

The journey of *headstreams* towards fullness of life with low-income and marginalised families in Karnataka has completed six years. A brief account of the various activities under different initiatives is given in the following pages.

Aalamba

Aalamba is an initiative focusing on the development of families through Self Help Groups (SHGs) in low-income communities. Women are identified, trained and equipped to attain fullness of life. SHGs are formed with an objective of human empowerment and socio-economic development. These groups provide a peer-group platform for the participants to discuss issues concerning them, and to support one another in addressing those issues.

Self Help Group (SHG) Details			
No. as on March 31, 2013	Organised during the year 2013-14	As on March 31, 2014	
		TOTAL	
		SHGs	Members
16	6	22	385

Through the Self Help Groups (SHGs) many women have started stepping outside their homes to look at life in a different and new perspective. Some of them have joined saving schemes for the first time and opened account in commercial banks.

SHGs advance loans to members for various purposes, it is hoped that eventually they can function independently as financial intermediaries

"One thing that I liked about being a part of the SHG is that, for the first time we were encouraged to save personally for ourselves. Though we work so hard and earn money and support our families, we have never set aside anything for ourselves personally. But in the SHG we saved money in our name and for ourselves and that is one thing I am very happy about."

– member of Spoorthi SHG, Doopanahalli.



and free their members from the clutches of money lenders. Presently *headstreams* helps the SHGs with a revolving fund to support women to take up different livelihood programs.

Financial Transactions Status of SHGs as on March 31, 2014			
Savings & Interests from SHG loans	RD Savings for education	Revolving Fund Disbursed (During the year 2013-14)	
Rs. 13,53,490	Rs. 7,81,950	SHG's own fund	Revolving fund
		Rs. 9,59,800	Rs. 1,22,500

Women not only supported their families with finances but many of them have also taken a step forward in exploring opportunities in expanding their businesses or starting other parallel business initiatives. They have moved on to starting their own business units and have now taken up more responsibilities through the SHGs which are supporting other women in the community. They have started supporting other development issues such as domestic violence, alcoholism, and dowry harassment.

"If you ask me what I was like a year ago – all I can say is that I had reached the end of my life and was seriously contemplating suicide. But it was at that very moment that I was encouraged to join the SHG and when I attended meetings I started to open up a little and found a ray of hope. I was told of the support that I can get in counselling to help me get over the despair I felt when I knew my husband was involved in an extra-marital affair. The discussions at the SHG helped me cling on to the meagre ounce of strength that was left in me and I was encouraged to deal with the issue constructively while simultaneously focussing on picking up the shattered pieces of my self-image. It's been a year now and I've started a small enterprise on my own and I am looking forward to make it big for myself and for my children. I have been shown the way and I've made the choice to walk in it."

– member of an SHG formed by headstreams

Status of livelihood units as on March 31, 2014			
Type of livelihood units	Existing livelihood units mentored in 2012-2013	Livelihood units organised and supported in 2013-14	Total no. of livelihood units as on March 31, 2014
Food & other eateries	16	3	19
Tailoring	10	1	11
Trade	15	1	16
Saree & Garments sales	24	3	27
Services	9	2	11
Product manufacturing & value added services	12	0	12
TOTAL	86	10	96

Training

Training sessions are planned and implemented as part of our efforts to empower and equip the members of the SHGs and other groups on different levels. This has provided women an opportunity to come out in the open to discuss various issues which affect them and their families. The women gain confidence and increase in their self-esteem to handle issues which they deal as individuals and groups in different ways.

“We get a lot of information when we come for the group meeting and we are able to share it with our family members. It has been very useful for us.”

– member of Nisarga SHG, Kodhihalli.

Training Details for the year		
Training	No. of sessions	No of participants
Entrepreneurship Awareness Program (EAP)	3	95
Entrepreneurship Development Program (EDP)	2	25
Skill Development – a. Awareness & Training in Bamboo	3	33
b. Awareness & Training in Cloth & handicrafts	4	56
Health Awareness for women	12	165
Social Security – a. New Pension System (NPS lite)	6	80
b. Right to Education (RTE)	22	385
Book keeping & Account Maintenance	1	12
Leadership Training – a. For Representatives from SHGs	3	109
b. For members of the SHGs	21	286
New area – Self Help Group Orientation	7	86
TOTAL	84	1332



Social Security

Pension Scheme (NPS-lite)

In 2011, our study with families from low-income areas showed that very few people had access to any sort of social security scheme like pension. *headstreams* identified a low cost pension scheme of the Government for the economically weaker sections of the society - the New Pension System – Lite (NPS-lite). Through this scheme many families have begun saving for their future. The benefits of this pension scheme started spreading among the people in the community and SHG members started to encourage and support them to also save for the pension scheme.

Enrolment under National Pension System (NPS)			
New Enrolment in 2013-14		Total Enrolment till March 31, 2014	
SHG members Enrolled	Non –SHG members Enrolled	SHG members Enrolled	Non –SHG members Enrolled
12	3	72	30

Right to Education

The need for security in education and life also started increasing through these years and people from low-income communities have seen the importance of social security. *headstreams* has facilitated education by working on the Right to Education (RTE) Act. The women were not only trained about various aspects of the Act but were supported to avail of the benefits of free and compulsory education prescribed under the Act. The SHG members have become resource people for the community, where they have shared about the opportunity and also encouraged and helped them to avail this benefit as seen from the Table below.

The story of Nagaveni a member of Hejje SHG says it best about the joy of getting admission under RTE. A young mother of two girl children, she lost her husband to a terminal illness last year. She struggled to ensure that she was there for the SHG meetings, since she was the sole bread-winner of the family and ran from pillar to post to make ends meet. Both her daughters were eligible for the RTE (one was due to be admitted in LKG, while the other was to step into the first standard). Headstreams encouraged her to get her documents in place and when the applications were given, Nagaveni was the first to submit it in several schools in the vicinity. Her hard work bore fruit as both her children were selected in two different schools in the vicinity under the RTE. When she attended the SHG meeting and shared her experience she could not help but shed tears of joy. “I know I have the opportunity to give my daughters a better life with my earnings, something that I could not imagine after I lost my husband a few months ago.”

Enrolment under Right to Education Act*		
Group	No. of applications facilitated	No. of children enrolled through RTE
Self Help Groups (SHG) members	82	14
Non-Self Help Group members	90	12
TOTAL	172	26

**The selection for admission under RTE is done through a lottery system.*

Vidyabhivrudhi Scheme

This scheme was started by *headstreams* in 2011 to help women and families get out of the vicious cycle of debt during the beginning of academic year to support their children's education and to help them continue their children's schooling. This scheme provided an opportunity for women to save a specific account for their children regularly and get out of the clutches of money lenders. The women have experienced the benefit of saving on their own for their children and this scheme has gained a huge popularity among the members.

Vidyabhivrudhi Enrolled			
Year	No. of students enrolled	No. of members who joined the scheme	No. of SHGs involved
2013-14	301	187	21
2012-13	111	60	8
2011-12	11	8	2

Celebrations

Through the year there have been different celebrations, with some SHGs celebrating their first anniversary and others celebrating sixth anniversary. One of the landmarks of this year's celebration was the Women's mela. The Mela was organised on Gandhi Jayanti (October 2, 2013) by all the 22 Self Help Groups with the facilitation from *headstreams*. Over **450** women came forward to celebrate womanhood, to share their experience through expressions of art, cultural programs, etc and participate in a special event on home remedies. The celebration included a compilation of health practices used by women to take care of themselves and their families in the best possible way with the



help of nature. The purpose of the *mela* was to recognise the women in self help groups (SHGs) as resource persons' for healthy and confident living in their families and communities.

The Mela provided a forum to showcase the issues that women face - society's perceptions & attitude toward women and women's dreams & aspirations that remain unfulfilled. They used the media of drawing, painting, model making, etc for the same. For many of the women it was for the first time that their voices found innovative channels of expression in a public forum. Some of the women came forward to speak of their stories of success, the struggles of being a woman, and how they have been able to overcome economic and social challenges by starting small scale livelihood enterprises from home.

"This is for the first time ever in my life that I saw a gathering of so many women in one place. I was happy seeing the crowd because I was able to identify with them. I am a widow and when I saw so many women and heard of what they were doing and how they too have their struggles but have come up in their lives, it was very inspiring because I was able to see with my own eyes that I am not alone."

- a member of Hejje SHG



TACKLE

Tackle is an initiative for a positive mental health and creative learning which supports children from low-income areas to explore and develop their capabilities. Tackle has reached out to children across various low-income areas in Bangalore through a range of programs in three years. Summer Camps, Fests and the Caravan are the highlights of Tackle.

Tackle Summer Camp - The year started off with two camps during the month of April and May.

Summer Camps Details			
Area	Venue	No. of Students Attended	No. of Volunteers Participated
Nellurpuram & Jagadishnagar	Jeevan Bhimanagar Government School	160	19
A.Narayanpura & K.R.Puram	Lowry Memorial High School	142	16

The camp focused on understanding the children's needs and environment. It helped them articulate their ideas and feelings without any inhibition. Various activities such as 'build your story', 'stamp your emotions', 'mark your presence', craft activities and so on were used to help children open up and explore their inherent potential. We had students from various colleges volunteering during the summer to be facilitators and trainers at the summer camp.



Tackle Fest - It was a great joy to have the second Tackle Fest organised by *headstreams* in association with the English Department of St. Joseph's College. Over 250 high school students from Garudarcharpalya Government High School & Jeevan Bhimanagar Government High School



participated. This time the number of stalls doubled to 20 and over 150 volunteers enthusiastically participated and helped the program. The college quadrangle resembled a *kalika jathre* (a Learning Fair) with college students, teachers and high school students running to different stalls, trying out the stuff there and then moving on to see what else was on offer.

The high school students voluntarily came up and spoke about what they experienced and how they wished that all children everywhere had such a learning opportunity. One of the teachers' told that it reminded him of a *gurukul* system where learning happened in a free and open atmosphere.

Tackle Caravan - was a new venture this year which brought together many youngsters from various colleges to provide a space for children from low-income families to have an opportunity to provide psycho-social support through creative means. Over 800 students in the age group of 6 to



Impact of the caravan program was visibly expressed in the character of Ram (named changed), Ram never used to share any of his possession, like toys which he was used at the caravan. He always got fights with other students for various reasons. Ram was not enrolled in the school partly because of his temperament and behavior. Ram regularly attended the caravan program and in six-months we have noticed a progressive change in his behavior where the aggressiveness in him had reduced considerably and he willing to share his possessions with his friends.... Now the school is considering and willing to admit in the school for the coming academic year.

16 years from A.Narayanpura & Nellurpuram were reached out every Saturday through various activities. During this time children had the facility and resources to involve in different activities such as music, art & craft, reading, storytelling, singing, theatre, indoor and outdoor games. This also gave them an opportunity to connect youths to share their learning and explorations with a very positive child directed environment.

Certificate Course

Every third person in urban India is a youth. In less than a decade from now, India, with a median age of twenty-nine years, will be the youngest nation in the world (State of the Urban Youth, India 2012, UN Habitat). The youth have a crucial role to play in shaping the development discourse and in contributing to the rapid changes occurring in the social arena. The media is an essential instrument to raise awareness, build public interest and bring about change.

It is in this context a certificate course for 120 hours was designed by *headstreams* in collaboration with the Department of English of St. Joseph's college. The course was organised to equip the youth to engage themselves in the social change process and to use development writing as a tool to bring about this change.



The emphasis of the course was on volunteering in development work related to children and adolescents. The opportunities for growth and development provided to the children and

adolescents shape their ability to live positively and to be socially productive. It was presented as a learning opportunity for students who wish to involve in the development process through volunteering. The participants in the certificate course had the opportunity to explore the domain of development journalism by drawing on their guided volunteering experiences and reflection sessions.



The rich academic heritage of St. Joseph's College coupled with the extensive developmental work of *headstreams* among the marginalised communities made this a unique program. The first batch of the certificate course was successfully completed by seven students.

Internship

headstreams has been providing opportunities for many college students in the city to intern and understand the various community development programs and activities. During the year *headstreams* had students



from various institutions interning with the organisation as part of their course requirement. Totally 90 students from 8 different colleges interned with us during this year.

College/University – Course	No. of students	Period (months)
Christ University – Masters in Social Work	5	1
Centre for Management Studies – Bachelors of Business Management	1	1
Mount Carmel College – Bachelors of Psychology	1	5
XIME - Masters in Business Administration	1	1
SOCHARA – Community Health	2	2
Tackle volunteers (from 4 colleges) – Christ University ; St. Joseph's college, Mount Carmel College & Garden City College	80	6



Partnership with other organisations

- **Public Health Foundation India (PHFI)**

headstreams along with PHFI has initiated a baseline study on access to medicines in 9 districts of Karnataka. The study is still in progress.

- **Pratham**

headstreams was provided with two 'library-in-a-classroom' kit from Pratham Books for the initiative that we conduct with children through the caravan program. The library consists of over 400 books for children of different age groups in both English and Kannada. These books have been a great resource for the children of the Tackle program.

- **Human & Institutional Development Forum (HIDF)**

Susan Loucks from HIDF supported *headstreams* by facilitating a program planning workshop. The three-part workshop was conducted to create a programme plan for the organisation based on its current initiatives and to prepare for the emergent needs in the field, in the light of the vision of *headstreams*.

- **AIESEC (formerly Association Internationale des Étudiants en Sciences Économiques et Commerciales)**

Selena, Naveen and Anu from *headstreams* conducted a workshop for over 400 children at 'Roshni', an event organised by AIESEC, Bangalore on October 19, 2013 at Insight Academy. The day-long activity-filled event aimed at providing these children a chance to explore their creative and artistic sides. The sessions conducted by *headstreams* were on 'Empathy & Learning', and focused on encouraging children to recognise their inherent potential to explore the world in an empathetic manner using multiple modes of expression.

Workshops and Seminars attended by *headstreams* team

- *headstreams* team took part in a one day workshop on using and understanding the medium of theater to communicate different concepts and ideas organised by a member of the Theatre of the Oppressed Group.
- Bamboo design and production workshop organised by the Institute of Wood Science Technology and International Bamboo conclave by GKVK attended by Naveen and Anu
- Conference on pharmaceutical policies by Vinay
- Livelihoods India Conference attended by Naveen
- Workshop on Traditional Home Remedies organized by FRLHT attended by Lokesh & Cecilia
- Workshop on NPS Subscribers Awareness Programme organised by NSDL attended by Sheela & Vinay

ACKNOWLEDGEMENTS

MphasiS F1 foundation and the employees of MphasiS continued to be the main partner of *headstreams*. We thank them for their support and trust in the vision and work of *headstreams*. Public Health Foundation of India (PHFI) came on board as a new funding partner during the year. *headstreams* continued to have donations from individuals who supported the various initiatives of *headstreams* by volunteering and financial contributions.

ORGANISATIONAL MATTERS

a. *Annual General Body Meeting:*

The fifth annual general body meeting of *headstreams* was held on August 25, 2013. The Annual report for the year 2012-13 was adopted; the audited statement of accounts for the year 2012-13 as well as the budget for the year 2013-14 was passed. Mr. Simon Rodrigues and associates were appointed auditors for the year 2013-14.

b. *Executive Committee:*

The executive committee of *headstreams* met twice during the year (July 7, 2013 and February 22, 2014) to plan and review the activities of the organisation.

c. *Accreditation with National CSR Hub:*

headstreams continued to be 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.

TEAM

Anu Thomas, Lokesh V, Mary Sheela and Shafiulla continued as members of the team and Dr. 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. Hanumanth Poojar, Shivabayavva Huddar, Mallikarjun Poojar and Swarna Bhat have taken on other responsibilities after winding up of the community development initiative in Badami. Cecilia Davies joined the team in April 2013 and Vinay Parameswara joined the team in June 2013. The *headstreams* Society and Executive Committee remained unchanged.

PARTNERSHIPS

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LOOKING FORWARD (2014-15)

In addition to the existing programs, *headstreams* seeks to expand its work in the coming year (2014-15) by implementing the following ideas:

- Headstreams Community Learning & Resource Center
- School Partnership Program
- SHGs being equipped to function independently
- SHGs taking up community development initiatives and programs

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