

MAHILA SHRAM SEWA NYAS

Annual Report

2014-15

Mahila Shram Sewa Nyas (MSSN) is involved with the women labour force and their families in 14 districts of Madhya Pradesh.

MSSN works with women workers and their family members who work either at daily wage work or piece rate work and self employed and earn their bread and butter. The main objectives of the MSSN are –

1. To develop their socio-economic condition,
2. To inform them about the government welfare schemes and help them in obtaining the benefits from these welfare schemes;
3. to help in obtaining benefits of social security (Insurance, pension, health, child care centers, housing);
4. To help them in accessing basic facilities,
5. To develop capacities by means of training programs;
6. To initiate income-generating activities to strengthen their livelihood system;
7. To operate micro-finance and financial inclusion program
8. to help in obtaining their due rights of workers by the government

MSSN conducted different activities to achieve these objectives in urban and rural areas from April 2014 to March 2015.

1) Awareness Program

The awareness meetings were conducted in the slums and villages to provide information about legal rights, schemes of Welfare Boards, social security schemes of gram panchayats and Municipal Corporation related to occupations of the women workers.

Sr. No.	Occupation	No. of Meetings	No. of participants
1.	Home based workers	2120	35809
2.	Construction workers	610	15701
3.	Street vendors	150	1620
4.	Domestic Workers	420	8600
5.	Construction workers	999	39960
6.	Agricultural Workers	600	24000
7.	Forest Workers	1200	48000
	Total	6099	173690

2) Community Based Structure

MSSN started formation of community based structures since last 4 years, so that community can obtain the benefits of the welfare schemes and different rights provided by the government.

Nigarani Samities were constituted at the panchayat level in villages (rural areas) and Trade Committee in slums of urban areas. The members of these committees were selected during the big meetings in urban and rural areas. The members were selected by the rural and urban communities.

At present, mohalla and Nigarani Samities are functioning.

MSSN established Soochana Kendras to link with different types of schemes and provide different types of benefits to urban and rural communities. The Soochana Kendra was formed at panchayat level in rural areas and one Soochana Kendra in 5 bastis/Mohallas in urban areas. One woman member from Mohalla Samiti in urban area and one from Nigarani Samiti in rural areas were trained to operate the Soochana Kendra. Soochana Kendras are opened once in week as per need of community. All types of application forms of social security and welfare schemes and related awareness materials are availed at the Soochana Kendras.

Mohalla Samiti meetings are organized at the Soochana Kendra every month, and Nigarani Samiti meetings are organized twice in a month in rural areas. These meetings are organized by the concerning Organizers and District Coordinators. Reports and solutions of issues are discussed in the meetings.

Monthly meetings are organized with the Soochana Kendra Operators at district level.

Meetings of members of mohalla samiti and nigarani samiti are organized at the district level in every 6 month. The reports of activities and next planning of MSSN are presented, discussed and work is done according to planning.

3) Capacity Building Program

MSSN organizes training program for capacity building on regular interval at different level of Mohalla Samiti, Nigarani Samiti, Soochana Kendra Operators and organizers. The following training programs were organized during the reporting period –

- 3.1 Training of Mohalla Samitis – 12
- 3.2 Practical Training to Soochana Kendra Operators – 12
- 3.3 Program Coordination Team Training – 1
- 3.4 Training to Village Nigarani Samiti Members – 6
- 3.5 Leaders Training – 1

3.1 Training of Mohalla Samitis – The mixed group of women workers are lived in the mohallas therefore it is necessary to train the leaders about the all trades and welfare schemes. They are also informed about the basic amenities of their areas so that they can obtain the basic amenities for women members of their areas. They are also informed in the training that how to get worked development work by the parshad through the letter.

3.2 Practical Training to Soochana Kendra Operators – The training consist that why Soochan Kendra is opened and operated in the residential areas of our members. They are informed how to fill up the forms of welfare schemes and what documents to be attached along with the application forms. They are also informed to conduct the meetings at Soochana Kendra, resolve the problems of women from the Soochana Kendras. If the problem related to mohalla development then they are informed how to get help of Parshad and MLA and involve them in development of area. Apart from these, they are informed to conduct the community activities such as health camp, awareness camp, literacy camp, bhajan during ganesh celebration, sports and games and national festival etc. These are included in the training content.

3.3 Program Coordination Team Training – Training programs are organized to conduct the activities of programs under Mahila Shram Sewa Nyas. The Program Coordination Team is informed that what all activities are to be conducted under the program and how to reach out it to

women workers so that it can run smoothly. The program coordination team is informed fully about the program so that team can work its work properly. Team is informed how to plan is chalk out to resolve the problems of women workers and can be implemented according to plan. Thus, the team is trained.

3.4 Training to Village Nigarani Samiti Members – Nigarani Samitis are formulated in rural areas. These samitis are informed about the programs which are being implemented for the villagers through the training, such as - MGNREGA, FRA, benefits through the job cards, apply to sarpancha, secretary, panchayat to get the benefits. If benefits of these schemes do not get then samiti should apply at block level. These samitis are also informed that the Gram Sabha is organized four times in a year. To give more and more information to Nigarani Samiti, vilalgers could be more and more take the benefits.

3.5 Leaders Training – This training is provided to leaders in view of how to work for the problems of women workers. The leaders are informed about all the government welfare schemes, from where they can get the application forms of welfare schemes and what all documents are to be attached along with the application etc.

4) Social Security

Women workers and their family members are mostly work in informal sector. Informal sector do not provide the facilities of health, child care, housing, insurance, old age pension under the social security scheme. But, different types of social security schemes are being operated by the union and state government. These schemes are being operated by Municipal Corporation in urban areas and Gram Panchayats in rural areas. Apart from these, several such schemes are also operated by the different government departments such as Labour Department, Education Department, Health Department, Women and Child Development Department, Scheduled Caste and Tribal Department, etc.

Organizers, members of Mohalla samiti and nigarani samiti help to bring awareness and apply to obtain the benefits from these schemes. Application forms are available at the Soochana Kendras.

4.1 Registration –

Workers have to register themselves by proving of their work to get the benefits of welfare schemes of welfare boards. Boards provide them identity cards after registration.

This year, women workers from the following occupation were facilitated in registration –

Sr. No.	Occupation	Identity card		Total
		Fresh Registration	Renewal	
1.	Construction Work	6500	4011	10511
2.	Beedi rolling	1085	899	1984
3.	Street Vending	1020	-	1020
4.	Domestic work	504	-	504
5.	Agricultural Work	1022	-	1022
6.	Tendu patta	6200	4420	10620
	Total	16331	9330	25661

4.2 Insurance and Death Assistance -

Workers and their families were linked with different schemes of insurance and death running by the government –

Sr. No.	Scheme	No.	Claim	Amount
1.	Janshri	890	10	15000 (Rs. 5000/- per)
2.	Construction Workers	36	06	270000
3.	Tendupatta insurance	304	76	266000
4.	Beedi		10	420200
	Total	1230	102	971200

Death Insurance

Sr. No.	Scheme	No. of beneficiaries	Amount
1.	Construction Board	17	189000
2.	Municipal Corporation	10	300000
3.	Beedi Welfare Board	10	77000
	Total	37	566000

4.3 Health Facilities -

Many health schemes are being operated through the Municipal Corporation, Gram Panchayat and Welfare Board of government. We linked to women workers from these departments –

Sr. No.	Scheme	Name of Department	No. of beneficiaries	Amount
1.	Maternity Benefits scheme	Construction Board	125	40000
2.	Medical Assistance	Beedi Welfare Board	25	103000
3.	Deendyal Card	Municipal Corporation	205	-
4.	Maternity Benefit	Chief Minister Agricultural Labourer Suraksha Yojana	40	40000
5.	Medical Assistance		157	160000
6.	Janani Surakshan Yojana	Beedi and District Hospital	220	56850
7.	Spectles	Beedi Welfare Board	550	165000
	Total		1322	484850

4.4 Education

Children of women workers were linked and benefitted with the different government schemes.

Sr. No.	Scheme	Name of Department	No. of beneficiaries	Amount
1.	Scholarship	Construction Board	1382	1210099
		Beedi Welfare Board	180	145500
		Minor Forest Produce Federation	78	40100
		Municipal Corporation	180	90200
Total			1820	1485899

4.5 Marriage Assistance – Government provides financial support for the marriage of children of poor families and collective marriage are also arranged for this. The families were linked to get benefits from this assistance –

Sr. No.	Scheme	Name of Department	No. of beneficiaries	Amount
1.	Marriage Assistance	Construction Board	186	2790000
2.	Ladli Laxmi Yojana	Women and Child Development Department	102	612000
Total			288	3402000

4.6 Pension

Women and their family members are linked and benefitted through the old age, handicapped and widow pension from the Welfare Board, Gram Panchayat and Municipal Corporation.

Sr. No.	Scheme	Name of Department	No. of beneficiaries	Amount
1.	Widow Pension	Municipal Corporation	105	47250
2.	Destitute Pension	Municipal Corporation	130	117000
3.	Old age Pension	Gram Panchayat	133	1653350
4.	Handicapped Pension	Municipal Corporation	32	28800
Total			400	1846400

4.7 Housing – Women members were linked and benefitted with the different schemes of government in urban and rural areas.

Sr. No.	Scheme	Name of Department	No. of beneficiaries	Amount
1.	Housing	Beedi and Cigar Welfare Board	22	1440000
2.	Kutir	Gram Panchayat	70	4900000
3.	Indira Awas	Gram Panchayat	15	900000
Total			107	7240000

4.8 Certificate – Different types of certificates are required to obtain the benefits of welfare schemes, and we helped in obtaining to get such certificates –

Sr. No.	Scheme	Name of Department	No. of beneficiaries
1.	Caste	District Collector Office	35
2.	Birth	Municipal Corporation	20
3.	Domicile	District Collector Office	30
4.	Death	Municipal Corporation	18
Total			103

5) Integrated Social Security

Women workers are linked with the schemes related to their life security under the social security such as – Sukhi Jeevan Suraksha Yojana, Health Insurance and Life Insurance Corporation etc.

Sr. No.	Scheme	No. of beneficiaries	Amount
1.	Sukhi Jeevan Suraksha Yojana	202	90000
2.	Health Insurance	136	-
3.	Life Insurance Corporation	25	-
4.	Tendu Patta Bonus	35000	1551400
5.	Beedi Bonus	4000	1000000
6.	Beedi PF	150	2250000
Total		39513	4891400

6) Food Security

The Annapurna Yojana is being implemented by the Madhya Pradesh government to provide food grain on special concession rate to the poor family. Under this scheme, 21 types of families

are covered, and food coupons are provided to these families by the Municipal Corporation and gram panchayats. The families are helped in getting Samagra Identity Number and food coupons.

Sr. No.	Scheme	Name of Department	No. of beneficiaries
1.	Food Coupon	Municipal Corporation	2300
2.	Samagra ID No.	Municipal Corporation, Gram Panchayat	4325
Total			6625

7) Aadhar Card

Aadhar Card is identity card of all Indian Citizens. This card is used everywhere such as government departments, education, bank account, subsidy, travel, loss of wages etc. About 15000 Aadhar cards were made across Madhya Pradesh.

8) MG National Rural Employment Guarantee Scheme

Rural families are provided 100 days in a year manual work under this scheme. Job cards are provided for this and entered the names of all family members in it. Villagers have to apply to gram panchayat in written to get the employment, and within 15 days of application (prescribed date) gram panchayat must provide employment to applicant, otherwise unemployment allowance will have to be paid to applicant.

Our 3,95,054 members are live in rural areas. Women members and their families, who live in remote areas and near the forest, are migrate in search of employment. Organization has been working to provide employment under this scheme since last 5 years to these members. The works are done especially to get returned the job cards to families which are kept by the sarpanch or panchayat secretary, give written application to gram panchayat for employment, and help to families in getting 100 days employment.

Sr. No.	District	Application for employment	Got employment	No. of days	Amount
1.	Sagar	1886	1327	81121	12735997
2.	Damoh	3201	2699	17332	2721124
3.	Jhabua	1954	1553	15800	2480600
4.	Dewas	150	95	37152	5832864
5.	Mhow	350	200	15000	2355000
6.	Dhar	450	400	24000	3768000
Total		7991	6274	190405	29893585

This year, the employment was provided to 6274 workers and they got wages of Rs. 298.93 lakh.

9) Workshops

District Level Transparency Day

Sr. No.	District	No. of participants	Present Authorities
1.	Sagar	50	Shri S.K. Prajapati, Assistant District Forest Officer Shri R.S. Sharma, Asst. Commissioner, SC Welfare Department
2.	Damoh	45	Shri Vinod Kumar Jain, MGNREGA District Project Officer, Shri Uyake, SDO
3.	Jhabua	70	Shri Nahar Singh, District Forest Officer, Shri Shri Naath, MGNREGA District Project Officer,
Total		165	

District Level Workshops were organized in 2014 in Sagar, Damoh and Jhabua district under the *Hamara Adhikar Hamari Awaz* Program. The main aim of the workshop was to discuss the issues of workers related to MG National Rural Employment Guarantee Scheme, Forest Land Right Act and other social security schemes.

Workers both women and men told their problems and issues in these workshops in front of presented officers, and memorandums were submitted to these officer for resolving of the stated

problems. Officers assured to workers that the necessary steps will be taken to resolve the problems as soon as possible.

Block Level Jan Sanwad

Block Level Jan Sanwads were organized in 7 blocks (one in each block) of 3 districts in 2014 under the *Hamara Adhikar Hamari Awaz* Program. The main aim of the workshop was to discuss the issues of workers related to MG National Rural Employment Guarantee Scheme, Forest Land Right Act and other social security schemes.

Sr. No.	Block	District	No. of Participants
1.	Megh Nagar	Jhabua	62
2.	Thandala	Jhauba	56
3.	Patera	Damoh	70
4.	Pathriya	Damoh	45
5.	Sagar	Sagar	48
6.	Banda	Sagar	68
7.	Malthon	Sagar	65
Total			414

Workers both women and men told their problems and issues in these Jansamwads in front presented officers, and memorandums were submitted to these officer for resolving of the stated problems. Officers assured to workers that the necessary steps will be taken to resolve the problems soon.

10) Access to Basic Amenities

Mostly workers and their families are live in slums and villages which are lack of basic amenities. The work for electricity, water, road, sanitation has been done in mohallas/slums and villages.

10.1 Water

Sr. No.	District	No. of beneficial families	Work done
1.	Indore	1632	Got repaired 6 hand pumps
2.		900	Got available 10 water tankers
3.	Dhar	600	Got repaired 3 hand pumps
4.	Mhow	450	Got repaired 2 hand pumps
5.	Sagar	300	Got repaired 4 hand pumps
6.	Ujjain	2400	Got constructed of drainage and done sanitation in 14 residential areas
6.	Khandwa	1200	Sanitation Campaign in 06 areas
7.	Indore	2700	Sanitation Campaign in 15 areas
8.	Bhopal	450	Sanitation Campaign in 03 areas

10.2 Electricity

Indore – It was got 80 electricity poles installed in 10 areas and got electricity bills reduced of 80 members in 6 areas (The bills were more 1500 to 3000 rupees).

Khandwa - It was got 30 new electricity poles installed in 04 areas from which 350 members benefitted.

Ujjain - It was got 30 electricity wires changed in 05 areas from which 650 members benefitted and got electricity bills reduced of 40 members.

10.3 Road

Indore - Gitti, moram etc. were installed in 07 mohallas/slums through the ward elected members (parshad).

Ujjain – It was got a road constructed.

Khandwa – It was got a road repaired in 8 mohallas.

11) Micro-finance and Financial Inclusion

Banking program was started for the economic development of the working women and credit cooperatives were established under the program. The women workers are share holder of the cooperative and they are also the Board of Directors of these cooperatives. Saving and credit programs are operated through the societies. There are 4 credit cooperatives established in Indore, Ujjain, Dewas and Khandwa. Women are individual share holders in these Credit Cooperative societies as well as SHGs (Self Help Groups) are formed which are called Swayam Siddha Yojana. Credit Cooperatives are implementing several schemes like saving, fixed deposit, recurring etc.

Different types of loans such as income generation, health, children education, housing etc. are given to members of credit cooperative society. The loan limit is Rs. 5000 to Rs. 200000 and returned in easy installment. The specific feature of the banking program is it is door step program for the poor women and women also deposit the savings and loan installment at her door. Women do not losses the wages due to door step banking.

Sr. No.	District	Members	Share	Savings	Loans
1.	Indore	10350	1035000	4096207	3784000
2.	Dewas	130	13000	100394	90000
3.	Khandwa	102	10200	123000	100000
4.	Ujjain	750	75000	1252000	642400
Total		11332	1133200	5571601	4616400

12) Case Study

Wake up and Wake up

"All useful things are available nearby you but not in possess means you are not aware about it." Taraben, Khandwa District Organiser told immediate after listing the problems of members. Members told "Government does not provide us anything."

Saraswati ben was crying and told "I am Widow and my son has expired. I am facing too much problems."

Organiser asked "Had you ever given any application for assistance to government."

"Yes, I had given but did not get any assistance. My daughter-in-law has left me, and now I have responsibility of my grand son and grand-daughter" Saraswatiben told.

"Lets ask to Municipal Commissioner" and organizers bring Saraswatiben to Municipal Commissioner Shri Chandra Shekhar Mishra.

Mishraji told "First of all, Saraswati bai had to give a notary with signature that she is guardian of those children."

"What all documents to be submitted?"

"Death Certificate of son. I write down on paper what documents to be submitted and submit these documents to Municipal Cooperation office."

He wrote the following documents –

- Samagra ID Photocopy
- Death Certificate of son
- BPL ration card – photocopy
- Aadhar Card - Photocopy
- Bank Diary - photo copy
- Notary

Saraswati ben collected all documents except the bank account. She told her problem to organiser "I have not bank account." Organiser helped her in opening bank account.

And last, organiser went with her after filling the application form of family assistance scheme to Parshad and fixed the seal and signature on filled form.

Organiser was supporting continuously for eight months, followed up with her. She told that "When I faced any problem, I went to organizer; she brought me many times to Parshad, to Municipal Officer. God bless her, now I have received Rs. 10,000/- in my bank account under the scheme Family Assistance."

"Yes, give thanks to organiser, Saraswatiben and also give us information what rules to obtain the Family Assistance. Information is necessary" said all women members.

2. Again Same Story of Struggle

If have ration card then don't have food coupon (Khadya Parchi), and if have food coupon, then don't have ration card.

"Don't know, how can feel glad to bother poor people." women were discussing with PDS Shopkeeper. The dispute increased, Haribai was also with the women, Shopkeeper got angry, and he picked up the rod and beat on her head. The blood came out from her head. After seeing blood on Haribai's head, other women got angered. Three-four women went to Moti Nagar Thana and filed FIR against the shopkeeper.

When police reached, shopkeeper started apologies from women and was said, "Now, I will give ration on time, and will open the PDS shop as per order."

And, after this, there is no complaint of women from the shopkeeper.

Dressing was done of Haribai, and all women appreciated of her bravery and said, "You should also participate of training of Soochana Kendra Operator and take all decisions without fear." Remember everybody that "Pure gold does not fear the flame."

13) Financial support organization

1. PACS (Poorest Area Civil Society)
2. Hivos
3. Global Fund for Human Rights
4. Holdeen India

14) List of staff

S. No.	Name	Designation	Project
1	Shikha Joshi	Chief functionary	PACS
2	Rama Vyas	Accountant	PACS
3	Sarita Ahirwar	Computer operator	PACS
4	Kavita Malviya	Coordinator	PACS
5	Rajesh Chouhan	Monitor and Documentation officer	PACS
6	Ballu choudhary	Organizer	PACS
7	Gourtee Ganava	Organizer	PACS
8	Mahendra Choudhary	Organizer	PACS
9	Prem Narayan Ahirwar	Organizer	PACS
10	Prem narayan Ahirwar	Organizer	PACS
11	Rani Soni	Organizer	PACS
12	Sangeeta chourasia	Organizer	PACS
13	Tikaram Ahirwar	Organizer	PACS
14	Hemant Bhardwaj	Team Leader	PACS
15	Rakesh Nagar	Team Leader	PACS
16	Rampyari soni	Training cum cultural organizer	PACS
17	Shikha Joshi	State Programme Coordinator	Hivos
18	Kosha Sunahare	Programme Coordinator	Hivos
19	Bhanumati Rimza	Programme Coordinator	Hivos
20	Annapurna Prajapat	Training Coordinator	Hivos
21	Anita Verma	Ju. Organizer	Hivos
22	Kavita Gurger	Ju. Organizer	Hivos
23	Hemlata Vyas	Sr. Organizer	Hivos
24	Basanti Malviya	Sr. Organizer	Hivos
25	Urmila Dubey	Sr. Organizer	Hivos
26	Usha Malviya	Sr. Organizer	Hivos
27	Tara Niraj	Sr. Organizer	Hivos
28	Rekha Survey		Hivos
29	Sandhya Mandloi	Chief Accountant	Hivos
29	Vijya Jamidar	Data Operator	Hivos
30	Shikha Joshi	State Programme Coordinator	GHFR
31	Rajmani Swami	Sr. Organizer	GHFR
32	Bhanumati Rimza	Sr. Organizer	GHFR
33	Kosha sunahare	Sr. Organizer	GHFR

34	Kamla chouhan	Sr. Organizer	GHFR
35	Annapurna Prajapat	Ju. Organizer	GHFR
36	Hemlata Vyas	Sr. Organizer	GHFR
37	Manju chouhan	Sr. Organizer	GHFR
38	Tara Niraj	Sr. Organizer	GHFR
39	Usha Malviya	Sr. Organizer	GHFR
40	Anita Verma	Ju. Organizer	GHFR
41	Basanti Malviya	Sr. Organizer	GHFR
42	Urmila Dubey	Sr. Organizer	GHFR
43	Sandhya Mandloi	Chief Accountant	GHFR
44	Nilesh Choudhary	Organiser	GHFR

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