

# Annual Report 2012-2013



*headstreams* is completing five years of its journey in fulfilling the vision of moving towards fullness of life for all. This report documents the work of *headstreams* in working with the low-income and marginalised families in urban areas of Bangalore and rural areas of Bagalkot district in Karnataka state.

## HEADSTREAMS IN URBAN KARNATAKA

*'Aalamba', our livelihood initiative*, has in the last year reached out to nearly 250 women in the self help groups (SHGs). The development seen in the lives of women who availed of the livelihood opportunity in the previous years has given the new members confidence to step into new livelihood ventures. The results of these ventures have been very encouraging. The women have not only contributed to the family finances but many of them have also taken a step forward in exploring opportunities in expanding their businesses or starting other parallel business initiatives. The annual statistics on livelihood speaks of the progress in 2012 – 2013.

### *Increase in the number of SHGs*

Self Help Groups (SHGs)				
No. as on Mar 31, 2012	Organised during the year 2012-13	Closed during the year 2012-13	As on Mar 31, 2012	
			SHGs	Members
10	10	4	16	245

### *Financial transactions of the SHGs*

Financial Status of SHGs as on 31 <sup>st</sup> March 2013			
Savings	RD savings for education	Loan Disbursed	Amount Repaid
Rs. 514061	Rs. 305500	Rs. 1091310	Rs. 647476

### *Livelihoods at a glance*

Type	Existing livelihood units mentored in 2012-13	Livelihood units supported in 2012-13	Total no. of livelihood units as on March 31, 2013
Food & other eateries	14	2	16
Tailoring	10	0	10
Trade	12	3	15
Saree & garment sales	22	2	24
Services	6	3	9
Product manufacturing & value added services	12	0	12
<b>TOTAL</b>	<b>76</b>	<b>10</b>	<b>86</b>

In the forthcoming year *headstreams* intends to include these and many such women as a part of their training team so that others get the technical assistance and are also inspired by lives that have already walked that way before them.

In some of the other areas women are slowly moving beyond issues of 'livelihood' and financial security and have slowly begun to look into areas of community and social development such as water supply and domestic violence.

### *Training*

Our trainings for the SHG's have reached beyond the basics of book keeping and matters related to maintenance of the SHG's, to a well-researched and detailed presentation of various schemes and welfare measures provided by the government. Women have responded positively and have availed of these schemes with support from the *headstreams* team. The trainings helped them to be well informed, to reason, to analyse the pros and the cons and to then take the final call in availing of the benefits provided by these schemes.

NPS-Lite enrolments after *headstreams* initiative to create awareness among the SHGs

**Total enrolment:**

77

**Enrolled in 2012-2013:**

30

One such scheme introduced to the SHGs is the *National Pension System – Lite (NPS-lite)*. The Government of India introduced this scheme to make pension applicable and available for all citizens. Under this scheme, the Central and the State Governments provides a contribution of Rs. 2200 as an incentive to those who deposit a minimum of Rs. 1200 per annum into their account every year.

#### TRAINING DETAILS FOR THE YEAR 2012-13

Training	No of sessions	Attendance
Book Keeping & Accounts Maintenance - for SHG representatives	3	23
Entrepreneurship Awareness Program (EAP)- for SHG members	2	35
Entrepreneurship Development Program (EDP) - for SHG members	2	29
Bamboo products - for SHG members	1	58
Leadership training - for SHG groups organised by <i>Dominican Sisters</i>	1	50
Training of Trainers - for Sisters from the <i>Urusuline sisters</i>	2	20
Training Of Trainers - for Summer Camp	1	11
National Pension System (NPS-lite) -- for communities where SHGs are functioning	5	76
Domestic Violence - for communities where SHGs are functioning	10	160
<b>TOTAL</b>	<b>27</b>	<b>462</b>

Training sessions on different topics were conducted for the SHG members as well as members of other groups to develop their potential and leadership skills, and also to equip them for understanding and analysing social issues such as domestic violence. These sessions are expected to empower them to address various issues they face in their life. It's been encouraging to see women being able to come out in the open to discuss issues of domestic violence which in our conventional societies is often taken for granted with women being the silent sufferers. *headstreams* initiated a discussion on the issue, including the legal aspects and the various means to handle the issue. The discussions received a good response from the women. Women have also gained confidence to handle the issue together as a group in different ways.

*One of our SHG members was subject to severe domestic violence for the last five years. Her husband harassed her on the grounds that the money her brother had taken was not returned to him. However even after the money was returned, the harassment continued and it was for the first time in five years that she shared her experience in the group. All along she suffered silently bearing the torture at home day in and day out. The SHG members intervened and a few of them first spoke to the husband. But when they did not see results, the representatives approached headstreams to help them think out the next step. After adequate discussions they decided to get in touch with Vanita Sahayavani (a Cell dealing with the issue of domestic violence) and lodged a complaint with them. When the husband came to know about the SHG's initiative he stopped the harassment.*

### ***The need for Vidyabhivrudhi scheme increases***

The *Vidyabhivrudhi* scheme is an initiative in which *headstreams* has pitched in with its own resources, beyond the schemes provided by the government. *headstreams* noticed a particular borrowing pattern in and around the academic year. At the beginning of every academic year the women had to bear the financial burden to pay their children's fees, buy books, stationery etc. The women got into an unending cycle of taking loans from money lenders and getting deeper into that debt since they struggled to pay it back and this burden carried on throughout the year. *headstreams* offered an alternative in the form of the ***Vidyabhivrudhi scheme***, in which women were encouraged to save Rs. 250 – Rs. 500 every month which was pooled into the SHG account and deposited on a monthly basis in a Recurring Deposit scheme with the bank. At the beginning of the academic year, *headstreams* gave them a matching grant that was proportionate to the amount that they had saved. Initially (in 2011-12) the scheme had few takers (11 members from two SHG's). But the far reaching benefits of the scheme attracted more members and in 2012-13, 60 members from eight SHGs joined the scheme and 111 students were supported through the scheme.

### ***The Right to Education Act***

Another crucial intervention by *headstreams* was to facilitate women to avail of the benefits of the *Right to Education Act* for their children. *headstreams* not only explained the scheme but also encouraged the women to avail the benefit of free and compulsory education till completion of elementary education in a neighbourhood school. One hundred and fifty five members from 15 SHGs submitted applications for admission in different schools. It is also important to mention that some members faced great difficulty in submitting the forms in schools as schools would reject the forms or not even accept them citing some excuse. In some instances the *headstreams* team visited the schools, after which the forms were accepted by the schools.

### *One Woman - Women's Day Celebrations*

The SHGs came together to celebrate the International Women's Day on March 8, 2013 with the theme "One Woman". The programme provided a platform for the women to freely express themselves, present their talents and enjoy the celebrations in a secure environment of fun and solidarity. The women participated in various games and cultural events such as singing, dance, mono-act and drama. Volunteers from companies such as TCS and Mphasis joined the celebrations. Dr. Meenu Bhambhani, Global Head of CSR at Mphasis, graced the occasion as the Chief Guest.

### *Celebrating the landmarks of our journey*

It was our pleasure to participate in the anniversary celebrations of the SHGs which were facilitated by *headstreams*. The age of the SHGs ranged from one to four years. While the Bhuvaneshwari SHG celebrated its first anniversary, Belaku SHG, one of the oldest of our SHG's, was entering its fifth year.

*headstreams* envisages that at the end of a five year period of facilitating an SHGs to grow and mature, SHG members themselves will be equipped to sustain themselves and function independently.

### *Stepping into new & needed territories*

For *headstreams*, 2012-2013 has also been a year of new initiatives into uncharted territory. Our learnings across the rural and urban areas of Karnataka have added a fresh perspective to our development initiatives with a parallel focus on children. "Women" and "Children" are often referred to in unison and the same translates into areas of action as well. Our discussions with women gave us several insights into issues related to children. On one end we addressed the financial aspect of education but at the same time we were prodded to look into the deeper aspects of "education". In the SHG meetings, discussions pertaining to children - particularly their low attendance in school, poor grades, them being termed as children with "bad behaviour" and the helplessness of the parents - constantly drew our attention and there was no way we could turn a deaf ear. The voices of the women in this area became louder and based on the findings of a survey, *headstreams* understood the desperate need to address areas such as learning, communication, life skills and so on with the children for their holistic development. But a full picture would not be possible without taking the voices of the children into account.

*headstreams* organised its *first summer camp* for the children at Jeevanbhima Nagar, Government School in April 2012. The first camp helped us understand the importance of the need for creativity and spaces for articulation for the children. Support from SHG members, volunteers from within the community, college students and resource personnel

from within and outside *headstreams* (such as Vasu – a professional dancer and painter, and Ashwini – a trained singer & music teacher) contributed in making this summer camp truly enriching for the children and for us. At the same time we at *headstreams* were left with one question – *how do we tackle* the issues that have come to the forefront, particularly the need to make learning a joyful and meaningful experience which would go a long way in the positive development of a child?

The learnings encouraged us to explore avenues for creative learning and the exploration then translated into the '*TACKLE FEST*'. It was an event organised by *headstreams* in association with the English Department of St. Joseph's Arts & Science College for over 250 children from the high school sections of Government Schools located at Rammurthy Nagar and Jeevan Bhimanagar. The students from St. Joseph's College and Christ University set up stalls featuring various topics, with each stall presenting the topics in the most creative and unconventional ways possible. Some of the stalls were:

- Love the earth (environmental science – covering different rocks & minerals found on earth)
- Kitchen science (science in everyday life – simple fun activities from chemistry & physics)
- Jungle life (wild life photography – understanding the ecology through photographs)
- Mind your language (English grammar game)
- Fun with numbers (mathematics – understanding basics from geometry)
- Mystery physics (laws of sound and hearing through musical instruments from physics)
- Animal world (zoology & understanding formation of a baby in a mother's womb)
- Fun with chemistry (Experiments explaining the fun to know & learn chemistry)
- Shapes & sizes (understanding mathematics with shapes)
- Math is fun (new monopoly creation to learn numbers better)

The presence of volunteers from companies such as TCS and Mphasis made the fest even more interactive, fun-filled and insightful. Volunteers guided the students to the stalls in various locations at the campus. The students from the high schools thoroughly enjoyed and participated in the entire interactive programme at the stalls. These students felt free to ask questions to the presenters at the stall to understand the subjects better. Many students were totally engrossed in the stalls and shared their interest to learn the subject more after being in the stalls. The laboratories and other learning spaces within its campus were opened up for the students to explore and experience the academic life in college. The children from the Government Schools were getting their very first glimpse into what college life is all about and how learning can truly be fun and need not

necessarily be confined to the conventional text book rote method of learning. Dr. Sujatha Virdhe, a former scientist with ISRO and director of Sunday Science School, participated as the chief guest and surprised the students from the high schools and colleges with a couple of her fun tricks and experiments on different subjects. Dr. Sujata also explained how the students can enjoy what they learn in classes, through exploration and experiments.

*headstreams* also **celebrated the Environment Day** with 167 students from 4<sup>th</sup> – 7<sup>th</sup> standard of the A. Narayanpura Government School. *headstreams* staff devised various games and activities to elicit a discussion on environmental issues and helped children express their perspectives on various issues related to the environment. At the end of the celebrations, children were gifted with a Hibiscus sapling bought from the nursery run by the Association of People with Disability (APD). Partnership with employees from Tally helped make this event successful.

### **Tackle CBO**

Tackle – Community Based Organisation (CBO) is a youth-led initiative incubated by *headstreams* for work with youth and children. It is meant to be a platform for children and youngsters to explore and understand concepts, develop skills, look towards more holistic learning and grow as individuals who will contribute positively to the society at large. This group was started in September 2012. Eighteen students have enrolled as its first members.

### **Internship**

*headstreams* started an internship program for youth. We had five students from various institutions interning with the organisation as part of their course requirements.

<b>INTERNSHIP</b>				
No. of students	College/University	Period	Course	Project
2	Christ University	One month	Masters in Social Work	Scarcity of water affecting social relations in slums of Bangalore and Socio-economic conditions of women residing in slums
2	Mount Carmel College	70 hrs	BA. Psychology, Sociology & English	Child Psychology

1	St. Joseph's Arts & Science College	1 month	BSc.	Understanding creative learning among children from low-income background
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### Special Internship

A special internship for a period of six months was offered to students of evening colleges. Two students from St. Joseph's Evening College joined the programme. During this course the students were exposed to various projects of *headstreams* and trained in different aspects of livelihood programme.

### OTHER ACTIVITIES AND EVENTS

#### ➤ *Tech Mahindra*

*headstreams* participated in a programme called 'Spark the Rise challenge' organised by Mahindra. We presented the education idea of TACKLE, and it was selected as one of the winners from among 75 ideas presented in this program. The *headstreams* team was invited to Mumbai to present the idea before the jury and other delegates in January 2013.

#### ➤ *Sunday Science School*

*headstreams* enrolled for a creative learning program in science using 'hands-on-models'. This training of trainers was attended to get ideas and concepts which can be utilised in Government schools and for children from low-income backgrounds.

#### ➤ *National Institute of Design (NID)*

*headstreams* team attended a workshop on understanding the use of bamboo organised by NID. As a follow up, 56 women from various SHGs were oriented to creation of different bamboo products. This was conducted at Woodpeckers Bamboo Workshop in Kaggadaspura. Women have started working on this, using their spare time.

#### ➤ *Urusuline sisters*

*headstreams* was invited by Urusuline sisters to conduct a one-day workshop on



Entrepreneurship Awareness & Development for a group of 20 community development workers from different parts of India. Naveen and Anu from *headstreams* conducted this workshop.

➤ ***Dominican Sisters***

*headstreams* was invited by Dominican sisters to conduct a leadership training program for their SHG representatives and social workers Naveen and Anu from *headstreams* led the sessions. A session was on domestic violence, organised by the Dominican Sisters, was conducted for the members of the SHGs. This was led by Lokesh and Sheela from *headstreams*.

➤ ***Media***

Naveen was interviewed by Radio Indigo 91.9 FM for a program called 'Bangalore Change Makers' where he presented the work of *headstreams*. The Times Now Network interviewed Anu and Naveen as part of the 'Spark the Rise' series where they shared about the Tackle program of *headstreams*.

➤ ***Christ University***

*headstreams* was invited to conduct workshops and sessions for the students of Christ University. A workshop on *Development, development indicators & development outcome* was conducted for 40 II year MSW students by Naveen from *headstreams* at the college campus.

A workshop on *Community development work in disaster management* was conducted for students of Community Development (II year MSW). Seven students and a faculty member attended. Naveen from *headstreams* conducted the full day workshop at the *headstreams* training centre.

Anu from *headstreams* conducted a session for 75 students of Centre For Social Action (CSA) on the importance of creative learning, particularly focusing on children from low-income backgrounds.

➤ ***Joy of Giving***

*An exhibition and sale* of the products from different livelihood units was organised during the year for the 'Joy of Giving Week' and Diwali, at the MphasiS campus.

### ➤ *Nutrition Survey*

To understand the problems of malnutrition among the members of the SHGs and to equip them to address the issue, a pilot survey was done on 60 families in A. Narayanpura, Udaynagar, Kaggadapura, Doopanahalli, Kodhihalli, K. R. Puram and Nellupuram areas. The results are being analysed and various approaches to address the issues are being discussed. They include creating awareness among SHG members and the community, providing information about the nutritive value of various food items available in the area, changing unhealthy eating habits, forming cooperatives to make nutritious food items available at a reasonable rate and so on.

We are looking towards taking the above processes forward even as we ourselves are growing and evolving as an organisation in urban Karnataka. Our initiatives in rural Karnataka have also progressed along similar lines.

## **HEADSTREAMS IN RURAL KARNATAKA**

### **Swachcha Grama**

The *Swachcha Grama* program – an initiative focused on health and hygiene has seen considerable progress. This initiative by *headstreams*, to enable people to utilise the opportunities available through the Total Sanitation Campaign of the Government, has elicited positive response. Our focus on health and sanitation, which began more than three years ago, has resulted in 63 toilets being constructed in Budihala and Thaminala with support received from the Government through the Panchayat and through the NREGA funds. The social audit presented by *headstreams* clearly mentioned the contribution made by each of the stakeholders who were involved in the construction of the toilets i.e. *headstreams*, the community and the government. Mr. Prahlad and Dr. Mohammed from SOCHARA (Society for Community Health Awareness Research & Action) studied our CLSP (Community Led Sanitation Programme) and appreciated the work of *headstreams* on the issue. To strengthen the sanitation work in the region, *headstreams* requested the ANMs from Kakanur and Kerur PHCs, who were respected by the community, to conduct training sessions in the area.

*One exceptional case has been that of a toilet being turned to a temple and actually drawing the village community for worship every day. While the toilet was being constructed, the members of the household noticed an “ekke gida” growing in the toilet and the villagers in the area consider it sacred. The villagers continue to revere it as a place of worship.*

## Swavalambana

Under our Swavalambana programme, four SHGs in Budihala and Khyada have begun functioning independently while five other SHGs still partner with *headstreams* even as they continue their revolving fund repayment and receive livelihood support from us.

## Livestock Insurance

One of the key aspects of *headstreams'* disaster management initiative has been to encourage communities to avail of insurance for their livestock. Initially this initiative did not find too many takers in the community. However when a few of the community members were able to avail of insurance benefits during the time of crisis, it encouraged the others to follow suit. With the insurance support provided as part of livestock support, five members (2 each from Khataraki and Thaminala and 1 from Budhahala ) received compensation for their goats which died.

*Lakshmappa Shankarappa Madar, an agricultural labourer from Khataraki village was the only bread-winner of his family. With no educational qualifications to back him up, he struggled to make ends meet and also had to shoulder the responsibility of the marriage of his two older sisters. He became a part of the SHG formed after the floods. As a part of our livestock support he purchased two goats. Over a period of time the livestock multiplied with two kids added to the small flock. However one of the goats died due to an illness. The headstreams team immediately informed the insurance company, got a veterinary doctor to certify the death and completed all the formalities for the photo documentation. Lakshmappa received an amount of Rs. 3000 as compensation from the insurance company. He also went ahead and sold the remaining goats and used the money for his sisters' wedding expenses. The marriage ceremony was a part of the community wedding. It is important to mention that this wedding will be remembered for one primary reason – **it was for the very first time ever that a wedding in the household was celebrated without having to take a loan** which is not just a huge relief for the family but also a very good example and encouragement for the community at large.*

The *headstreams* livelihood initiative has been encouraged by the transformation that has been so evident in the life of Yellava Madar.

*Her request for support to open a ready-to-eat food store in Badami was turned down by the bank. When headstreams provided the required livelihood support and training, Yellava achieved remarkable success. Today her earnings account to Rs. 500 per day. Her business has progressed to the extent that when there are big orders she hires two more people to help her fulfill the order.*

Another story of lives transformed by livelihood is that of Renuka Sarnaikar a 28 year old woman with 3 children.

*Renuka survived by stitching clothes on a machine hired from another person. But when that person refused to rent out the machine, her livelihood was threatened and practically came to a standstill. However, being a part of an SHG, she received an amount of Rs. 8000 from the revolving fund and started to stitch various items which fetched her Rs. 100 per day, of which her profit amounted close to Rs. 80. Renuka, with her enterprising spirit, bought a mixer-grinder and ran a parallel business. From struggling to sustain her own household, today Renuka has been able to help her sister who was in need of finances. Her dream is to buy two more tailoring machines, employ people and expand her tailoring business.*

### **Yuvaka Sanghas (youth groups)**

In three villages of Badami – Hanumasagar, Kittali & Timmapur, youngsters who migrated for work returned to their village when their work period elsewhere came to an end. *headstreams* facilitated them to form a group and use their time in the villages constructively. This group, consisting of agricultural labourers, coolies and migrant workers, organised the Makkala Grama Sabha and worked towards improving the health system in their villages, along with the *headstreams* team.

### **Sristi**

Srishti, a *headstreams* initiative focused on nurturing creativity and articulation among children in rural areas, conducted 3 – 4 sessions each in 15 schools. Children from these schools were then supported in organising *Makkala Grama Sabhas* (Children's Village Meetings) in their villages.

### **Makkala Grama Sabhas**

The Makkala Grama Sabhas were conducted in four panchayats of Bagalkot district, where children presented their grievances and demands before Government officials from different departments. *headstreams* had collected the issues from the children and sent it to each of the Government departments before the event so that they could come prepared with their responses. In many villages there were immediate changes seen after the event.

*In Kittali panchayat, the bus stop located near the school was used by a few individuals for gambling and for consumption of alcohol, making it unsafe for children. The children raised this issue during the Makkala Grama Sabha in the panchayat. After intervention by the*

*authorities, the school compound was raised and the anti-social activities around the area was checked by the police.*

*The children raised the issue of shortage of plates to serve mid-day meals. The panchayat president brought sufficient plates and distributed it to each of the schools in the panchayat.*

## **Health and nutrition**

The *headstreams* team collected data in Bagalkot district regarding malnutrition and presented it to the High Court who had taken up the case of malnutrition deaths in the state.

Along with the People's Health Movement in Karnataka, JAAK, a one day workshop on the free medicines campaign and strengthening the Public Health system, was conducted in Bagalkot on August 5, 2012 in which 22 members participated. In a meeting held on the same theme on February 2, 2103, in Badami, 55 people from different community groups such as *Raita Sangha, Dalit Sanghas, Mahila Sanghas* and *Yuvaka Sanghas* participated. On the next day, the President of Kulageri panchayat along with 8 panchayat members visited the Primary health Centre in their area and discussed the responsibilities of the Raksha Samithi with the members.

The *headstreams* team also followed up on cases of medical negligence along with the family members of the affected families.

## **Livelihoods**

The Excise Department requested *headstreams* to intervene in stopping the production of illicit liquor in Mamatageri Panchayat. *headstreams* facilitated a meeting with 30 households exploring the options of alternate livelihood. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was presented as the first step for these alternate livelihoods. The community availed of the opportunity and were given 30 job cards for a start and three follow up meetings have also been held to mark the community's progress with alternate livelihoods.

## **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**

After the drought was declared in Bagalkot district, there was noticeable migration from the district. The government announced extra days of work as a part of its drought relief initiative but most people in the villages had not received even 20 days of work and those who did get work complained of undue delays in payments. On June 29, 2012, over 300

members from the Koolikarmika Sangha supported by the *headstreams* team protested before the Zilla Panchayat (ZP) office. Action was taken against panchayat Development Officers (PDO) for not providing work under the NREGA despite it being available.

On October 30 and 31, 2012, a day and night protest of over 700 people from 35 villages was held outside the Bagalkot ZP office. The Belagavi, Raichur and Koolikarma Sangha joined in for support. The issue had to do with the dues yet again. Over 980 workers from 32 villages had not received their wages for work under MGNREGA and it had been delayed for the last six months. In three of the *taluks* special officers were appointed to oversee MGNREGA related work. In Rakasagi village (Hunagund) 200 people were given job cards. The Chief Executive Officer (CEO) of the ZP also agreed (not just verbally but in writing) that an MGNREGA grievance meeting will be held every month and the *Sanghatana* workers would be invited to participate in it. If action was not taken on the complaints discussed in the meeting within 15 days, the CEO assured the workers that action would be taken against the concerned officers. The CEO chaired the follow-up meeting on December 7, 2012.

On January 8, 2012, *headstreams* made a presentation of the problems with the MGNREGA scheme in Badami Taluk. The Executive Officer of 8 villages and 23 members participated in the meeting. The follow-up meeting was held on January 14, 2013 at the Taluk Panchayat.

The *headstreams* staff was invited by the Government to participate in the State Institute of Rural Development (SIRD) meeting from January 23-25, 2013, to bring about the required changes in the social audit process of the MGNREGA. The Deputy Secretaries of 13 districts in Karnataka participated in the meeting and Swarna Bhat participated as a resource person in the program.

## **PARTNERSHIPS**

*MphasiS F1 foundation* and the employees of MphasiS continued to be the main partner with us in the *aalamba* program. *Tech Mahindra* partnered with us in the education initiative 'Tackle' through the 'Spark the Rise' program. *Employees of Tally* partnered with us in the environment day celebration program with the Government school children from A. Narayanpura. We thank them for their support and trust in the vision and work of *headstreams*.

## **ORGANISATIONAL MATTERS**

### *a. Annual General Body Meeting:*

The fourth annual general body meeting of *headstreams* was held on July 11, 2012. The Annual report for the year 2011-12 was adopted; the audited

statement of accounts for the year 2011-12 as well as the budget for the year 2012-13 was passed. Mr. Simon Rodrigues and associates were appointed auditors for the year 2012-13.

b. *Executive Committee:*

The executive committee of *headstreams* met two times during the year (May 26, 2012 and February 16, 2013) to plan and review the activities of the organisation.

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c. *FCRA*

During this year *headstreams* applied for registration under Foreign Contribution Regulation Act (FCRA), 2010, and the same was granted by the Ministry of Home Affairs, Government of India on July 6, 2012. The registration (No. 094421506) is valid for five years.

d. *Accreditation with National CSR Hub*

*headstreams* has been empanelled with the National CSR Hub located at the Tata Institute of Social Sciences (TISS), Mumbai. This makes us eligible for projects under the CSR initiatives of Central Government Public Sector Enterprises.

## **THE TEAM**

Anu Thomas, Hanumanth Poojar, Lokesh V, Shafiulla, Shivabayavva Huddar, and Swarna Bhat continued as members of the team and Naveen I. Thomas continued as the Co-ordinator. Rev. Dr. M. C. George continued to serve as the Chief Consultant on a regular and honorary basis. Rajesh & Smitha H.G have moved to other organisations while Mary Sheela joined the team in July 2012. The *headstreams* Society and Executive Committee remained unchanged.