

SECRETARY'S MESSAGE

I am happy to present you our Annual Progress Report for the year 2012-2013 in which we have moved to the 24th years of our involvement in the development sector. Alike previous year in this year too, we continued our sincere efforts for the effective realization of the rights and entitlements of the poor and underprivileged sections of the society through our straight forward approaches and need based services that helped us immensely to move forward in right perspectives.



In 2012-2013, we have widen our reach to our target groups like women, children, youth, disabled, old age people, govt. and panchayat bodies and general community as a whole through various socio-economic and developmental programs like Self-Help Groups and Livelihood Promotion, Vocational Training, Education Program, Awareness Generation and Others. Through these programs, we have sharpened our focus and widened our reach to our target groups with positive impacts.

MSS has been working for strengthening poor people cause especially for women and has made abundant efforts in this direction till date. The time has come when our efforts is now contribute in distinctive ways to facilitate socio-economic changes in the lives of the underprivileged and the deprived. In the meantime, we also joined hands with local, state and regional level networks and helped poor people to access their rights and entitlements in a peaceful and democratic manner. But, all these efforts would not have been possible without the support and collaboration of our donors, partners, local administration, community members and a highly committed MSS team. We pay our gratitude to our current donors- DKA/Kfo, BVHA, Save the Children, Urdu Council, RYCC and individuals for extending their valuable support and guidance to pursue our goal in a right direction.

Lastly, I look forward to your comments and suggestions on this report and also renew our commitment to work for effective development partnerships for better reach to the poor people of Bihar.

Thanking you,

Sabiha Naaz
Secretary

ANNUAL PROGRESS REPORT 2012-2013

GENESIS

Mahila Sewak Samaj started functioning in the year 1981, when communal riots broke out in Biharsharif. There was lot of panic and the worst sufferers of the whole episode were women of minority community. With the prime objective to rehabilitate and help these women, a group of women formed MSS. Gradually, our activities diversified. It got registered under the Society Registration Act in 1987 and under the FCR Act in 1998.

VISION

To initiate need based strategy for community development and building a society free of exploitation on the basis of caste, gender, religion and class.

MISSION

To adopt need based strategy for overall development of the society with special focus to poor and marginalized women.

MAJOR OBJECTIVES

- To promote and support programs for development of a prosperous society.
- To create opportunities for meaningful employment to rural mass.
- To mobilize community for their overall development.
- To sensitize community in order to address the local needs through people's participation etc.

LEGAL STATUS

- Registration Number 379 dated 09.12.1987. Registered under the Society Registration Act, 1860 by the I.G. Registration, Govt. of Bihar, Patna.
- Registration Number 0311170118 dated 08.02.1998. Registered under the FCR Act, 1976 by Ministry of Home Affairs, Govt. of India, New Delhi.
- Registration Number AATech/12A/99200/65 dated 01.03.2000. Registered under the section 12 (A) of Income Tax Act, 1961, Govt. of Bihar, Patna.
- PAN- AAATM754.

GOVERNING BOARD

MSS is governed by a nine member executive committee comprising all women members. These members are qualified and experienced to manage the affairs of the organization with competency. The details of the present governing board of MSS are as follows:

<i>Sl. No.</i>	<i>Name</i>	<i>Designation</i>	<i>Qualification</i>	<i>Experience</i>	<i>Area of Expertise</i>
1.	Mosarrat Kalim	President	PGRDM	7 years	Health
2.	Sabiha Naaz	Secretary	PGDRD	11 years	Gender
3.	Sanzida Khatoon	Treasurer	Graduate	5 years	Livelihood
4.	Shanti Devi	Member	Post-Graduate	6 years	Legal Rights
5.	Shama Khanam	Member	Graduate	3 years	SHG & Livelihood
6.	Nasreen Bano	Member	Graduate	4 years	Education
7.	Asmat Ara	Member	B.ED, Ph.D.	4 years	Gender
8.	Savitri Devi	Member	Graduation	5 years	Gender
9.	Sunita Devi	Member	Intermediate	5 years	Legal Rights

Note: We declare that there is no blood relationship between any members.

OPERATIONAL AREA

<i>State</i>	<i>District</i>	<i>Block</i>	<i>Village</i>
Bihar	Nalanda	Biharsharif and Harnaut	45
	Sheikhpura	Sheikhpura	15
Total: 1 State	2 Districts	3 Blocks	60 Villages

HUMAN RESOURCES

<i>Sl. No.</i>	<i>Name</i>	<i>Designation</i>	<i>Status</i>	<i>Experience</i>
1.	Ms. Nargis Kalim	Program Coordinator	Full-time	6 years
2.	Md. Parwez	Block Coordinator	-do-	5 years
3.	Ms. Sabita Devi	Block Coordinator	-do-	3 years
4.	Mr. Munna Kumar	Block Coordinator	-do-	3 years
5.	Mr. Vinay Kumar	Accountant	-do-	4 years
6.	Ms. Anju Kumari	Field Animator	-do-	3 years
7.	Ms. Anita Devi	Field Worker	Part-time	4 years
8.	Ms. Sarita Kumari	Field Worker	-do-	2 years
9.	Ms. Perween	Office Assistant	-do-	3 years

Note: MSS also has the support of 15 volunteers.

NETWORKING & COLLABORATION

Sl. No.	Networking Organization	Status	Duration Since
1.	Bihar Voluntary Health Association, Patna	Member	4 years
2.	Credibility Alliance, Mumbai (Accredited Member)	Member	6 years
3.	National Youth Project, New Delhi	Member	5 years
4.	Age Well Foundation, New Delhi	Member	6 years
5.	NAWO, New Delhi	Member	4 years
6.	LDM Fellow, Bihar	Member	5 years
7.	LDOE, Bihar	Fellow	2 years
8.	Nehru Yuva Kendra, Nalanda	Member	Permanent
9.	Bihar Women Leader Network, Patna	Founder Member	Permanent
10.	URJA Network, Bihar	Founder Member	Permanent

INFRASTRUCTURES. RECEIPTS & PAYMENTS

The registered office of MSS is situated at Biharsharif in Nalanda district while the branch office is at Sheikhpura district in Bihar. Both these offices are equipped with all necessary office facilities like phone, fax, computer and internet. In 2012-2013, the receipts of MSS were Rs.9.65 Lac and payments were Rs.8.09 Lac respectively.

OUR BANKERS

• For Non-FCRA Account

Central Bank of India
Bane House, Post Office Road
Biharsharif, Nalanda
A/C No. 3040921206

• For FCRA Account

Central Bank of India
Bane House, Post Office Road
Biharsharif, Nalanda
A/C No. 1485607606

OUR AUDITOR

D. Prasad & Associates
Chartered Accountant
Boring Road, Patna

DISTRIBUTION OF STAFF AS PER SALARY LEVEL

As on 31st March, 2013

Slab of gross salary (in Rs.) + benefit paid to staff	Male	Female	Total
Less than 5,000	2	6	8
Between 5,000 to 10,000	1	1	2

TOTAL COST OF ALL INTERNATIONAL TRAVEL BY ALL PAID STAFF

Nil

PROGRESS DURING THE YEAR

Program 1: Livelihood Promotion Program

Livelihood promotion for the poor is one of the biggest challenges facing India today. This is especially true for the poor state like Bihar where the pace of development has been particularly slower due to various political, social and economic reasons. The traditional forms of addressing problems faced by the people of the state, especially for the poor and the marginalized section of the society are fast depleting. The diminishing traditional social safety nets in forms of traditional institutions; population pressure, both internal and in the form of influx; poor public health infrastructure; erosion of homestead and access to common property resources; increased exposure to market have raised the cash need of a common household and the poor household's livelihood security and traditional coping mechanism has gone topsy-turvy.

MSS is making efforts to improve the situation in small pockets in Bihar Sharif block in Nalanda district, Bihar. We are implementing a project supported by DKA/Kfb, Austria since 2010 to empower poor women through SHG formation and livelihood promotion. The project is implemented at Tungi and Muraura Panchayats of the block with following objectives:

- To orient poor women into SHG process.
- To train women in employment generation through livelihood activities.
- To provide an opportunity to the target group to create jobs and enhance family income.
- To create awareness among them on different socio-economic issues.
- To improve their status in the society.

In 2012-2013, different activities like village meetings, livelihood training, camps, workshops and seminars were organized. These activities have helped positively in socio-economic strengthening of women groups. The activities also sensitized them as well as

the community of the target area on different women's issues and promotion of their socio-economic rights. During 2012-2013, different activities like training, workshops and events were organized covering different aspects of women empowerment. The achievements of the program so far are as follows:

- 50 women self-help groups comprising 528 poor and needy women have become functional & self operational.
- Regular group savings, improved internal functioning and inter-loaning among groups leads to group strengthening.
- Group bank accounts of all groups have opened up in banks helping them in managing their savings as well as have easy access to bank facilities for small business activities.
- Training in livelihood activities has opened up diversified income generation opportunities for the groups.
- Enhanced knowledge on legal provisions and Legal Acts.
- Capacity building training on business plan, financial and marketing linkages improved their chances for becoming successful entrepreneurs.
- Enhanced knowledge of the SHG members on MNREGA, RTI, Gender Rights, Health Rights, Govt. Acts and Programs etc.
- Improved access of the target group on schemes and programs of banks, local administration and financial institutions.



CASE STUDY



Manti Devi

<i>Name of the Group</i>	<i>Village</i>	<i>Panchayat</i>	<i>Block</i>	<i>District</i>
Parvati SHG	Nabinagar	Tungi	Biharsharif	Nalanda

“Parvati Self Help Group” is a group formed under the DKA program. The group has 10 poor women who belong to the SC and BC communities. The group has a member called Manti Devi W/O Vijay Ram, Caste SC, lives in village Nabinagar with her family. The family is very poor and lack basic necessities of life. One day, she became severely sick. Initially, she goes for help from her neighbourhood but unable to get any financial help for treatment. Alternatively, she borrowed a sum of Rs. 1500/- from her group and received medical treatment from a doctor. By timely treatment, her health has improved now.

Thus the group solidarity played a crucial role in providing financial help to Manti Devi when she needs it most. This activity has made Manti Devi more accountable towards the group affairs and she is now playing active role in the development of the group.

CASE STUDY



Binda Devi

<i>Name of the Group</i>	<i>Village</i>	<i>Panchayat</i>	<i>Block</i>	<i>District</i>
Ganesh SHG	Alinagar	Tungi	Biharsharif	Nalanda

“Ganesh Self Help Group” is a group formed under the DKA program. The group has 12 poor women who belong to the SC and BC communities. The group has a member called Binda Devi W/O Nandu Paswan, who lives in village Alinagar with her family. Binda Devi has 7 children. One day her daughter leg was broken. In want of poor financial means, she applied for loan from the group. She was given a sum of Rs. 2000/- by the group for treatment. After the timely treatment, the fractured leg of her daughter was completely cured. Thus the group solidarity played a crucial role when she needs it most.

In 2012-2013, MSS through its own and community contribution also promoted 30 women SHGs in Nalanda and Sheikhpura districts in Bihar. With the help and guidance of MSS, these women groups are now progressing towards a secured and confident life.

Program 2: Vocational Training Program

Women constitute half of the total population. Unfortunately their segment of population is considered as a secondary breed. India is great paradox in situation with regards to the status of women where our scriptures regard women as the goodness, the incarnation of compassion, provider of food and destroyer of evil, but women have had to be content with

the subservient role within the houses for centuries. There have been exception but by and large deprivation is the destiny. In Bihar for majority of the women, life itself has been long hurdle race both within and outside the family. A lot remains to be done for them as majority of the poor women, living in rural areas



of Bihar belongs to the categories of landless agricultural and seasonal labourers. This clubbed with the sexual cultural taboos has made women of vulnerable segment of society.

With the support of community contribution and donation, MSS imparted vocational training to the poor women and adolescent girls of the SC, BC and Minority in Bihar Sharif block in Nalanda district in order to make them skilled and helping them to involve into the mainstream of development. During the year, 85 women and girls were imparted training in trades like Readymade Garment, Zari and Appliqué. As a part of the program, knowledge of marketing was also imparted to them so that they can get better commercial returns of the products. The beneficiaries are now successfully generating income in the skill they got and their status in the family and society has been vastly improved.

Program 3: Diploma Courses in Urdu Language

Since 2010, MSS is supported by the “National Council for Promotion of Urdu Language (NCPUL)” to promote, develop and propagate Urdu language and Urdu education in Nalanda district in Bihar. NCPUL is an autonomous body under the Ministry of Human Resource Development (HRD), Department of Secondary and Higher Education, Government of India. Under the program, one year diploma course in Urdu Language is provided in distance education mode by MSS to those people who are keen to learn this language. In 2012-2013, 75 students (boys and girls) of Bharsharif block were benefited under the program.

Program 4: Training and Awareness on PC & PNDT Act

Discrimination against women in the form of male-female differentiation constitutes the core of the gender-based system in Bihar. The rise in the levels of education, which nourished progressive outlook and the advent of industrialization and modernization has generated the idea that women have to be treated on par with men in every respect has gained momentum. The decreasing child sex ratio and the “missing girls” is the major concern today, which leaves women the most vulnerable group. The 2001 census shows that the sex ratio for Bihar is 873. In this situation, there is the need to improve the situation, through training and capacity building to adolescent groups, newly married couples, peer educators and others for prevention of gender biasness and awareness on socio-economic rights of women. In 2012-2013, MSS with the support of Bihar Voluntary Health Association (BVHA), Patna (Supported by SIMAVI, Netherlands) undertook different awareness and capacity building training programs for the target group. The details are as follows:

<i>Date</i>	<i>Program</i>	<i>Topic</i>	<i>Beneficiary</i>
13/7/2012	Training to Behan Raksha Dal	Awareness on PCPNDT Act & Govt. Schemes and Programs for Women and Girls	60
10/5/2012	Training to Peer Educators	Awareness on PC & PNDT Act and Role of Peer Educators with Project and Community	12
3/8/2012	Awareness Training to Mixed Stake Holders	Girl Child Survival	35
28/5/2012	Awareness Meeting to Newlywed and Eligible Couples	Importance of Girl Child in the Family and in the Society	30
28/5/2012	Awareness Training to Religious Leaders	Awareness on PC & PNDT Act through Religious Leaders	20

21/7/2012	Training with PRI Representatives	Development of Action Plan for Welfare of Girl Child	40
30/5/2012	Training to Govt. Health Officials	Declining Sex Ratio	15
15/10/2012	Counselling cum Sharing Program for Newly Wed Couples	PC & PNDT Act	25
19/12/2012	One day Rally by School Children	Girl Child Survival	95
12/2/2013	Media Sensitization Meeting at Block Level	Child Discrimination and PC & PNDT Act	12
18/3/2013	Meetings with In-Laws & Parents	Sensitization on Girl Child Survival	25
25/3/2013	Panchayat Level Awareness Program	Declining Child Sex Ratio and PC & PNDT Act	15
	Total		384



Program 5: Health Programs

Awareness on Tuberculosis: Under the Global Fund for Aids & TB (GFATM), MSS was supported by VHAI, New Delhi to promote awareness on Tuberculosis disease in Sheikhpura district in Bihar. Sensitization camps and regular meetings were organized successfully under the program. Through these awareness activities and meetings,

members of the VHS Committee, CBOs, RMPs and local communities were highly benefited. In 2012-2013, a total of 65 programs were successfully organized by MSS which has been helpful in bringing desired awareness among the people on the disease.



Awareness on Pregnancy: MSS is sincere to ensure safer health for the pregnant mother and new born children of the poor families. In the process, a two day awareness generation cum health check up camp was organized at Meerganj village in Nalanda district on 15/5/2012. The objective of the camp was to provide awareness to the participants on reproductive health as well as providing treatments to the pregnant women and children.



During the camp, Dr. Manoj Kumar and Dr. Veena Kumari gave adequate advices to the participants on adoption of better health practices in daily life. 175 pregnant women were highly benefited by the program.

Program 6: National Environment Awareness Campaign

Because of the rapid population growth, knowledge of protection and preservation of environment including maintenance of environmental pollution has now become essential for the survival of human being. With grant-in-aid from RYCC, Patna, MSS organized an awareness program on 16-17.2.2013 at Lovely Milan Ghar in Biharsharif block in Nalanda district to inform participants on important environmental issues like climate change, global warming and pollution control.



The program was attended by the expert environmentalist of the area. 95 participants were highly benefited by the program.

Program 7: Workshops and Seminars

ASS believes that information dissemination is important for the development of the society. In 2012-2013, number of workshops and seminars were organized by MSS in Nalanda and Sheikhpura districts in Bihar covering different issues of socio-economic importance. Experienced resource persons and eminent personalities of the area were invited to share their views and knowledge with the participants on these issues. The details are as follows-

<i>Date</i>	<i>Subject</i>	<i>Participant</i>
1.12.2012	HIV/AIDS	67
8.3.2013	Women Empowerment	88
11.5.2012	Population Control and Family Planning	75
18.7.2012	Women Violence	92
14.9.2012	Adult Literacy	52
15.5.2012	Women and Child Welfare	66
11-12-2.2013	Legal Acts and Welfare Programs for Women	78
<i>Total</i>		<i>518</i>

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ACCOUNT DETAILS FOR 2012-2013

RECEIPTS AND PAYMENTS ACCOUNTS

<i>RECEIPTS</i>	<i>AMOUNT</i>	<i>PAYMENTS</i>	<i>AMOUNT</i>
TO OPENING BALANCES	601130.48	BY ADMINISTRATIVE EXPENSES	112928.00
" GRANT IN AID	1094371.00	" ACTIVITIES /PROGRAMME COST	1142378.00
" BANK INTREST	20130.00	" LOANS AND OUTSTANDINGS	13883.00
" DONATION& SUBSCRIPTION	315200.00	" CLOSING BALANCES	761642.48
Total (Rs.)	2030831.48	Total (Rs.)	2030831.48

BALANCE SHEET

<i>FUND & LIAABILITIES</i>	<i>AMOUNT</i>	<i>ASSETS</i>	<i>AMOUNT</i>
GENERAL FUND AS PER LAST A/C	510585.00	FIXED ASSETS	510585.00
UNSPENT GRANT	746082.73	CLOSING BALANCES	746082.73
Total (Rs.)	1256667.73	Total (Rs.)	1256667.73

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