

Annual Report



Fiscal Year 2022-2023

Preface

The year 2022-2023 has been a significant period for our organization, the Creation Welfare Society (CWS). As we reflect upon the challenges and accomplishments of the past year, we are reminded of the profound impact that the Covid-19 pandemic.

We have remained committed to serving our community and supporting the most vulnerable segments of society during these trying times. We have witnessed the devastating effects of unemployment, hunger, health issues, and the lack of quality education. In response, we have taken remarkable strides to address these issues head-on.

We have distributed essential food kits to families who have lost their source of income. We have provided livelihood start-up assistance to self-help group members, aiming to help them rebuild their lives.

In this new year, we extend our heartfelt gratitude to our donors, our dedicated team, and the community for their unwavering trust and support. It is because of their collective efforts that we have been able to continue our work and make a positive impact.

We would also like to express our deep appreciation for the true heroes of our organization – our staff. They have persevered and worked tirelessly in challenging environments to improve the living conditions of the most vulnerable communities. It is their dedication and commitment that brings us closer to our vision of bringing social security services to the doorstep of every person in need.

As we embark on this new year, we remain optimistic about the opportunities that lie ahead. We are determined to continue our mission of creating a more equitable society, where no one is left

behind. With renewed vigour and determination, we look forward to making a lasting impact and achieving our goals.

What we do....

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, Microinsurance & Micro-enterprises development;
Enterprise cluster (LAH).

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

Youth Integration: Social integration and communal harmony.

Micro & Tiny Industries Development: Microenterprises Management & Development.

Cluster Formation: Formation of Village, block & District level SHG federation.

Highlights of the Project Activities

Exposure of SHG produce on Diwali Event at Bharti Airtel, Gurugram



On Diwali, the project team arranged to put up a stall by the women members of Self-Help Groups (SHGs) at the function organised by Bharti Airtel Office, Gurugram. The initiative was taken to promote and sell the products of SHG members.

Cyber Crime Workshop



Two workshops on Cybercrime were held, with Cyber Cell officers from the Delhi Police invited by the project team to conduct them. The workshops were led **by Mr Sandeep Agarwal (S.H.O), Mr Sandeep Kumar (Head Constable), and Mrs Monika (Constable)** from the Cyber Cell Division of the Delhi Police. A total of 80 women beneficiaries took part in the workshops.

Refresher Gender Training (For Resource Person & Stakeholders)

Three days of gender refresher training were conducted for stakeholders & resource persons of the project to make them ready to spread awareness of gender sensitization in the community.



Employee Engagement with stakeholders



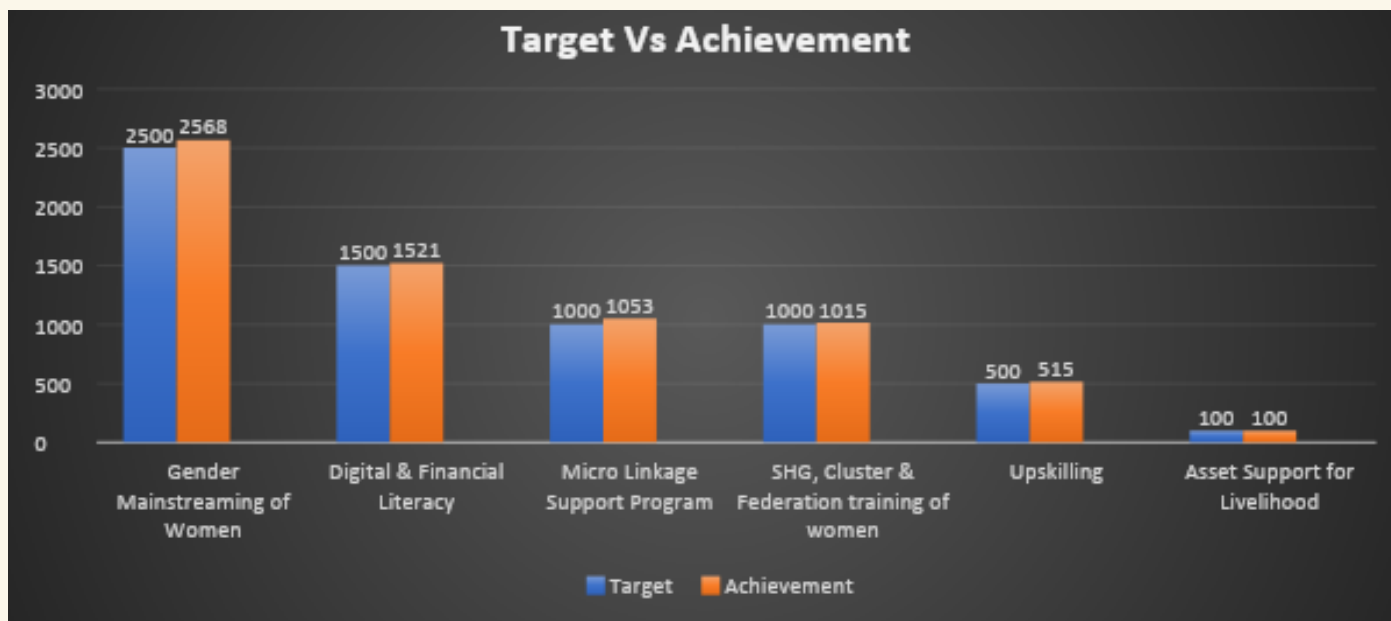
During this project year, the organization arranged five employee engagement programs which included activities such as Fun with Dancing, Art & Craft, Business Development, Health and Hygiene. The main objective of these events was to provide a platform for women to showcase their talents, as well as to promote bonding between the project beneficiaries, the project team, and donors, in a relaxed atmosphere.

SWAWALABAN (Self-Reliance Project)

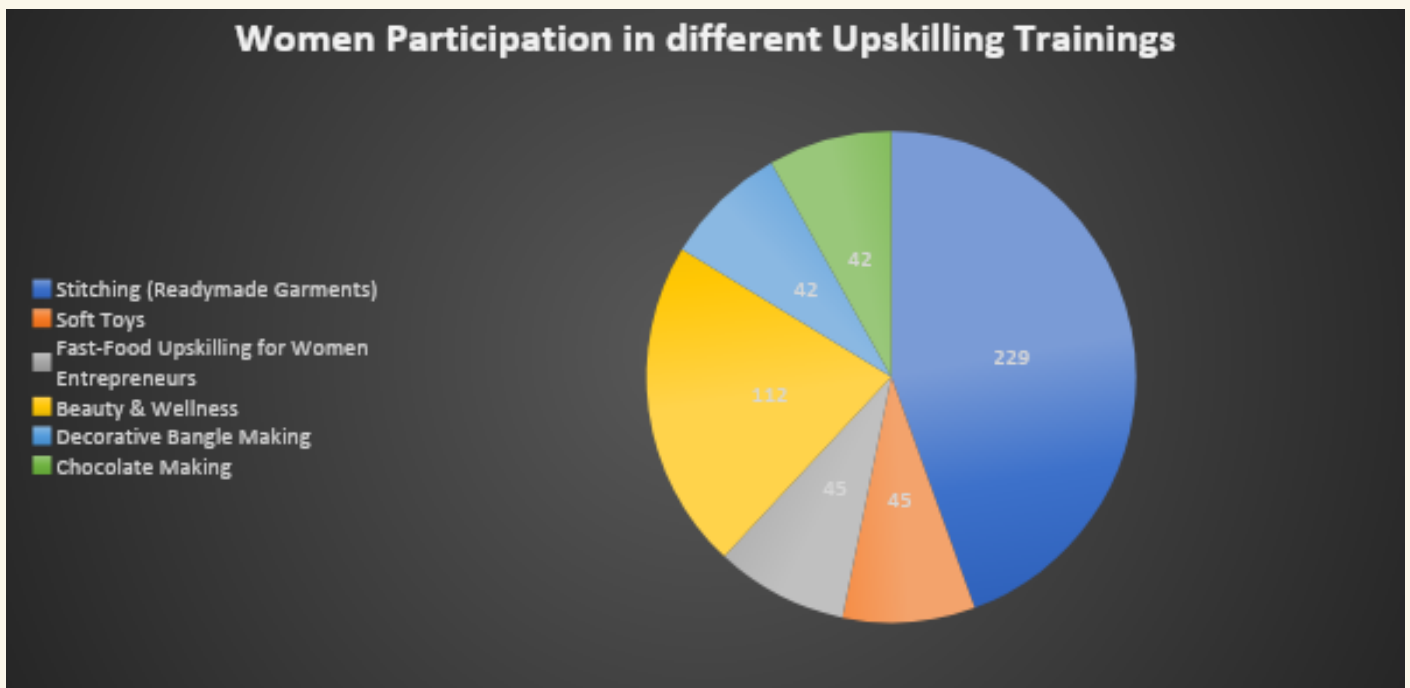
Project Objective: Gender mainstreaming of 2500 beneficiaries, retention of women in employment by hand-holding support and linkage with formal market/ institution, entrepreneurship skill training, and micro linkage of 1500 new women beneficiaries in the project area. Capacity building of 1000 women leaders will be done and a federation of women will be registered under the trust act. 1500 beneficiaries (100% women) from West Delhi will be targeted under financial literacy (1500), Skill development and livelihood asset support, and Gender.

Number At A Glance:

S. No	Activities	Target	Achievement
1.	Gender Mainstreaming of Women	2500	2568
2.	Digital & Financial Literacy	1500	1521
3.	Micro Linkage Support Program	1000	1053
4.	SHG, Cluster & Federation training of women	1000	1015
5.	Upskilling	500	515
6.	Asset Support for Livelihood	100	100
Total Beneficiaries			6772 Women



Break Up:



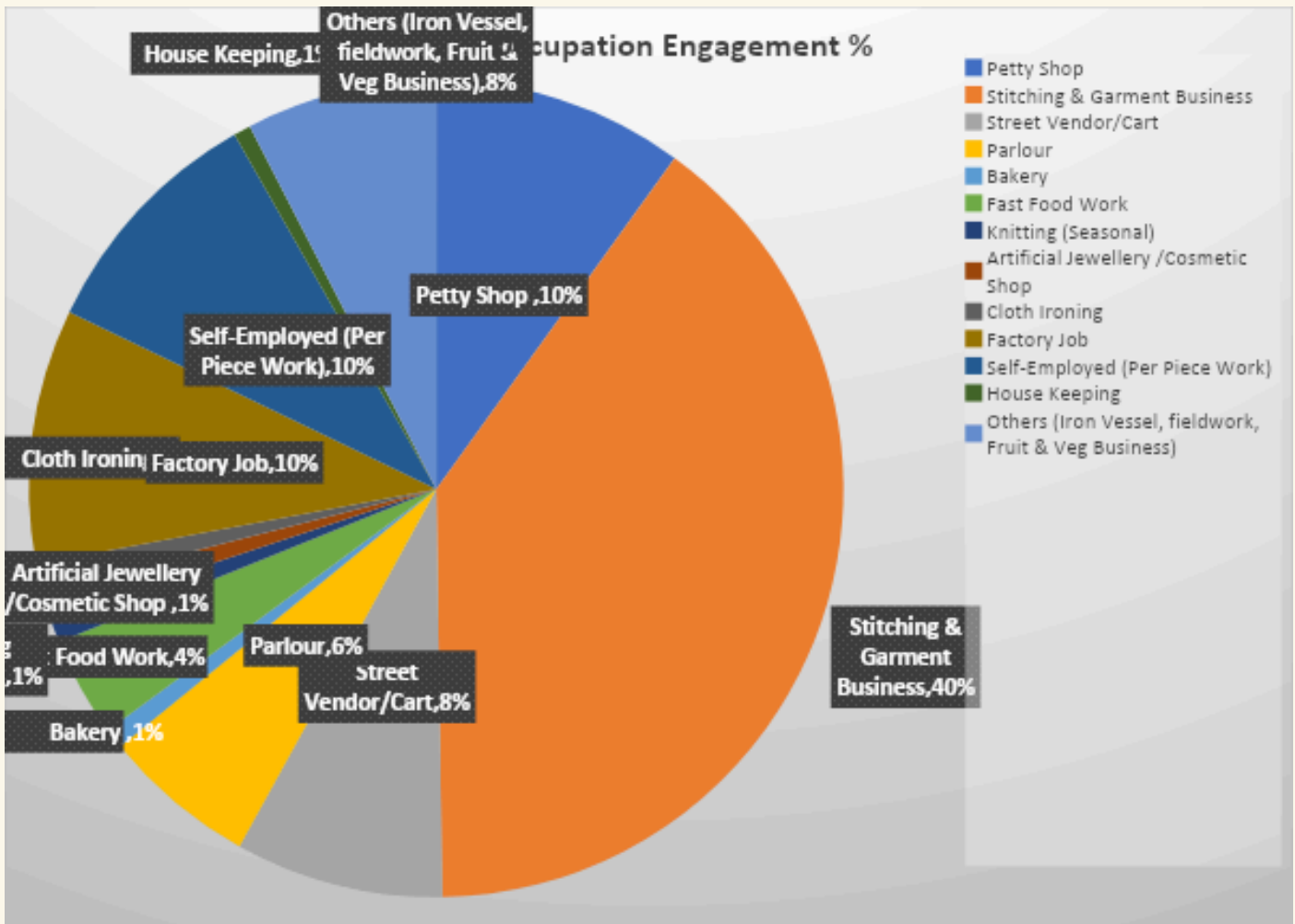
S. No.	Upskilling of Women	No. of Women
1.	Stitching (Readymade Garments)	229
2.	Soft Toys	45
3.	Fast-Food Upskilling for Women Entrepreneurs	45
4.	Beauty & Wellness	112
5.	Decorative Bangle Making	42
6.	Chocolate Making	42
Total		515 Women

S. No.	Type of Asset Support for Livelihood	No. of Asset Support Recipients
1.	Push Cart	16
2.	Tri-Cycle	1

3.	Sewing Machine	37
4.	Overlock Sewing Machine	2
5.	Pico Sewing Machine	1
6.	Rack	5
7.	Counter	9
8.	Parlour Chair	5
9.	Weighing Machine	7
10.	Hair Spa Steamer	2
11.	Curler machine	1
12.	Pedicure	1
13.	Wet Grinder	2
14.	Oven	3
15.	Momos Steamer + Serving Table	4
16.	Parlour Mirror	3
17.	Hair Curler & Pedicure Kit	1
Total Recipients		100
S. No.	Micro Linkage Support Program	No. of Women
1.	ADHAR ASSISTANCE	390
2.	E-SHRAM ASSISTANCE	483
3.	VENDOR LICENCE ASSISTANCE	87
4.	MSME REGISTRATION	4
5.	PAN CARD	86
6.	Artisan Card	3
Total Beneficiaries		1053

Project Beneficiaries Livelihood Engagement				
S. No.	Livelihood Activities/Occupation/Trade	No. Women	Of	Income/month (Range)
1.	Petty Shop		88	₹6000-10000/-
2.	Stitching & Garment Business		352	₹4000-8000/-
3.	Street Vendor/Cart		73	₹3000-7000/-
4.	Parlour		54	₹6000-9000/-
5.	Bakery		7	₹6000-7000/-
6.	Fast Food Work		35	₹5000-7000/-
7.	Knitting (Seasonal)		9	₹3000-4000/-
8.	Artificial Jewellery /Cosmetic Shop		10	₹8000-12000/-
9.	Cloth Ironing		9	₹6000-8000/-
10.	Factory Job		89	₹5000-7000/-

11.	Self-Employed (Per Piece Work)	85	₹1500-3000/-
12.	House Keeping	6	₹5000-8000/-
13.	Others (Iron Vessel, fieldwork, Fruit & Veg Business)	67	₹3000-45000/-
Total Beneficiaries		884	



Major Activities of the Project

Digital & Financial Literacy Training

Women face various issues like the complexity of financial products, the prevalence of fraudulent and Ponzi schemes, and digital financial payments which became crucial platforms. To address risks emerging in digital transactions the stakeholders have been provided with digital financial literacy. This intervention enables stakeholders to make informed financial decisions and safe digital transactions.



Gender Mainstreaming:

The objective is to cultivate a gendered perspective among women in the community and initiate their journey towards incorporating gender sensitivity. This involves educating them about the



realities and misconceptions surrounding gender in society, promoting awareness of gender equality, and inspiring them to connect with the centre for personal and collective societal development. By addressing strategic gender interests, women can attain greater equality and transform existing gender roles and stereotypes. These gender interests usually relate to matters of position, control, and power, and encourage participants to share their newfound knowledge



with society. The program's success is reflected in participants' ability to monitor their self-improvement, which contributes to building their confidence and morale.

Micro Linkage Support Program

The Micro Linkage Support program aims to aid vulnerable working women who are unable to access government facilities such as business registration, government schemes, and bank loans. The program's primary objective is to link women engaged in various livelihoods/businesses with government compliances like MSME registration, e-shram card, Artisan license, vending license, and Udyog Aadhar to foster entrepreneurship development.

By facilitating documentation support and registration of livelihood in MSME and profession in government portals, the Micro Linkage Support Program has assisted **1053 women** so far. This program not only secures the business and livelihood of women but also ensures social security for unorganized workers. With recognition by the government, women can apply for loans and microcredit, which further helps them to finance their businesses and generate profits.



SHG, Cluster and Federation Training of SHG Leaders & Members

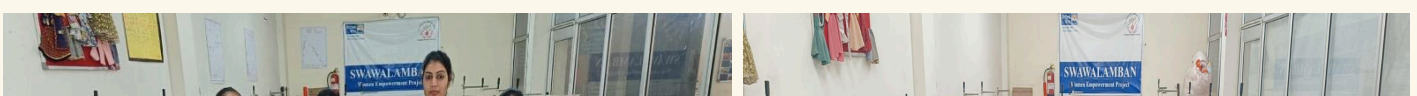
Sessions were conducted for Self-Help Group (SHG) members, leaders, and community women to educate them on the functions and significance of SHGs, clusters, and federations. The sessions were facilitated to empower project beneficiaries to take responsibility for the socio-economic growth of their cluster members, promote equality among leaders within the cluster, and devise an action plan for enhancing socio-economic development within the SHG/Cluster and federations.



Skill Upgradation

Stitching (Readymade Garments) (Upskilling)

To upskill women to sew readymade garments with industrial machines, the team runs stitching training at the facilitation centre. The main aim of this skill upgradation training is to generate employment prospects, and self-employment and increase the family incomes of the local women.



Soft Toy Making (Upskilling)

To promote Social Women Entrepreneurship, eight days of skill upgradation training on 'Soft Toys Making' has been organized for women. The objective of the training was to enhance the 'Soft Toy Making Skills' of the participants, provide support to enhance their employability opportunities and ensure that they earn a steady and sustainable income.



Fast Food Making (Upskilling)



Beauty & Wellness (Up-Skilling)

Two Beauty and Wellness training was organized to improve skills for youth, SHG members & existing workers who work especially in the unorganized sector. Youths aged between 18-22 yrs. showed more interest as well as women who were already engaged in beauty & wellness to upskill themselves in this sector for self-employment & joining beauty professional beauty parlours for their livelihood.



Fancy Bangle & Decoration Training (Upskilling)

A six-day short-term training program was organized to foster women's entrepreneurial skills by improving their proficiency in decorating bangles with Resham thread and visualizing new trends

in decoration. The main aim of the training was to enhance their employability but also provide them with opportunities to earn income and support their families.



Chocolate-Making Training (Upskilling)

A Chocolate training program was organized to promote women's entrepreneurship skills. The program spanned five days and aimed to improve participants' chocolate-making abilities and explore opportunities to work in chocolate factories or start their chocolate busses, providing them with a means to support their families.



Asset Support for livelihood

Enhancing the beneficiary's access to resources and opportunities for livelihood activities can contribute to the betterment of their families and the broader community. The scarcity of affordable assets often hinders beneficiaries' ability to maximize productivity. To alleviate the economic burden on project beneficiaries in initiating or expanding their livelihoods, the Swawalamban project furnished them with assets to support their comprehensive economic development and mitigate their vulnerability to economic and environmental challenges.



A Glimpse of Livelihood Activities by project beneficiaries



Figure 3 Chanda Devi, Nari Shakti SHG



Facilitation of SHG monthly meetings & Registration of Trust “BOND OF WOMEN”

Through the formation of Self-Help Groups (SHGs), women from impoverished and disadvantaged households have gained economic empowerment, enabling them to provide a better quality of life for their families.

To keep this in mind team continued to facilitate the SHGs and brought **154 SHGs with 2064 women** under one umbrella through cluster formations and registered the trust named the **“Bond of Women” on 09/May/2023.**

SHGs have facilitated better negotiation of livelihood opportunities. Monthly SHG savings meetings are held as per the schedule and decisions were taken during the meeting, which includes collecting savings, and loan instalments, imposing fines, sanctioning new loans, and discussing government programs, and social issues. **Presently, there are 248 SHG groups consisting of 3129 women. The cumulative savings of all 241 SHGs is ₹39,47,742/-, and the total inter-lending amount is ₹8,66,790/-.**

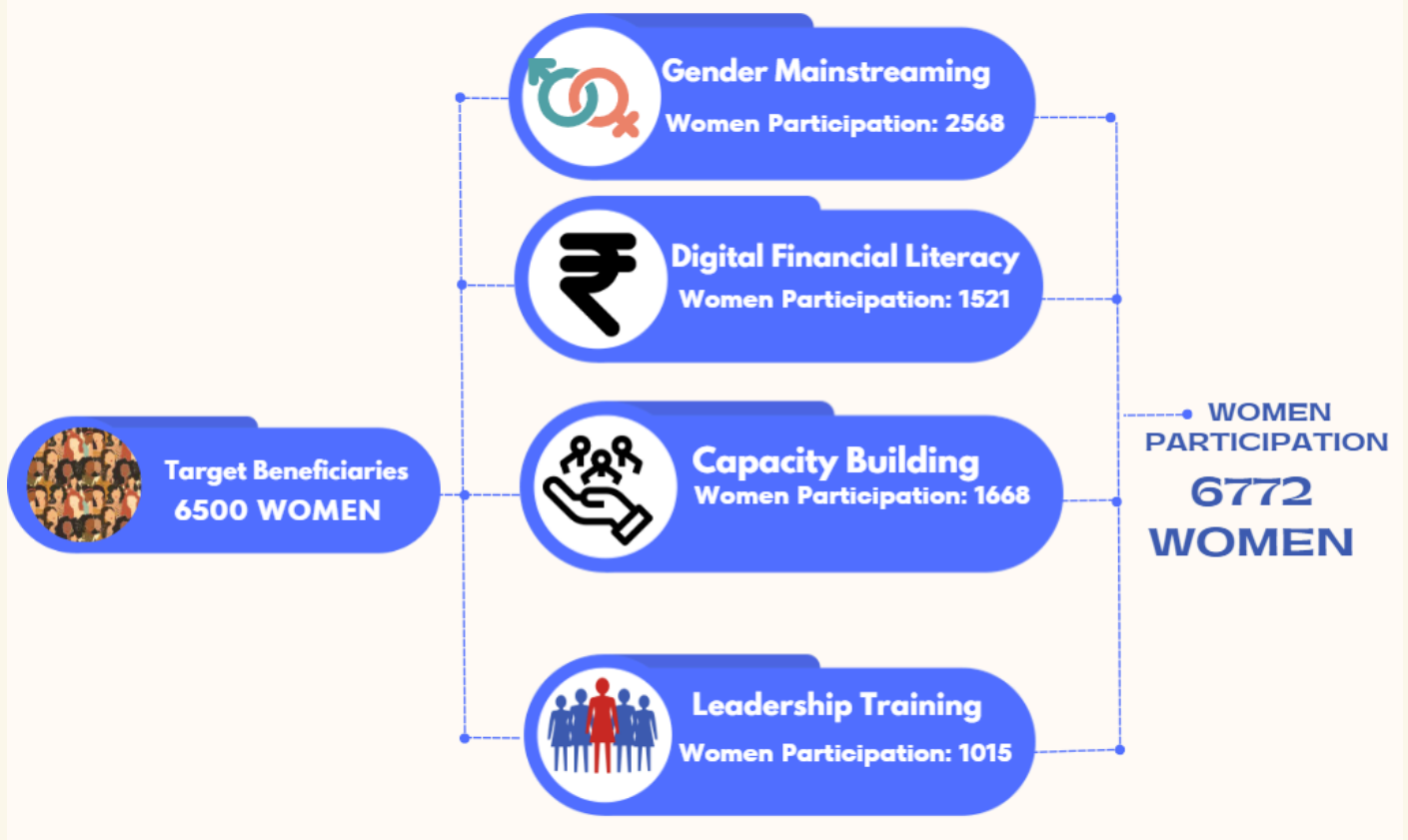


Executive Summary

The organization has successfully achieved its targets of the Swawalamban project for empowering women & livelihood development. Gender mainstreaming of women was aimed at reaching 2500 individuals, but the organization was able to surpass its target and reached 2568 women. Similarly, the organization achieved its target in Digital & Financial Literacy, Micro Linkage Support Program, SHG, Cluster & Federation training of women, and Upskilling. The organization also provided asset support for livelihood to 100 individuals as planned.

Overall, the organization has demonstrated its commitment to the cause of women's empowerment and has successfully implemented programs that have positively impacted the lives of women. The achievement of the project targets is a testament to the organization's efficiency and effectiveness in delivering on its promises. The organization's efforts have not only improved the socio-economic status of women but also contributed to the holistic development of the community. The organization will continue to build on its success and explore new avenues to support women's empowerment and livelihood development.

Swawalamban 2022-2023



Impact

The Swawalamban project has made significant strides in enhancing digital financial literacy and promoting gender mainstreaming in entrepreneurship development. The project has empowered

women to leverage digital financial services to enhance their financial inclusion and economic empowerment. Women entrepreneurs have received training on the use of digital financial tools, including mobile banking, e-commerce, and payment gateways. This has enabled women to access finance, manage their finances, and expand their businesses.

Through the project's gender mainstreaming approach, women entrepreneurs have been encouraged to take leadership roles and actively participate in decision-making processes. Women's Self-help groups and clusters & Trust "Bond of Women", provided a platform for women entrepreneurs to network, collaborate and learn from each other. The project has also provided mentorship and coaching to women entrepreneurs, equipping them with essential skills and knowledge to grow and sustain their businesses.

The project has also strengthened the linkage between government institutions and women entrepreneurs. The project has registered women businesses with MSME and made Artisan Licences, E-Sharam, and Udyam Adhaar to create an enabling environment for women entrepreneurs to thrive. The project has advocated for policies that support women's economic empowerment, such as gender-responsive budgeting and access to credit.

Asset support for livelihood (Start-Up Assistance) has provided tangible support to women entrepreneurs. Women entrepreneurs have received asset support in the form of equipment, and machinery. This has enabled women to start and grow their businesses, create employment opportunities, and contribute to the economic development of their communities.

Kaushal Yuva Program (Bihar Skill Development Mission Initiative)

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 the Bihar Skill Development Mission. Creation Welfare Society successfully runs two Skill Development Centres in Bihar Muzaffarpur & Kishanganj Districts. So far, more than 341 youth learned nuances of soft skills and basic computer literacy which increased their employability.



Success STORIES

1# Priyanka

Age: 27 Years

Self-Help Group: Hare Krishna

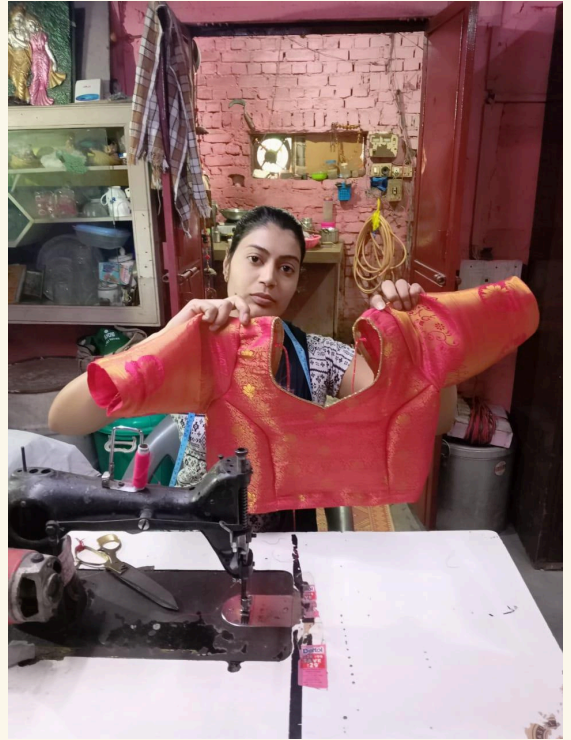
Priyanka's life had taken a turn for the worse when she lost her parents and sister-in-law and separated from her husband due to marital discord. She came back to her paternal home and lived with her only brother. The mental stress, loneliness and isolation, made her afraid to talk to anyone. She used to spend most of her time inside her house and limited herself to household work.

However, things took a positive turn for Priyanka when she joined the Swawalamban project. During the field mobilization, one of the staff members counselled her and brought her to the project office to join the Digital Financial literacy training session. Later she was asked to join the SHG, which helped her gain self-confidence and self-esteem through participation in group activities.

Priyanka decided to upskill herself in stitching to engage in income-generation activities. She enrolled in the stitching training offered by the Swawalamban project, and upon completion of the training, she started taking stitching raw orders from the community. She used to come to the centre for stitching to complete the orders. Her dedication and hard work were noticed by the team, who then assisted her with a sewing machine to continue her livelihood engagement from her home.

With her new-found confidence, Priyanka was now capable of earning 2000-2500/- per month. She felt independent and happy to be part of the project that gave her life meaning. She now had a purpose in life and is determined to pursue a career in fashion design someday.

Priyanka's story is a testament to the power of self-help groups and upskilling programs. The Swawalamban project offers a support system to individuals who have faced hardship and help them become self-sufficient, confident, and productive members of society. The Swawalamban project played a crucial role in Priyanka's journey towards a brighter future, and she is grateful for the opportunity to be a part of it.



2# Anita

Age: 49

Self-Help Group: Khatu Shyam

Anita's Struggle as a Vendor and Single Mother

Anita is a 49-year-old woman living in Jhuggi of F-2 Block Sultanpuri. She is a member of the Khatu Shyam self-help group. Anita is the only provider for her family, which includes her two daughters and her son, who has a drinking problem and is unemployed.

Anita works as a street vendor, selling edible food in Jalebi Chowk Sultanpuri. She works tirelessly throughout the day to make enough money to support her family. Despite her hard work, she barely makes enough money to make ends meet.

One of Anita's biggest challenges is her son's addiction to alcohol. He has been unable to hold down a job and spends most of his time drinking. This has put a significant strain on the family's finances, as Anita has to support him and pay for his alcohol. She has tried to get him to quit drinking, but he refuses to listen to her.

Anita had a broken cart, which limited her ability to bring her food business to the main market. As a result, she was only earning 6,000 to 8,000 rupees per month. During a survey conducted by the project team, she shared her issue and asked for assistance.



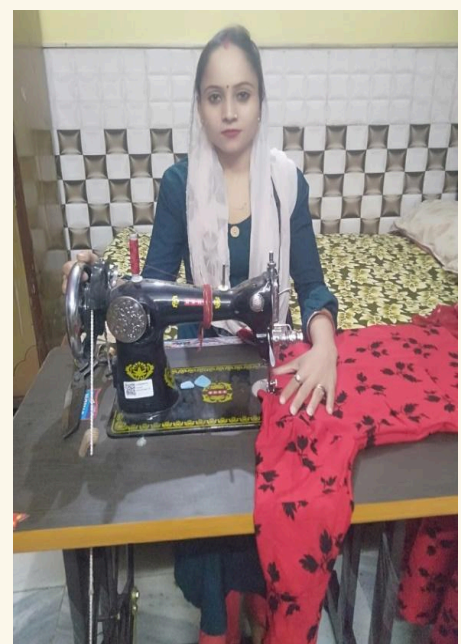
Anita was eventually given a pushcart through the Swawalamban project, which significantly eased her struggle of carrying her food business to the market. With her new push cart, she started to sell food on the main road in Jalebi Chowk.

Now she earns an average of 8,000 to 10,000 rupees a month, which helps her to support her family's basic needs.

3# Asha

Asha is a member of Kalire SHG and holds the position of secretary in the group. The SHG consists of 14 members, and they have cumulative savings of ₹20580/- in the group. Asha actively participates in the project and has received training on gender, business development, and leadership. Asha had enrolled in a 45-day garment stitching certification course from the project and has started taking sewing orders from the community. However, she faced challenges due to the unavailability of a sewing machine. Upon requesting the project staff, they provided her with a sewing machine through Swawalamban Project as asset support.

With her sewing work, Asha now earns approximately ₹10,000/- per month, which she uses to support her children's education and family expenses.



Asha expresses her gratitude to the CWS for their support in providing her with the necessary resources to succeed in her sewing business.

4# Shakuntla

Shakuntla is 45 years old and lives in B-Block, Sultanpuri. She is a member of Jaagruti SHG and her total saving is ₹1100/-, cumulative saving of the group is ₹18400/-. Her husband is a driver and has two sons. The Financial condition of the family was poor. Initially, she joined the SHG to keep in mind that she got an option to save money without going to the bank. She actively attended SHG meetings and other activities of SHG. Her husband's salary is merely covering household expenses but her children were growing and expenses were increasing.

When she heard that another SHG is already running in her locality and the women of those groups are engaged in livelihood activities and they started their business by inter lending. She also decided work for income from home. She attended business development training facilitated by project staff. She learned the nuances of small-scale business setups and ideas. During the lockdown, she saw a bangle work wrapped with silk threads and it clicked for her to make craft work as an income generation activity. She practices wrapping work and succeeded in crafting beautifully. She decided to purchase raw materials to take this skill in income-generating activity. She took ₹5000/- from the and other sources and invested in bangle & thread purchasing.



to
this
the
SHG,

It's been six months since she started the bangle business.



Now she is easily earning ₹3000/- to 3500/- profit from this business. She not only sells her product locally but also uses online platforms to sell her handmade products.

She says "At this age, I started to earn money, running a successful business from home, I am capable of supporting my family. I feel very proud as well as my family also feel proud. Creation NGO gives hope to women of any age to do something in life and earn a place in society. I am very thankful for their efforts."

5# Saliman

Saliman is a 32-year-old woman who is currently a member of Bismillah SHG. She is a single mother taking care of her 5-year-old daughter on her own. In the past, she faced many challenges in her married life, but she decided to separate from her husband and take custody of her daughter.



After joining Bismillah SHG, she enrolled herself in a sewing training program facilitated under the Swawalamban project. Upon completion of the training, she arranged a sewing machine and started stitching at home, making it her main source of income. She currently earns between ₹5000 to ₹6000 per month.

Saliman expresses gratitude towards Creation NGO for their support, saying "Now I can take good care of my family financially and emotionally."

6# Sunita

Sunita is currently a member of Srishti SHG, which was formed on February 5th, 2020, and has a total of 16 members. In the past, Sunita was a housewife and engaged in household chores. However, after joining the SHG, she received various training sessions, including Financial Literacy Training and Business Development Training, facilitated under the Swawalamban project. The knowledge she gained from these training sessions and other women's businesses and profits inspired her to start her own business.

Sunita surveyed her area to determine a potentially profitable business activity. She decided to sell Mandir Pooja Materials, such as MUKUT, MALA, CHUNRI & FLUTE and named the business Radhe-Krishna Poshak. Initially, it was challenging for her to sell products since she was selling them from home, and there was no display of her



items. However, she started to advertise her shop at the SHG monthly meetings and other training/meetings facilitated by the Creation Welfare Society.

Over time, customers and product sales increased, and she began bringing in new items based on customer demand. She then ordered an information board and placed it at the home gate so that customers could easily locate her shop. According to Sunita, she now earns around ₹3000-4000/- per month, and during peak seasons, she earns up to ₹8000-10000/- per month easily.

Sunita expresses her gratitude towards those who supported her decision to start a business, especially Creation Welfare Society NGO for their support to women like her. She credits Creation NGO for helping her establish her own identity in society today.