

BSWI: ANNUAL REPORT 2011 – 2012

FROM THE DESK OF GENERAL SECRETARY



Dear Members, Friends & Well-wishers

First of all, accept my greetings on behalf of BSWI! It is delightful for us to mark the year 2011-2012 as a year of achievements. Along with the completion of the 50th year of BSWI, you all should be proud for crossing the threshold of success and facing newer challenges. You, the frontline achievers, deserve the credit for such a long presence in the midst of the people and the villagers.

The annexed Annual Report would give you an insight in our field level activities conducted during the past year. We have learnt many things, achieved many great things while, I believe, there is yet enough scope of improvement in our style of functioning and approaches.

But, all these would never have been possible without the wholehearted support of our members, staffs, patrons, advisers, donors and well-wishers. We are really grateful to you all for your open-handed support and collaboration. I heartily wish this would continue in the future as well.

BSWI would be thankful to receiving your positive feedback on our works that would perhaps equip us to function more effectively and earnestly in the coming years.

With acclamation and regards,

Yours sincerely,
Sanjib Bhattacharya
General Secretary

Dated June 10, 2012

BSWI'S MISSION

To accelerate social and economic changes amongst the resource-poor and the marginalized sections of the rural and urban societies.

BSWI'S VISION

To contribute to building a society where all people can gain access to education, health care, and employment opportunities and where people can realize their full potential.

GENESIS OF THE ORGANIZATION

Baradrone Social Welfare Institution (BSWI), was set up in the year of 1961 in the form of a small rural text book library for encouraging non-school going / dropout children by providing text books and free tuition by the educated village youths. Over the years, the goals and philosophy of BSWI was transformed and gradually it took the shape of a benevolent integrated rural development organization. Since its inception, many individuals and organizations of distinction have embellished BSWI and with their active cooperation and contribution; today BSWI is considered as a resplendent, translucent and reputed organization in the state and abroad. BSWI is working in the remote parts of West Bengal, where planned interventions to address human problems are yet to be launched. It helps people to be equipped with skills, capacities, values, awareness, self-help and opportunities, by dint of which they can come forward and demand their legitimate claims.

BSWI has a bold vision for creating a world where every person lives with dignity, respect and the opportunity to achieve her or his potential. BSWI is committed to improving the lives of the poor and marginalized through social and economic development processes. Since the year of 1985, BSWI has partnered / has been partnering with foreign agencies like Action-Aid, Oxfam India Trust, Bread For the World, Canada Fund, Irish Embassy and others in community development programs. Over the years, BSWI has reached to more than 25000 children in various villages of West Bengal and impacted more than 100000 needy and marginalized people. BSWI has been providing training and technical assistance in non-formal education, community development, maternal and child health, school governance, integrated literacy, small enterprise development, micro-finance, HIV/AIDS education and awareness and women's empowerment. BSWI also works to strengthen literacy, adult basic education and health programs in collaboration with government departments. BSWI's projects are designed to contribute to individual growth, as well as to community and area development.

Marked by persistence, energized with an entrepreneurial spirit, honouring the wisdom of our partners in the field and the people who benefit from our work - BSWI ignites the flame of self-advancement, the birthright of every human being.

BSWI's programs are divided into four sectors:

- **EDUCATION & AWARENESS**
- **COMMUNITY HEALTH**
- **GENDER EQUITY**
- **LIVELIHOOD/BASIC NEEDS**

EDUCATION & AWARENESS

The Non-Formal Education model of BSWI bridges the gap in education when children have either never been to school or have dropped out. It also addresses the need of children who are studying in government schools, but need additional support at school. Through various models – Education through Culture, Gender Resource Center and the BSWI Extended Education Program, BSWI has reached over 3100 children through the various non-formal methods. Besides conducting classes, the teachers have visited the families to keep them animated with the education of their children. During the year, the staff conducted more than 215 parents' meetings to discuss the progress of their ward. At the Volkart Foundation's Project direct fallout of these community visits was that the team was able to mainstream 207 students who had dropped out of school and otherwise were not enrolled in the NFE Program.

Linkages have been developed with many other NGOs working in the vicinity of BSWI. These linkages have been developed for networking purposes and various activities were taken up such as conducting computer education, awareness programs etc. Some of the NGOs which have helped the project are Child-In-Need Institute, Ramakrishna Mission Lokasiksha Parishad, Ramakrishna Mission Institute of Culture, Sanlaap, Sanhita etc.

BSWI's Child Protection Policy

BSWI's Child Protection Policy was conceptualized in 1987 and is geared to bringing a lasting improvement ensuring that "every child gets an equal opportunity to a childhood." Later in 2002, we modified our CPP by incorporating the MDGs, i.e., "Reduce by two thirds the mortality rate among children under five; Ensure that all boys and girls complete a full course of primary schooling; Eliminate gender disparity in primary and secondary education and at all levels". We emphasize on children's protection from harmful influences, abuse and exploitation; free, equal and quality education; and supportive environment; and their freedom of choice.

Our objectives are:

- To ensure all children are studying in school and enjoying free, qualitative education without dropouts.
- To protect children from all kinds of violence and abuse and to live dignity in life.
- To promote community based organizations to implement child rights and protection measures.
- To capacitate various people's forums in the field of child right and protection and implement the MDGs (goals 2, 3, 4) in their areas.
- To sensitise the community to ensure children's basic rights to survival development, protection and participation.
- To make a measurable improvement in child and women's health, health awareness and services.
- To enable community to learn from each other to identify needs, resources and skill to translate collective action, mobilize, manage and supervise.

We evolved strategies for achieving the objectives by bringing together our perspectives from the situational analysis, preliminary goal-setting, sector reviews and from identification of the strengths and weaknesses of our organization. Our strategies were aimed at devising systems that can create a basis from where the target population can itself take off.

We designed appropriate indicators and institute MIS for reviewing the progress of our works. We emphasized on understanding the state of preparedness of the community to manage its own affairs in our process of reviews. We undertook Annual Reviews involving staffs, managing committee members, self-help groups, village-level people's organizations, government's representatives and external evaluators.

Impacts:

- The parents have been aware of their children's rights and privileges. They have made commitments to control the dropout rates of their children.
- The number of school going children increased, and the ratio of girls : boys has increased.
- Enrollment of the children (girls too) in post-primary education has increased to huge extent.
- Instances of violence and abuses on children, child labour and child marriages have highly been reduced.
- The govt. schools have been aware of VLCPCs as 'watch dog' and its functions.
- The panchayat members have become active to promote infrastructural development of the govt. schools.
- The state govt. has allotted increased teachers in schools as a result of our constant advocacy.
- Now the rural children understand more about their behaviour with friends, family, community and over all society.
- The parents are happy about the positive changes in their children.
- The religious leaders have been active in campaigning for achieving child rights and promoted girls' education.
- Through our constant motivation in villages, health of women and children improved and the child mortality has been completely arrested.

We measured the impacts of our services by assessing the situation that has emerged due to our collective development initiatives. The impact assessment was done to measure the improved capacity of the target community to ensure protecting the lives of the disadvantaged children. We focused on the following issues in the impact assessment:

- ☐ Sustainable development (food, shelter, employment, etc.);
- ☐ Developed and expanded initiatives to help children survive and develop;
- ☐ Empowering women and girls.

Tribal girls attracts Harvard University

14 year's old Urmila Mardi, a tribal girl of Malancha village of Gajole block of Malda district was about to marry a local youth without her will. Her parents arranged the marriage, and as a tribal girl, her parents took advances from the groom. She approached to BSWI's field workers and informed that she would like to continue her studies instead of marrying at an early age of 15 years. BSWI took up this case and talked to her parents. The parents told that, as they were very poor there is no other alternative for them but to arrange the marriage of their daughter. The main reason behind this arrangement was, if the girl grows older then her marriage would be very difficult according to the norms of the tribal (*Santhal*) communities. There were many other young girls like Urmila, who want to continue their studies instead of entering into the family lives at a very early age. BSWI approached to the Global Giving (USA) by formulating a proposal to open avenues for such suffering girls and helping such girls to continue their education. Some generous professors of the Harvard University responded to our appeal and they donated money for such girls the Global Giving (USA). BSWI has so far re-admitted 107 young girls to the State sponsored high schools by discarding their marriages. Uniforms, education materials and kits, bi-cycles, school fees and tuition fees have been provided out of the donations received by BSWI.

Parents & Daughter Alliance

The Parents & Daughter Alliance (PDA) program was initiated since 2008 to promote girl child with the involvement of their fathers., the program is being sponsored by Volkart Foundation India. March 2012 saw Global Giving (USA) joining hands with this unique approach to Girl Child Education by sponsoring the girls for non-formal education. Under the program, regular classes are held for girls based on the syllabus developed by BSWI for subjects like, English, Alchiki (Tribal language), Maths, Social Studies and cultural studies. Co-curricular activities like Art and Craft, Music, Dance and others are also conducted. The Program closely involves parents and keeps them animated to involve themselves in the education and overall development of their wards. Regular monthly meetings are held and the parents together with their daughters are involved in activities like - making Friendship Bands, Colored Candles, Decorative items, etc.

He ensures a Bright future in Florida University

Debu Halder lived in Baradrone village with his parents and two siblings. His father was a daily wage labourer and mother was a housewife. Due to limited income, his father could not afford the school expenses for Debu. Debu was identified in a survey conducted by BSWI worker under the Action Aid (UK) project and was enrolled in NFE classes. Debu's talents were recognized in the school as he was seen taking part in all activities. He attended school regularly and was a keen learner. After the NFE, Debu was admitted in the State high school in Hatuganj and he successfully passed 10th class and did excellent results. He was admitted to the Ramakrishna Mission High School at Narendrapur in Higher Secondary (Science Stream). He is very thankful to BSWI for reaching out to him in time of need. Owing to his abilities, he did splendid results and was admitted to Degree Course in the same college with Chemistry Honours. From there, he got a chance to study in the University of Florida and completed his post-graduation. Debu aspired to be a researcher and now he is doing research in the Florida University. His father is no more and his mother is very proud of him and is thankful to BSWI for recognizing his talents and helping him carve a bright future for himself. His mother said, "Thanks to BSWI, Debu has

brightened the name of the village and BSWI had a great role behind his success. All the books were given by BSWI. I am very happy for him.” Debu has an eagerness to stand by poor and needy students of the locality and wished he could do anything for the poor children of the village.

“BSWI’s NFE has given me a new identity”

This young girl Dulu could not continue her studies after class 9th due to limited family means. Her mother is the only earning member in the family of five. Dulu always wanted to help her mother and contribute in some way in the family income. BSWI’s cutting and tailoring course fulfilled her dream. She is very thankful to BSWI for supporting her and helping her in completing the course. Now she is pursuing her Degree Course in Commerce and doing outstanding results. BSWI helped her in reading materials, tuition support and financial support. She provides tuition to other students and earns some money that supports her family to meet the family needs.

Merit Scholarship Program

The Merit Scholarship program was initiated in 1990 with the funding support of Action Aid UK. The aim of the project was to support the school education in various streams of students from poor economic and social background. The timely support extended to students has thrown open the doors of higher education to bright students and have helped them to realize their dreams. Till March 2012, education materials (primers, books, note books, stationeries etc.) worth Rs 478000 was disbursed benefitting 3046 children from 70 villages of Diamond Harbour block in South 24 Parganas district. Out of the 3046 students supported by the scholarship, 2908 students have completed their courses successfully. Out of the 2908 completed various courses, 2100 have done their internship/ training at the respective Institute/Colleges. 1207 youths have got jobs in reputed farms/govt. departments and others are trying for placement.

COMMUNITY HEALTH PROGRAMS

Only 44% of children between 12-23 months are fully immunized against the six major preventable diseases. Nearly 80% of infants have anaemia. Only 52% of women have at least three ante natal care visits and only 39% have access to government services for ante natal care and delivery. Despite India's impressive economic growth, access to and the quality of healthcare have a long way to go. BSWI works to fill gaps in the system by providing healthcare services.

BSWI believes that the concurrent development of preventive and promotive health is crucial to the well-being of those who are unable to afford regular health care. With this in mind, BSWI plays a crucial role in providing health-care facilities, developing health seeking behaviour and strengthening the existing health delivering mechanisms amongst the target communities.

Nutrition:

At least 43% of Indian children under the age of 3 suffer from malnutrition. Malnutrition is linked to half of the child deaths in India. BSWI's nutrition projects focus on educating women, especially pregnant and lactating mothers, to make the best of what is available. This is usually done by a health worker, a local woman who will be trained by BSWI but who can engage with the women she is trying to help. BSWI also runs an emergency ward for severely malnourished children, which is funded by the S. J. Jindal Foundation. The low cost model BSWI uses to rehabilitate severely malnourished children has been recommended by the state health department.

Collaboration with Government Programs:

BSWI has been collaborating with the State's various health and sanitation programs like Pulse Polio Campaigns, Leprosy Cure Campaigns, Mother & Child health programs, Nutrition programs, and various linkage development areas.

Curative services for the needy:

BSWI has set up a curative clinic cum referral center in its campus that is operating since the year of 1987. Annually, the clinic provides curative services to an average of 5000 needy people who suffer from various diseases.

Child & Woman Friendly Communities (CWFC)

BSWI is piloting an innovative approach whereby it integrates activities in the areas of nutrition, healthcare, education and protection in particular geographical areas. The aim of this rights-based approach is to encourage active participation and co-operation of community elected representatives, service providers such as doctors and teachers, local self-help groups and the women and children themselves in order to create child and woman friendly communities. BSWI trains local youths and members of SHGs in all aspects of healthcare so that they can work effectively in the field.

Training

Health and Human Rights training

Health and Human Rights training is been organized by BSWI with a focus on inter-linkages between health and human rights. The training is designed to sensitize people working on issues relating to health and identify issues pertaining to health in the rights framework to guide the analysis and action on the same. The core topics covered by the training program include, among many, the following:

- The understanding of “health” and “human rights” and their inter-linkages.
- The role of state in ensuring health and improving health equity among its citizens (in reference to the constitutional law of India and International commitments).
- Understanding the political economy of health including:
 - neo-liberal economic order and the effects of liberalization, privatization and globalization on health of people particularly on health equity among populations
 - state health policy and programs
 - health systems
 - health financing mechanisms
 - intellectual property rights (IPR), patent and health
 - access to essential medicines and health
 - understanding social paradigm/social determinants of health

Activities undertaken and coverage in 2011-12

| Sl. No. | Activities / programs | Coverage / Quantity covered |
|---------|---|-----------------------------------|
| 1. | Nutrition demonstration camps in villages | 126 camps in 30 villages |
| 2. | Village Immunization/ANC/PNC camps organized | 316 camps in 52 villages |
| 3. | SHG meetings organized on Family Planning and Pre-natal care | 348 meetings in 60 villages |
| 4. | Training of SHG leaders on MCH, Nutrition, Family Planning | 16 trainings for 280 SHG leaders |
| 5. | Collaboration camps with government on pulse polio and others | 478 camps in 65 villages |
| 6. | Curative services rendered for the needy families | 5012 patients of project villages |
| 7. | Orientation of Adolescent Youths on Safe Health Behaviour | 225 youths from 42 villages |
| 8. | Networking with government for upgradation of Baradrone SHC | 11 meetings / SHC upgraded |
| 9. | Training of Health Animators & SHG leaders on Health MIS | 6 trainings for 186 participants |
| 10. | Training of Health Animators & SHG leaders on Health & Human Rights | 4 trainings for 134 participants |
| 11. | Emergency aid for health hazards rendered | 28 patients |
| 12. | Village Awareness Camps on Sanitation & Safe water | 182 camps in 54 villages |
| 13. | Laparoscopic operations rendered | 3207 cases |
| 14. | Leveraged funds from PRI for repair of hand pumps | 27 Nos. in 22 villages |
| 15. | Leveraged funds from PRI for repair of wells | 22 Nos. in 19 villages |
| 16. | Leveraged funds from PRI for installing new hand pumps | 12 Nos. in 12 villages |
| 17. | Leveraged funds from PRI for installing new wells | 24 Nos. in 21 villages |
| 18. | School health check-up/follow-up camps organized | 20 NFE centres for 700 children |
| 19. | Eye check-up camps organized | 5 Nos. for 628 cases |
| 20. | Eye operation (cataract, glaucoma) conducted | 280 cases |

BSWI fills the gap between what people with low-literacy skills understand and what health care providers expect their patients to know. By helping the health care providers design plain-language materials, using words and symbols patients with low-literacy can understand, and helping low-literacy adults learn important health information through adult literacy programs through the SHGs and farmers groups.

BSWI's Health Awareness Initiative has raised significant awareness among health care providers about the link between low-literacy and poor health outcomes. Through trainings and the orientations, BSWI continued to train village health volunteers and local quacks to improve their communications with patients and incorporate plain language and cultural awareness into their community outreach efforts.

To ensure parents have the right information and skills they needed to become better health advocates for themselves and their children, BSWI trained Village Mobilizers and SHG members on how to integrate health and literacy education, and access and use appropriate health information resources. To support this effort, BSWI has developed posters, flip charts and plain language health education materials for village mobilizers and SHG leaders working with parents with limited literacy skills.

Through the SHGs, BSWI has expanded work initiated over the past seven years, in collaboration with the government department, local clubs, women's organizations and local quacks. The overall objective of the program is to help reduce maternal and child mortality and improve maternal and child health. The program has reached disadvantaged girls and women with health education that is provided through the village workers and SHG leaders.

Through the awareness program, BSWI provided women and girls with opportunities to participate in health education, acquire literacy and life skills, and improve their utilization of reproductive health care services already available. Community awareness campaigns and orientation programs also provided health information to young women and link women and girls with health care providers. Together the program components have created a supportive environment for girls and women to enhance their health knowledge and enabled them to better access to health care services.

GENDER EQUITY & ORGANIZATION

Capacity Building Programs

- Visioning exercises for SHG leaders: 20 training programs
- Training on village livelihood: 12 training programs for VLDC members and SHG members
- Training and Orientations on “Right to Livelihood”: 12 trainings for 487 SHG members
- MIS training for staff & VLDC members: 6 training programs
- Meeting with Panchayat members: 6 programs
- Village-level Awareness Camps on Gender and Rights: 15 camps
- Leadership Training Programs for members of the SHGs: 6 training programs
- Training programs on SHG Dynamics & Management Aspects: 8 training programs
- Workshops on PRI Acts and Government programs to eradicate poverty: 8 workshops

Promotion and Nurturing of SHGs:

- The SHGs function as thrift and credit associations of poor women who share similar social and economic contexts.
- BSWI helped SHG members decide the rules of business and pool their savings for small loans, and trained them in playing a “public” role while giving them the experience of working together.
- For the more mature SHGs, BSWI helped them establish collaborative linkages with banks in order to leverage credit that, in turn, met member’s needs for larger funds.
- The SHG is thus a platform for enabling women to access to banks and public services – and for realizing their full potential to spearhead more long-term changes that affect them as women.
- SHGs are gradually becoming virtual classrooms where the women are learning the ideals of democratic governance through practice.
- BSWI helped SHGs to form Village Livelihood Development Committees (VLDCs).
- BSWI encouraged each SHG (and its members) to learn about their context and articulated a new vision for them and their families. The women then drawn up and carried out concrete plans to realize such vision.

Fostering Community - Based Organizations

- Building, nurturing, and strengthening community-based organizations is an important component of BSWI’s strategy for creating a system for sustainability in the developmental processes being undertaken in an area.
- BSWI field staffs worked in the community as facilitators who built relevant capabilities, processes, and systems, so that people were able to carry forward the development agenda that they themselves had set.
- Community-based organizations such as Self-Help Groups (SHG), Village Livelihood Development Committees (VLDCs), producers’ groups, fishery groups, Goat Rearers’ groups, are some of the organizational forms that have been fostered.

Leveraging Development Finances

- As a strategic principle, BSWI has leveraged livelihood investments by linking the rural poor to government programs and banks.
- BSWI has always played the role of a facilitator in such linkages.
- Our work in linking people directly with mainstream institutions has proven to be a far more empowering process than merely receiving and channeling finances to the community.
- As they were engaged in the process themselves, the rural poor enhanced their capabilities in handling large amounts of finances as well as in dealing with resource institutions.
- BSWI leveraged development finances from government agencies at the District, State, and Central levels, as well as the banks.
- Additionally, people's own resources, including savings in self-help groups were also mobilized.
- In addition to facilitating linkages of self-help groups directly with banks for loans, we have also set up partnerships with corporate trusts and apex lending institutions for financing livelihoods.

Creating Communities' own finance through Micro-finance

Microfinance, Livelihood and Self Help Group Programs are at the heart of BSWI's many activities. The Project is flourishing, and has made a great stride over the years. Central to the idea of SHG and Microfinance is Self Reliance, Sustainability and Social Change through women empowerment. The program has thereby, extended not only financial support to people but empowered the SHG members and the community through an all-round development. It has given SHG training to members for smooth functioning of the groups, conducted Health Awareness camps, and motivated people to participate in the Community development Programs. In order to give a boost to the Income Generating Activities (IGA), it has organized training on Animal Husbandry/Cattle rearing and Food Processing. For encouraging skill development and promoting self-reliance, it has conducted training in stitching and tailoring. For the overall development we have conducted Functional Literacy program. It has also been vigorously engaged in organizing various other trainings and programs such as, computer skills, bag making, hand gloves knitting, food processing, basket making, pottery etc., all directed towards effecting self-reliance and empowerment.

BSWI understands the importance of global events and thus, BSWI celebrated days such as the International Women's Day, Global Hand Wash Day, World Food Day besides encouraging participation in Save the Girl Child movements. All these activities fall under the SHG program of BSWI.

The following sections seek to draw light on the various areas in which BSWI Microfinance, spread across several locations, has effected marked changes during the financial year 2011-2012.

Location-wise Assessment

- The BSWI Microfinance Project is being implemented in 35 villages of Blocks Diamond Harbour, District South 24 Parganas, West Bengal. The Project was started in July 1995. This year BSWI Loan disbursed a total of Rs. 65,00,000 to 308 SHGs across 34 villages.

- Other than Micro finance livelihood program, the Volkart Project has been successfully implemented the functional literacy program during this year. The Project has been implemented in 15 villages of Kulpi Block, South 24 Parganas District. Besides the BSWI project which was successfully implemented, Volkart Foundation sanctioned us the formation and promotion of another 100 SHGs in this block.

During the year, BSWI's Malda project (Integrated Livelihood Development Project) funded by Sir Dorabji Tata Trust, formed 50 new SHGs, comprising 502 members across 10 villages and effectively monitored the SHGs. The entire groups saved Rs. 2,22,325 during the year 2011 and has done inter-lending of amount Rs.7, 60,000.

Apart from regular activities, the SHG members are proactively involved in the different community level issues like participation in Pulse Polio drives, legal literacy training, community sanitation, food processing, health awareness etc.

- The SHG Microfinance project has successfully completed 17 years in the remote rural areas. The Project has been implemented in 65 Villages in South 24 Parganas, Malda, West Medinipur and Murshidabad districts with a total of 514 SHGs and 5652 members. The focus was on SHG formation, microfinance, repayments, recovery of interest, SHG trainings, development of micro enterprises among women and linkages with social awareness programs. Besides, the BSWI's SHG members proactively involved themselves in the various Community Development programs.

BSWI'S Microfinance at a glance

| District | No. of SHGs | Members | Saved (Rs in Lakhs) | Loaned (Rs. In lakhs) | Repayment (%) | Linkage with banks (No. of SHGs) |
|--------------------|-------------|---------|---------------------|-----------------------|-------------------------|----------------------------------|
| South. 24 Parganas | 360 | 5040 | 25,55,560 | 63,22,600 | 96% as per schedules | 244 |
| Murshidabad | 70 | 718 | 5,14,290 | 4,85,800 | 97.32% as per schedules | 34 |
| Malda | 50 | 502 | 2,22,325 | 7,60,000 | 100% | 3 |
| West Medinipur | 12 | 128 | 2,31,010 | 1,96,200 | 97.18% | 3 |

LIVELIHOOD PROGRAMS / BASIC NEEDS

Farmers living in remote rural areas face severe food insecurity. Small landholdings and backward and traditional agricultural techniques mean that the harvest lasts only for six months, after which they need to migrate to towns in search of seasonal employment as labourers. The population therefore is stricken with poverty and malnutrition, and migration rate for survival is quite high.

BSWI strengthens livelihood capabilities of rural poor and creates sustainable income generating opportunities. BSWI now works with about 10,000 families from marginalized communities in remote villages, located in three of the poorest districts in West Bengal, i.e., South 24 Parganas, Malda and West Medinipur.

BSWI works with local women who with their inherent resource management skills and concern about the welfare of their families can play a crucial role in promoting change in the family. The women are encouraged to form SHGs, each consisting of 10 to 20 women. The women's SHGs are an effective support system, but more importantly, they create a consolidated entity that can more easily access bank loans, public services, etc. The strategy is to strengthen their skills and then promote livelihoods.

Integrated Natural Resource Management (NRM) is the third area of work that BSWI undertakes in its project areas. The focus is on the optimum management of land and water resources, improved irrigation, well development, soil and water conservation, replenishing forests and preserving the environment. The program also includes growing of vegetables, cash crops, and promotion of horticulture. Other livelihood options are home-based micro enterprises like khadi yarn and cloth production, poultry farms, animal husbandry units etc. Over 150 local youth and women have been trained and deployed as 'service providers' around various livelihood sectors.

The main functions of BSWI in Livelihood programs are:

Livelihood Planning

BSWI used various participatory learning tools including pictorial-based methodologies to help women track and analyze events in their lives and livelihoods, while making plans for changes. These exercises fostered deliberations and discussions on broader issues that are important to – and have an impact on – women's lives and livelihoods. Exercises were conducted in groups as well as with each household. They are not one-time inputs given to the groups but are part of an ongoing engagement with the women.

Agriculture

With current low levels of productivity in agriculture, BSWI extended assistance in finding opportunities to enhance livelihoods. Over half of BSWI's livelihood programs was focused on agriculture, its improvement – and the overall management of natural resources – remains key in the battle against endemic poverty in the rural areas. Enhancing productivity and diversification were the core strategies of

BSWI's agriculture programs. Our specific activities have increased the productivity of the main cereal crops to achieve improved food security, and diversification into cash crops such as pulses, oil seeds, and vegetables.

Horticulture

BSWI has demonstrated models towards the optimum utilization of the water resources through demonstration of fruit crops like mango using the water from created water body. Natural Resources management training has helped the farmers to use their resources in maximum level. Responsibilities of communities are increasing & they are following their norms & regulations to make a better income. Training on different activities helped them to understand the scientific systems & to plan on livelihood development. During the reporting period, 56 farmers have been provided with 480 mango plants (langra variety) and the area covered has been 10 acres. Double-pitcher systems for summer drip-irrigation have been adopted. Bamboo cages have been provided to protect the plants from cattle. The plant survival rate so far is 100%. The members are maintaining their orchards scientifically and some of them have taken up inter-culture in their orchards.

Land & Water Resources

BSWI has taken the integrated approach to natural resource management and has demonstrated ways to promote the development of natural resources. This approach led to an equitable and sustainable economic growth, ensured household food security, and helped minimize mass poverty. An integrated approach to land and water resources management facilitated participatory planning with the people, develop systems and treatment measures that were most suitable to the resources available. The technologies that BSWI has developed are simple and labour intensive and best suited to the people they are designed to serve.

Water Harvesting Tank

BSWI's integrated approach to natural resource management (INRM) calls for the efficient management of soil, water and vegetation resources, yet maintaining a livelihood focus. INRM recognizes that uncontrolled, unplanned and unscientific use of natural resources results in their decline. Therefore, managing natural resources calls for proper land use while protecting it from erosion; enhanced productivity while maintaining soil fertility; and water harvesting and conservation. INRM not only optimizes the productivity of land and water resources, but also helps fight mass poverty. In other words, sustainable development efforts must take into account the relationship between the needs and priorities of the people, and natural resources.

Through the 5% Model water harvesting, the activity has ensured 1st crop in the area. This model has ensured a water harvesting area of 1, 36,400 c. ft. considering a loss of 20%, to an extent of 24 bigha can be covered under any vegetable whereas another model would encompass an area of almost 3 acre as far as second vegetable crop is concerned. If a combination of vegetable and oil seed is concerned the water has the capacity to cover almost 50% of land under double crop. After the excavation of 5% models beneficiaries are cultivating vegetables on the bund of the ponds & also cultivating fish in the water. The models which were cultivated in the last year are using to cultivate different crops. The Seepage tank model pits has so far ensured 1st crop in the area. This model has ensured a water harvesting area of

49,092 c. ft. Here also, considering a loss of 20%, to an extent of 12 bigha can be covered under any vegetable whereas another model would encompass an area of almost 3 acre as far as second vegetable crop is concerned.

Renovation of Community Ponds

We have renovated 3 community ponds this year in three villages of Malda district (Gajole block) covering a total of 36 bighas of land for summer vegetable cultivation. 36 farming families have been benefitted from this program.

Goat Rearing

BSWI has promoted goat-rearing program in Malda district. As with other BSWI initiatives, the focus was on assisting women in optimizing their livestock resources. This has become necessary given that in these project areas, goat rearing was characterized by the use of poor breeds and unscientific husbandry practices that resulted in low incomes and high morbidity and mortality risks. BSWI focused on the induction of new animals, better housing and veterinary care, especially immunization against certain well-known killer diseases like PPR (Peste des petits ruminants). Systems have been set up to procure and administer necessary vaccines in collaboration with government agencies. BSWI has been assisting poor women in goat rearing as a potential livelihood supplement. The program enabled women to obtain credit to buy goats and provide improved shelter and veterinary support. Training a cadre of para-vets to provide animal health care on a routine basis has also been an important intervention. The programs have been implemented in clusters so that capacity building, veterinary support, and marketing could be taken up in a more systematic manner.

Goat Rearing Status of this year:

We have completed 20 sheds for setting up of 20 goat rearing units. Training program has been conducted by SEDP Bankura for all of these 20 members and 2/3 local youths as stated earlier. 16 beneficiaries have earned on an average Rs. 10000 during this year by selling their goats.

Fishery

In this year fish inputs have been distributed in 36 ponds, i.e., 6 community ponds and 30 individual ponds. Total users families are 248. 30 members have been trained in scientific fish rearing with the help of the block level fishery extension officers, BSWI's staff and local progressive fishermen. Inputs like fish lings, fish meal, and pond culture etc. were provided in time. The members have provided some fish feeds by their own as local contribution. The systematic way like regulations & norms following, netting, meetings are being taken up by the fish beneficiaries. They have their own fishermen groups account & saving the profits for future use. Fish-farmers' committees have been constituted in each of the ponds where BSWI has provided support. In each committee, three members have been entrusted with total management and responsibility for keeping records and accounts related to the business transactions / local consumption out of the ponds. It is hoped by the users that good fish-yield would be achieved in the monsoon. They have also decided to set aside a portion of the surplus for future investment in the ponds and the rest would be shared by them.

Broiler Poultry Rearing:

BSWI has developed a model of decentralized smallholder poultry rearing which has emerged as a powerful tool for the livelihood promotion of rural poor women. Women from tribal and other poor families have been organized into cooperatives to serve the growing needs of small town and urban markets. BSWI provided poor women hands-on training and assistance in securing finances from either the SHG revolving funds or government programs. These women reared a batch of 150-200 birds in rearing sheds built on their homesteads. In around 45 days the birds were ready for sale. The women's cooperative, organized by BSWI, also provided inputs like feeds, chicks, and medicines. At the same time, the cooperatives made arrangements to market the birds. Some of the producers have been trained to provide veterinary care and manage linkages on behalf of the co-operative. By working together the women realized the importance of scale economies to the poultry business.

In the agriculture farmhouse of our organization, we have been organizing a poultry unit comprising of 1500 broiler birds for the training and skill development of the rural people, especially the women from the target communities. So far, 24 batches of 1500 birds have been reared and 30 women have been trained in this activity.

Training-cum-Demonstration Centre on Animal Husbandry

BSWI has constructed a "Training-cum-Demonstration Centre on Animal Husbandry" in its own farmhouse receiving financial assistance from the *Consulate General of Japan - Kolkata* for giving training to 350 group members in each year in poultry, duck rearing, dairy and goat rearing. To start with, we selected 50 women members from the SHGs and the programs were started in January 2011. The constructed Livestock Training-cum-Demonstration program has been organized in the farmhouse where all the trainees sit together and get the technical support of the trainers in terms of scientific rearing practices, disease control, backward & forward linkage development, production skill development, managerial skill development and for working in a group-based/collective approach. This would not be possible if the trainees only receive theoretical training and immediately start working in their houses in isolated manners.

SHGs in Poverty Mitigation

Women belonging to a particular SHG pool in Rs10 to Rs20 each on weekly basis to create a collective fund. This not only helps them to create some savings but also serves to accumulate the seed money to get low-interest loans that they can easily repay, besides other credit facilities. It is a huge help for the women as they are free from the clutches of the village moneylenders. Extra income generated is ploughed back into investments in land and agriculture, purchase of livestock and is used for medical expenses and children's education. SHGs also provide a platform for starting home-based enterprises. BSWI hopes that women in the regions will be able to adopt at least one additional livelihood in order to augment their incomes rather than depend solely on agriculture, which does not ensure a steady cash flow.

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