

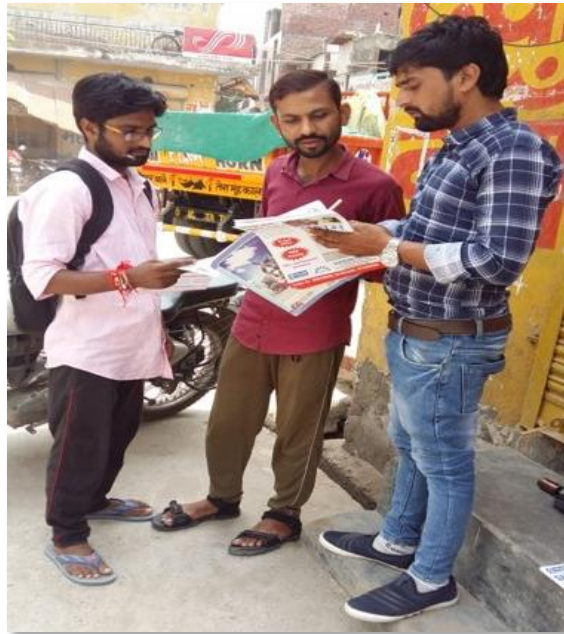
**Target Group** - The unemployed youth (60% women) of the focused area (South & West Delhi) who have the 3As (Attitude, Aptitude, and Ambition) to achieve beyond the opportunities they have been given by helping them to get ready for work. The specific qualification will be:

- ❖ The age group is 18-29 years.

### **Major Activities of the project**

#### **Mobilization**

Our mobilizers visited Pulprahladpur and nearby areas to mobilize youths for enrollment in both courses Trainee Associate, Elderly Caretaker, Mobile Repairing. During this fiscal year, community reach is 1879 and we got 1265 enrollment forms from youths this year while.



**Field Mobilization for enrollment**

## Class Room Training

There were two months' classroom training for all enrolled trainees. All enrolled trainees gone through regular theoretical and practical classes for two months. The following topics covered, Effective Communication, Personality Development, Online Marketing, Orientation of Retail, Customer Behavior, Computer Skills, Interview Skills.



Sessions at the center

## Placement Drive

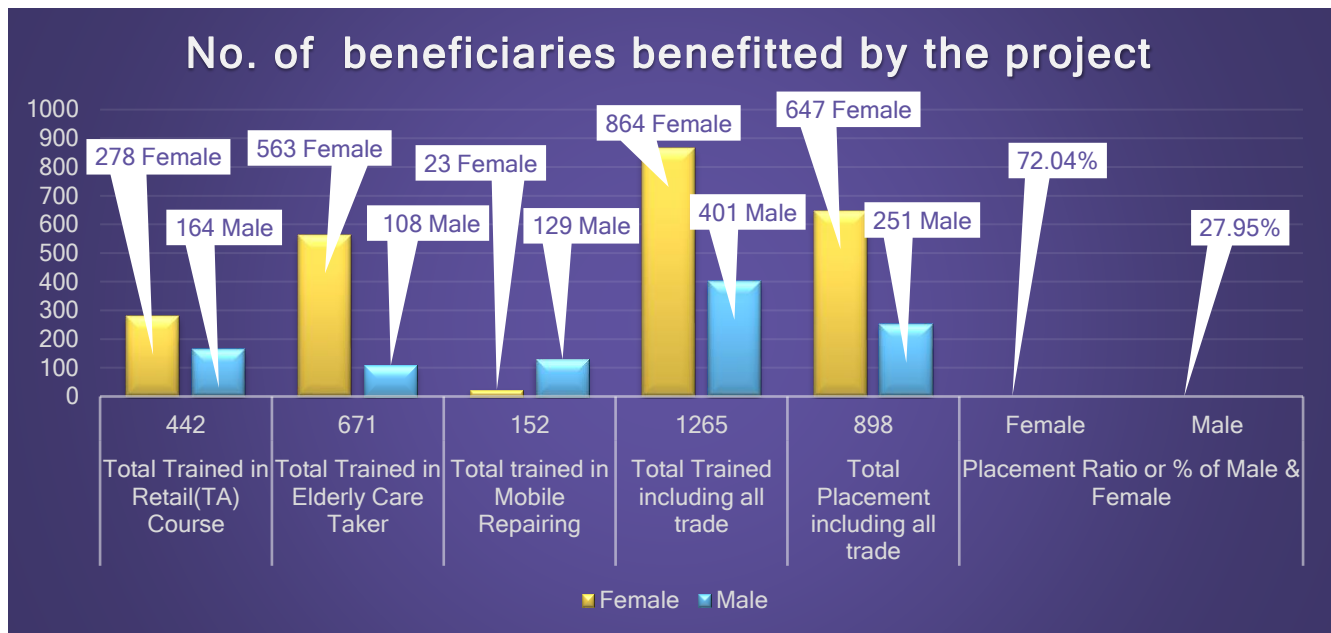
000 trainees have been placed in different companies in this financial year. Our placement partners are Pantaloons, Max Hospital, QRG Hospital, Tata Sky, IKYA, Quess Corp., Land Mark Group, and Amazon, etc.



Youths at the venue for Interview

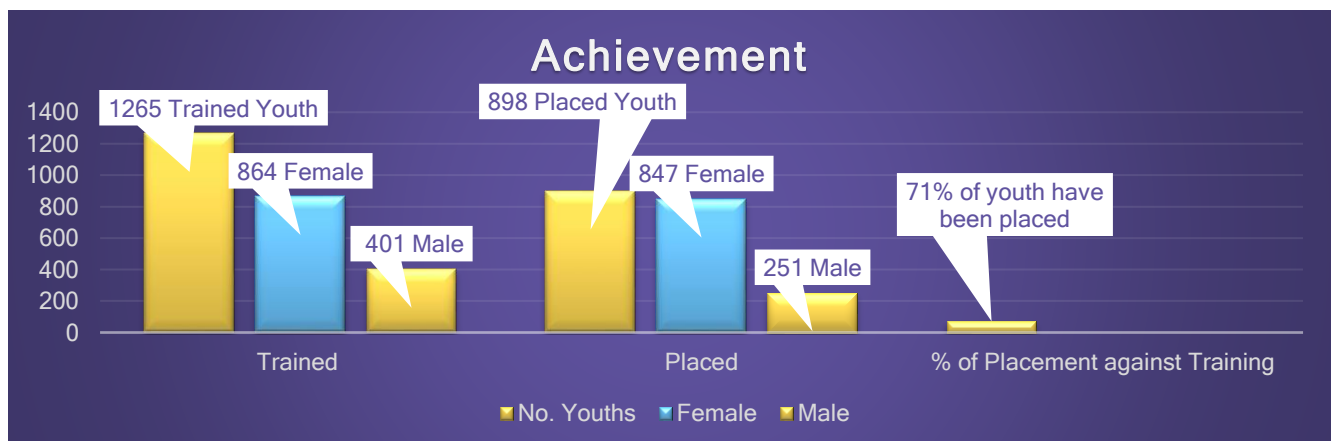
## NUMBER AT A GLANCE

Course	Retail	Elderly Care Taker	Mobile Repairing	Total Trained	Total Placement	Placement Ratio or %	
Total Trained	442	671	152	1265	898	Female	Male
Female	278	563	23	864	647	72.04%	27.95%
Male	164	108	129	401	251		



## MILESTONES

- ❖ 1265 youths provided with JOVT including Mobile Repairing, Retail (Trainee Associate), Elderly care Taker this year.
- ❖ 864 trained under the project are female.
- ❖ 401 trained under the project are male.
- ❖ 898 Skilled youths placed in different companies in this year



## EVENTS & CAMP

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### Free Medical Health and Dental Camps

In an attempt to increase awareness on maternal and child health care, CWS has organized medical health camps at Sultanpuri (New Delhi) and Khora (U.P) where efficacies went through medical checkups. They got free medicines as prescribed by Dr. Samiur Rehman Ex Consultant at Safdarganj Hospital New Delhi. A total of 553 beneficiaries were got the free check-up & medicines so far.



### Health Care Initiative



### Adhar Camp

In India, it is almost impossible to get the benefit of any of the government schemes without the accurate information of the self in documents like Aadhar cards and others. So, it was decided in the project to sensitize women to keep their documents updated and an initiative was taken to conduct an Aadhar Card updating camp at our Sultanpuri Centre.



### Document Support Initiative



## STORIES FROM THE FIELD

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*“No matter what the circumstances don’t give up.”*



**Sunita**, 43 years old belongs to Hamari Ekta Self Help Group. She lost her husband a few years after the marriage. Her husband left her with a huge amount of debt and responsibilities two kids. To fulfill family needs she started working as daily wage labor in a factory. she was not able to bear the family expenses not even taking care of her children. So, she decided to quit the job and started sewing at home as she knew a bit of sewing. It was not enough to fulfill family needs because she knew limited design to stitch. One day she met one of the G4G staff and came to know about the G4G project where she learned different advanced levels of Sewing.

She took Rs- 5000/- loan from the SHG group and bought a sewing machine. She had successfully two installments that Rs-2000/-.

The training has changed the orientation of the family. Now her monthly income is Rs-6000/- to Rs-8000/- per month that is more than double of previous income (before training).

She says “I have paid the fee of my daughter for beautician certificate course and son for shoe designing diploma course from my earning. I wish to make my both children self-dependent. I am glad on being associated with the G4G project that showed me the path of progress”

*“Be determined, everything is easy”*

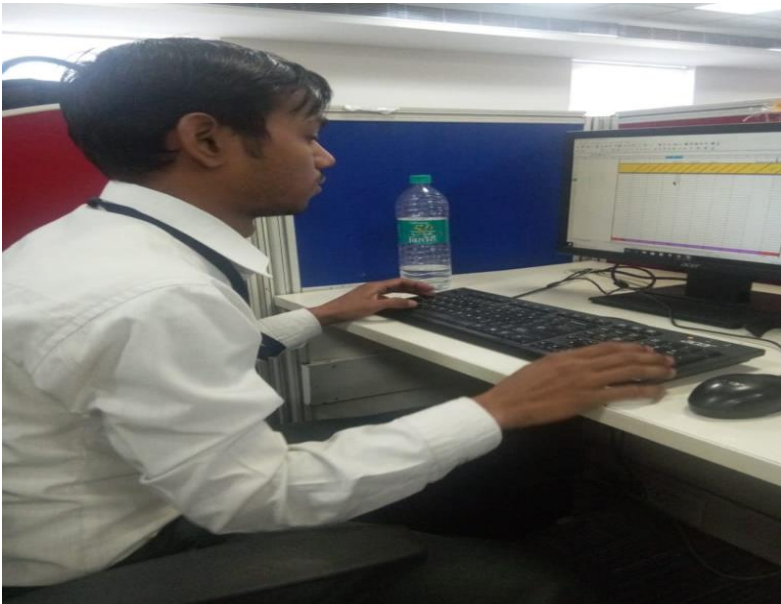


**Rekha** lives in G Block, Sultanpuri, she had a big family in her native family and the financial condition of her family was very critical so that she could not get her study. She got married underage and borne a child after one year of her marriage. Her husband is hard-core daily wage labor and unable to fulfill the basic amenities of the family. She was immense under pressure for her child's education and lastly, she returned to her father's house for better livelihood but yet she was unable to get involved in any income generation activity.

She was under duress because of the poor financial condition of her family and lived isolated. One day she met Samriddhi mobilizer Pratibha at her Gali. She told the mobilizer about the poor condition of her family. Pratibha explained SHG and its benefits. She was eager to join SHG which was already formed in her Gali. She joined the group and started participating in training like Financial Literacy, Gender, Capacity Building, and Business Development. These Training became a game-changer in her life. She came to know how to start a micro-business. She took a loan of Rs. 5000/ from the group and started the business of spices. She purchased raw materials from the market and a digital balance was given to her as startup support from Samriddhi. Her business flourished very well due to her hard labor and soft behavior to the customers. Now her monthly income is about Rs. 7000 to 9000 per month. She is

also repaying her loan installment timely. Now she is capable to provide better education to her child. She is very thankful to Samriddhi Project which has given her a colorful lifestyle in her life.

*“Any obstacle is eliminated with proper guidance”*



**Pramod Sharma**, 21 years old who lost his mother when he was only ten years old.

His father is daily wage labor and has irregular income was always an obstacle in way of his education. He had faced 3 interviews and was unable to clear the interviews. As he does not know Computer and has a low confidence level.

He wanted to learn computer skills but unable to pay fees for any private coaching/institute. He took enrollment in Trainee Associate (Retail) under the Hunar program. The training was included both theoretical and practical classes that helped him to know how to interact with the customer, teamwork, Workplace value, excel, and how to face interview. He has cleared the interview at Health Insurance PPA in his second attempt. Now he is working as a Data entry operator and earns Rs- 12736/- per month.

He has restarted his study and took admission in B.Sc. He is bearing all the expenses of his family.

## **OUTREACH & IMPACT OF THIS PROJECT YEAR**

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- **Creation Welfare Society serves/touches more than 10000 families including Bihar, Uttar Pradesh, Delhi (NCR).**
- **Created Saving habit among 2000 women through SHGs in Slums of Sultanpuri & its adjacent area.**
- **3,330 beneficiaries associated with the Creation Welfare Society are engaged in income-generating activities, Jobs and are Self-Employed with a help of JOVT programs, KYP, SHG, and the Start-Up Assistance program.**
- **Over 6,000 beneficiaries were empowered through Financial Literacy Training Sessions.**
- **Assisted 176 women in their livelihood who run their business by registration in Udyog Adhar, providing raw material, assets and linking them with the market.**

# Thank you

## DONORS

### OUR PARTNERS



## CREATION WELFARE SOCIETY

**REGISTRATION DETAILS:** SRA: 572/2002-03

**Dated:** 07/10/2002

**FCRA:** 031140074

**PAN NO:** AAATC 5934H

**12 A:** 2007-08/1178-79(03.07.07)

**Guide Star Number:** 7385

**NGO Partnership:** BR/2009/0009323

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Creation Welfare Society