



headstreams

Inside This Report

aalamba in Urban Karnataka

- Livelihood Development
- Training
- Community Mobilisation
- Social Security (Pension)
- Education (*Vidyabhivrudhi*)

aalamba in Rural Karnataka

- Community Mobilisation
- *Swacha Grama*
- Jana Arogya Andolana Karnataka (JAA-K)
- Right to Food
- Livelihood Programme
- Advocacy (MGNREGA)

Organisational Matters

- Internships
- The Team
- Meetings
- Partnerships
- Visitors
- Acknowledgments
- Future Plans

... to promote self-reliance and facilitate development of the economically and socially deprived people through community organisation, action and support services.

Introduction

headstreams is a non-governmental development organisation registered under the Karnataka Societies Registration Act, 1960. One of the main objectives of the organisation is to promote self-reliance and facilitate development of the economically and socially deprived people through community organisation, action and support services. The social development activities of the society are carried out under an initiative titled *aalamba* meaning 'help and support'. A brief account of the various activities carried out under *aalamba* in urban (Bangalore) and rural (Bagalkot District) Karnataka during the year 2011- 12 is presented in the following pages.



headstreams is a registered Society in India, registered under the Karnataka Societies Registration Act 17 of 1960, S.No SJN-S92-2008-09
Regd. Office: No. 2200; H.A.L. II Stage; 5 E Cross, 17 A Main, Bangalore – 560 008, Karnataka, India

aalamba in urban Karnataka

Livelihood Development

The main focus of *aalamba* livelihood development initiative is organising and facilitating the formation of livelihood units. People from low income background are trained and equipped to undertake small and viable business for their livelihood. The key strategy of the programme is to establish self-help groups (SHGs) in low income communities. Through these SHGs, entrepreneurs are identified, trained and helped to start their own livelihood units.

In the year 2011-12 the number of livelihood units supported by *headstreams* is 40, whereby the total number is raised to 76 under the *aalamba* programme. Details are given below.

Type of livelihood units	Nature of units		Number of Livelihood Units		
			April 1, 2011- March 31, 2012	Upto March 2011	As on March 31, 2012
	New	Expansion			
Food & other eateries	1	5	6	8	14
Tailoring	3	4	7	3	10
Trade	3	7	10	2	12
Saree & Garment sales	3	9	12	10	22
Services		2	2	4	6
Product manufacturing and Value added services	1	2	3	9	12
TOTAL	11	29	40	36	76

"I wanted women in my SHG to start this food business with me but all of them were apprehensive about the idea and withdrew from it. I set up this business on my own and I make good profit. Seeing my improvement, other women in my SHG are now motivated to start different business."

- Savithamma, Begur

Financial assistance is extended as per the norms prepared by *headstreams*. The participants after training prepare proposals for business units. These proposals are scrutinised by the respective SHGs and recommended to *headstreams* for financial assistance. Before the assistance is given maximum input from the participants own source is ensured. The details of the investment are given below:

"Making various woolen products for a hobby did not fetch me any income. Now I have turned my hobby into a business which helps me support various needs in my family.... I enjoy my work...."

- Shashikala, Begur

Investment in 40 units set-up from April 2011 to March 2012			Total Investment in 76 units from May 2009 to March 2012	Total amount repaid till March 2012	Outstanding amount as on March 2012
Participants' Own Contribution	Support from Revolving Fund*	Total			
Rs. 1,87,960 (25.6%)	Rs. 5,45,700 (74.4%)	Rs. 7,33,660	Rs. 15,03,595	Rs. 10,56,255 (70.2%)	Rs. 4,47,340 (29.8%)

* In some cases the amounts were released in March 2011 but the units were set-up after March.

The repayment from these units has been regular. The participants are given a time period of 6 to 18 months to complete their repayment, in convenient monthly instalments. To keep the repayment regular the participants are offered an incentive from *headstreams* in the form of subsidy. Those who are regular in their repayment and are continuing their business will receive 10% of their loan amount and 50% of the interest as subsidy. 18 participants have completed their repayment.

The average income of these units ranges from Rs. 500 to Rs. 20,000 per month. Business follow-up is done every month by the field staff.



A business survey was conducted during the months of October to December 2011 to assess and understand the following:

- The functioning of the programme in general
- How far the programme has helped the economic growth of the participants
- The impact of the programme from the social and psychological perspectives
- The various aspects of the business units by an analysis and identify the possible measures to enable the participants to improve and develop their business

Of the livelihood units existing during the study period, 49 were covered. The remaining units were not covered because the participants were away in their native villages during the time of the field survey.

The survey indicates the *status and sustainability* of these units. From the point of view of status and sustainability the units are grouped under the following heads:

- Successful and Progressing
- Functional/Operative
- Sick Units

This assessment mainly is based on the cash flow and not the profitability.

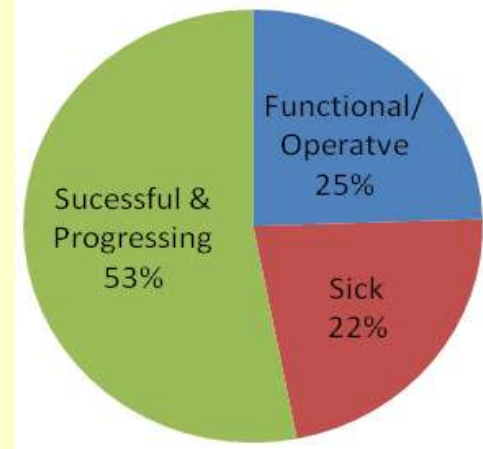
- **Successful & Progressing:**

Twenty six units (53%) are categorised as successful and progressing. These units have a large cliental base and the regularity of client base ensures continuity. The monthly income from these units is anywhere between Rs. 8000 and Rs. 20000. Out of 26 units successfully progressing, 14 units are main source of livelihood for the family.

The people involved in these units are highly entrepreneurial. Antony Mary is an excellent example.

After the death of Antony Mary's husband who was the only earning member of the family she was finding it difficult to manage the family affairs. The aalamba livelihood training programme kindled an idea of starting a business for her livelihood. Her aunt Asha also joined in the venture. Antony Mary organised a juice center taking a loan of Rs. 16000 and Asha opened a vegetable shop taking a loan of Rs. 20000 through the aalamba programme. The businesses did not flourish and they stopped it. However the spirit of entrepreneurship did not die out. They together planned another business and started an Artificial Jewellery Store. A much higher amount was required as capital for this business. They managed to take loan from others sources and invested Rs 2.5 lakhs in the business. This yielded the desired result and their average monthly income from the business is Rs. 20000.

Status of livelihood units



- **Functional/ Operative:**

These units are operational. However the client base is too small to make a reasonable income and margin. Though the income is not substantial, it supports the family to a certain extent. The participants in this category actually do not know their exact earnings. It is also noted that the business is seasonal and that it is done on a moderate level during certain seasons and closed during the other period. It is observed that most of these participants have other source of income and they concentrate on it. These units are run for a supplementary income utilising their spare time. 12 units come under this category. Sale of artificial jewellery by Bhavani of Nellurpuram is an example.

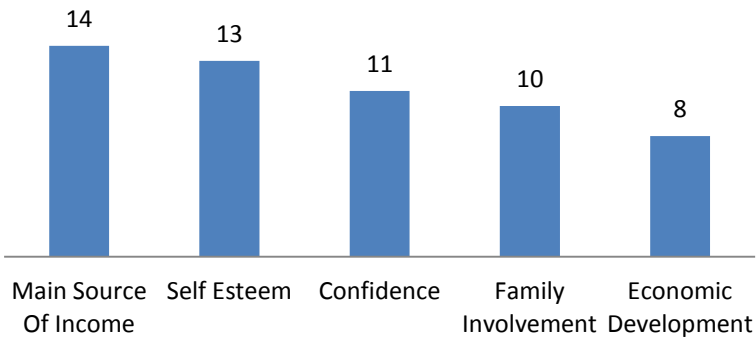
Bhavani has been a domestic worker and works from 10 am to 2.30 pm earning Rs. 3000 per month. Inspired by the aalamba livelihood training programme she planned a business of selling artificial jewellery. She has taken a loan of Rs. 4000. Whenever she visits her village in Tamil Nadu she comes back with some jewellery to be sold in her neighbourhood. She does this business once or twice a month and earns around Rs. 500 depending on her sales. This is an additional income for her.



- **Sick units**

It is noticed that some of the women have taken up business not out of genuine interest. They have seen others taking up business and therefore they also wanted to try it. Eventually it was proved that they are not people suitable for running a business. Some units are closed because of lack of support from the family, while a few units closed down for incurring loss. 11 units may be categorised as sick units.

Impact



Looking at **the impact** of the livelihood intervention it is gathered that besides the economic development there is change in the social status as well as psychological aspects.

Psychological -

The study revealed an improved status for women in the family. This was accompanied by a change in the attitude of women along with enhanced self-esteem and confidence. They shared their feelings of pride in having contributed to the family income. This is reflected in Gayathri's statement when she says,

"For the first time I have paid the school fees of our son from the money I have saved from the sale of milk."

The change in attitude was noticed in the interaction of the women with other members of the SHG as well as the community at large. Manjula of Kaggadaspura is an example of such a change.



When Manjula joined the SHG she was a timid lady and a silent observer. As she assumed the responsibility of collecting cash in the eatery which she has started with three other women, her confidence level slowly increased by interacting with customers. Finally she took a leadership role in her SHG. Now she deals with the bank officials confidently and takes care of the SHG matters as its President.



Economical -

Economic development in this context means that the economic status of the family has considerably improved because of the livelihood units taken up by the women. This was evident in the asset formation in the family. Some of them have purchased items like T.V., washing machine, and fridge from the savings of the business.

In general the following points were observed from the study:

- Financial assistance had given the women an opportunity to become first time entrepreneurs. Twenty one women had started a livelihood unit without any previous experience.
- In a few cases, the programme resulted in the women taking up business as the main source of income because of the training and financial assistance. For example, Malathi of A. Narayanpura quit her job as a domestic worker and started to sell beads and make bead chains. As a domestic worker her income was Rs. 3500 per month. Now she earns Rs. 8000 per month. This has given her enormous confidence.
- The nature of the group and the livelihood units indicate that *headstreams* should continue helping small livelihood units even though many of them are only wage-level enterprises and not big profit-making units. Considering the economic context of the families involved, even that small additional income is a great contribution.
- The intervention has helped a few to increase their income without affecting their daily chores by utilising their spare time.
- Those who are not doing well should be given personal business counseling to see if they can develop further.

Social -

Family involvement and the recognition of the role of women are important in a male dominated society. In many cases the women who had taken up the livelihood units reported that they had earned recognition in their family circles as an earning member of the family. Involvement of the family members in the business resulted in better family interaction which enhanced their relationship as well as family fellowship leading to the strengthening of the family. This was clearly observed in 10 cases.



- Those whose performance in business is very poor may be helped to find out alternate programmes suitable for them.
- The SHGs should take up the task of scrutinising the proposals and granting loan as they have their own funds. Wherever necessary *headstreams* can advance funds to the SHGs through the *aalamba* programme so that no one is denied a loan due to lack of funds. This would also equip the SHGs to become financial intermediaries in future.
- The SHGs should be equipped to avail loan from the banks and as far as possible avoid the Micro Finance Institutions (MFIs) who charge exorbitant rate of interest.
- Many of the people take up the small business units because they have no other option. They have no educational background or skill to find a job in the formal job market.
- Support of family plays an important role in the success of business.
- Everybody does not have the potential for developing and running a business unit. Some mechanism/tools will have to be developed to assess their potential and aptitude and guide them accordingly.

An exhibition and sales was organised at MphasiS, Bagmane Tech Park as part of 'Joy of Giving Week' celebration during the month of February 2012. Products from various units were displayed and sold.



Training

A program of training was planned and implemented as part of our effort to empower and equip the members on different levels.

Entrepreneurship Awareness Programme (EAP) and Entrepreneurship Development Programme (EDP) –

The participants interested in livelihood development undergo two types of training – Entrepreneurship Awareness Programme (EAP) and the Entrepreneurship Development Programme (EDP). This programme gives them the inspiration and skills required to start their own business. Through the EAP training the participants learn about the different aspects of starting a business including its potential and pit-falls through examples. The members are then led through a brainstorming session where they are helped to identify suitable business ideas which would be viable for them to start. The EDP training is given to participants who have identified the business which they are interested in. The aim of this training is to guide participants to develop a business plan that will enable them to start and manage livelihood units.

Four sessions were conducted - three at Bangalore & one at Koppal. The training was reached out to 96 people during the year under review.





Financial Literacy – A financial Literacy training program was introduced for the members engaged in livelihood to help them:

- a. To maintain proper accounts.
- b. To make decisions regarding cash flow and profits.
- c. To make proper analysis of the profit.
- d. To plan the development and progress of the business.

Two sessions for participants of each type of business were conducted separately during this year.

SHG Functioning and Book Keeping – Two sessions were conducted for the representatives of the SHGs to discuss various aspects of SHG functioning as well as details of book keeping. Thirteen members representing eight SHGs participated.



Skill Development – A two month training program in spoken English for the members of Nellurpura SHGs was conducted on the request of the members from the group. The training was conducted for 5 participants from February to March 2012. Training in paper bag making was conducted for the SHG members of Anandpuram during the month of September and 13 members participated.

Awareness Building – A seminar for domestic workers at Nellurpura was organised by the SHG women of the area. The seminar was led by Geetha Menon one of the founding member of Stree Jagruti Samathi and Domestic Workers Rights Collective Union. She discussed the details of the rights of domestic workers and the importance of collective bargaining. Details of the central government scheme *Rashtriya Swasthaya Bima Yojna* (RSBY) were explained and 213 people have registered under the scheme.



Community Mobilisation

Self Help Groups (SHGs): Self Help Groups consist of 8 to 20 members. These SHGs meet regularly twice a month except for Lakshmi SHG at Anandpuram which meet every week. During the meetings the members discuss various matters concerning them and they also do their micro savings. From their savings, loans are granted to the members for any personal purpose, the loan amount ranges from Rs. 3,000 to Rs.10,000. Applications for livelihood units are considered and recommend to *headstreams* for financial assistance. The members are interested in picnics and this is organised by the groups themselves. This gives them an opportunity for better interaction and sharing among members. All the SHGs have been planning a trip, only one SHG has implemented this during the year under review (Sarva Shakti SHG, A.Naryanpura visit Kotilingeshwara temple. 14 members participated). All SHGs have celebrated the International women's day with different programs like seminars, exchange of gifts and cultural programmes.

This year two new groups were formed taking our total SHGs to nine in seven different localities of Bangalore. The total strength of our SHGs in Bangalore is 119. Possibilities of forming SHGs in a few more localities are being explored.



aalamba celebrations: A get-together was organised for the SHG members along with their families at St. Joseph's Arts and & Science College on August 28, 2011. One hundred and fifty two people from ten SHGs and a team of eight members from Badami participated. Shri. Elango R., Chief Human Resources Officer of MphasiS & Dr. Meenu Bhambhani, Global Head of Corporate Social Responsibility of MphasiS were the Chief Guests. Various cultural programs were presented by the SHGs and seven stalls were put up with their products for exhibition and sale. The celebration provided a forum for the members from the SHGs to share their experiences of working with the SHGs as well as their experience in livelihood program. Volunteers from MphasiS and St. Josephs College were a real help in conducting the whole function. A consolidated report for the last 3 years was released at the meeting. A souvenir (shoulder bag made by our SHG women) was presented to the guests and all the members of the SHGs.

Family Survey: The findings of the mid-term evaluation of the *aalamba* programme led us to take a closer look at the socio-economic details of the families of our SHGs. We conducted a family survey to study their needs and challenges as well as their strengths and opportunities. One hundred and twenty seven households were covered under the survey. The areas of social security, health care and education specifically attracted our attention. We identified two schemes – one related to social security (New Pension Scheme – Lite) and the other related to education of the children (*Vidyabhivrudhi*) for introduction in the SHGs.



Social security (pension)

New Pension System - Lite (NPS-Lite) is a very low cost pension scheme of the Government for the economically weaker sections of the society. In this scheme an individual can invest an amount ranging between Rs. 1000 – 12,000 per year. The fund management will be taken care of by government appointed agencies. The individuals will start receiving pension when they reach the age of sixty.



This scheme has incentives from both the Central and State governments. The Central Government contributes Rs. 1000 per annum for 5 years in the individual's pension account. The State of Karnataka currently contributes a matching grant (equal to the person's annual contribution) subject to a maximum of Rs. 1200 per annum for workers in 7 trades (tailors, dhobis, head loaders, drivers, workers in automobile workshops and hotels and domestic workers).

The *aalamba* team contacted the registrars of the Scheme and organised a session for all the SHG representatives and members from other SHGs at the *headstreams* training center to make them aware of this. A resource person, Mr. Hemanth from CAMS, a field enrolling agency was invited to speak to the members about the programme. *headstreams* team prepared promotional materials in local languages and conducted awareness sessions for SHG members and other NGOs and made arrangements for the interested members to join the scheme. During the year 47 people enrolled themselves for this scheme.



Vidyabhivrudhi – an education initiative

Savings Scheme for education: It was seen that most of the Self Help Group (SHG) members would seek a loan during the months of April/ May to pay for their children's educational needs. However, since the money in the SHG was not sufficient to provide loans for all the members, they were forced to take loans from private money lenders at high rates of interest.

Sessions were conducted in all the SHGs to encourage members to put aside a certain amount every month, throughout the year, so that they would not have to seek a loan to pay their children's fees. Each family was helped to project how much they would need to pay at the beginning of the school/ college year and in the subsequent terms. Based on the amount required, they set saving targets for each month. This amount was pooled together in the SHG account and deposited monthly in a Recurring Deposit scheme with the bank.

The members were encouraged to save between Rs. 250 – Rs. 500. During the year 11 members of two SHGs (Sarva Shakti from A.Narayanpura and Shakti Mahila from Udaynagar) joined this scheme. A matching grant was given to these members for the amount they had saved as an incentive.



aalamba in rural Karnataka

Community mobilisation

In Badami our work was focused on four villages – Budihala, Thaminala, Katharaki and Khyada. We organised 15 SHGs (five men, seven women, two youth and one group of persons with disability). During the year three groups were discontinued as they were not functioning regularly, bringing the membership count to 138.

Swacha Grama

This program on health and hygiene was continued in two villages, Thaminala & Budihala of Katharaki Panchayat. The *Gramaabhyruddhi Samithi* or Village Development Committees (VDCs) formed in these villages continued their support in the village development and monitored the sanitation programs. During the year under review 16 toilets were built in Budihala, making a total of 32 toilets built in the village. Twenty six toilets were built in Thaminala. Totally 58 toilets were built in these villages. The sanitation activities in Thaminala and Budihala have been showcased by the Total Sanitation Campaign and the Government departments bring visitors to these villages.

Twenty eight members from Budihala and Thaminala visited Kotholi village, Chickodi Taluk and Shiragoppa village, Aathani Taluk to understand and learn about the huge strides made in household and environmental sanitation these villages in August 2011. This initiative was supported and helped by the Zilla Panchayat.

A school program on sanitation was conducted in Budihala and Thaminala villages from 3-4 October 2011. We continue working with the various government schools and *anganwadis* on sanitation.



Jana Arogya Andolana-Karnataka (JAA-K)

The *aalamba* team identified people who have been denied Government health related benefits. A report was submitted to the Karnataka State Health Resource Centre, immediately after which an amount Rs. 70,000 was released under *Janani Suraksha Yojana* (JSY) to 108 people. Since the public hearing in Bagalkot regarding health, we have been in contact with district health officials addressing the deficiencies in health and sanitation.

Our team along with members from JAAK did a study on the health situation in Bagalkot district. The survey was done in areas falling under 20 Primary Health Centers (PHC) and 28 Sub Centers. The report was presented to the Chief Executive Officer (CEO) of the Zilla Panchayat and actions were taken based on the report. As a result of the report,

- toilets in Badami Community Health Center (CHC) was reopened for public use
- new beddings were provided to the health centers
- drinking water facilities have also been arranged in these centers
- at Belur PHC there was no water facilities even in the maternity ward but now this issue has been resolved
- corruption was another issue faced in some of the PHCs especially Mudhol PHC where for every girl child born, the family had to pay Rs. 300 and Rs. 500 for a boy child. This was brought to the notice of the CEO and all officials at this PHC were issued warnings
- the Block Education Officer (BEO) and the Child Development Project Officer (CDPO) have now started visiting all the schools and *anganwadis* in these areas regularly



In January 2012 JAA-K organised a two-day training related to the health system in the district at our training centre in Badami. Dr. Sylvia and Dr. Akila from Bangalore were the resource persons. Twelve people attended this training.

Right to Food

Swarna attended the Children's Food Rights Convention in Bhopal from January 20 – 22, 2012 and participated in discussions on Food Rights Bill. As a follow-up, a survey of malnourished children was conducted in Bagalkot district where 19 such children were identified. This information formed the basis of a Public Interest Litigation (PIL) after which, all the households with malnourished children were personally monitored by the Women and Child Welfare department and nutritious food was provided to the households.

Also as per the request of a member of the committee formed by the Karnataka High Court to monitor the Integrated Child Development Services (ICDS) project in the State, information was collected from five anganwadis (two in Hunagund and three in Badami taluk). The information collected was regarding the implementation of the decision to include egg and milk four days a week with meals given to children categorised as 'severely malnourished'.



Over 600 people participated in a meeting with the district collector to press for the implementation of the food security measures and to prevent malnutrition.

Livelihood Programme

Twelve participants completed tailoring course conducted by the *aalamba* team this year and all the participants were given certificates at the end of the course. It is gratifying to know that the training enabled one of the participants, a woman with disability to open a tailoring shop in her village where she earns Rs.100 on an average every day.

A session of Entrepreneurship Awareness Programme (EAP) and Entrepreneurship Development Programme (EDP) was conducted for the SHG members of Budihala, after which three business proposals were prepared.

A youth (Yallava Madar) from Budihala participated in a 15 days training on food processing organised by Basaveshwar Engineering College – Science and Technology Entrepreneurs Park (BEC-STEP). After the training she put up a stall at *aalamba* celebration during which she made a profit of Rs.1500. She is planning to step up a food production unit in Badami. Three more members from this village has been taking training on textiles from STEP.





Livelihood support (livestock) was given in four villages of Budihala, Thaminala, Katharaki and Khyada. Twelve buffalos and eighty four goats were provided for livestock based livelihoods for landless and marginal landholding households. Insurance cover was also done for all the livestock. The milk society in Khyada was closed down because the members were not willing to sell milk as they were getting more profit on selling ghee. Thirty members from Katharaki and Khyada attended a training programme in Animal Husbandry.

Advocacy (MGNREGA)

Employment to 235 families was facilitated through the Mahatma Gandhi National Rural Employment Guarantee Act [MGNREGA] (64 people - 35 days wages in five panchayats, 73 people – 28 days wages in Chalachagudda, 80 people - 7 days wages in Bagavathi panchayat, Kirsur , 18 people – 30 days wages in Gidnayaknala). 425 families from five villages were given job cards and bank accounts were opened.

Organisational Matters

Internships

Two students were given opportunity for internship with *headstreams*. Nidhi Kumari a first year PGDM student of XIME College, Bangalore interned for a month during which she completed a study on problems of domestic workers in Bangalore. Shubhangam a high school student interned for a week during which he attended SHG meetings to understand community mobilisation and group processes.

The Team

The *headstreams* team consists of Anu Thomas, Hanumanth Poojar, Lokesh V, Naveen I. Thomas, Rajesh G., Shafiullah, Shivabayavva Huddar, Smitha H. G. and Swarna Bhat. Naveen completed his Ph.D and continues to serve as the Co-ordinator. Rev. Dr. M. C. George serves as the Chief Consultant on a regular and honorary basis. During the year Prafulla moved on to other assignments and Smitha is now involved on a part-time basis due to other assignments.



headstreams society & aalamba team members

headstreams society members

- **Dr. Cheriyan Alexander** is a professor of English in St. Joseph's College, Bangalore. He has been teaching since 1982. Dr. Alexander writes on issues of literature, culture and the arts for newspapers and magazines. He serves as the President of the Society.
- **Mahalakshmi Parthasarathy** is a consultant, working with environment, development and health related organizations since 1995. She has varied experience in Research, Communication, Networking and Administration. She is currently leading a programme where young women from low income backgrounds pursuing professional courses are groomed for excellence in their field. She serves as the Vice-President of the Society.
- **Dr. Naveen I. Thomas** completed his Doctorate in Social Work and is involved in developing the work of *headstreams* on livelihoods and social security. He is involved in disaster management and rehabilitation work since 2000. He is also part of the people's health movement and is involved in research and action on issues of health and social exclusion. He serves as the Secretary of the Society and Co-ordinator of the *aalamba* programme.
- **Nitya Thomas** is a corporate lawyer. After completing her studies in Law, Nitya also did an advanced Post Graduate Diploma in Business Law from National Law School, Bangalore. Her interests lie in the fields of arts, theatre, music, pottery, and Indian classical dance. She serves as the Treasurer of the Society.
- **Rev. Dr. M. C. George** is an ordained Minister of the Mar Thoma Syrian Church. He has over 40 years of experience in rural development work, counselling, education and administration. He is the author of over 75 articles on different issues. He has also authored four books on homiletics, family and parenting, published by CSS (Christava Sahitya Samithy). He serves as the Chief Consultant of the Society on an honorary basis.
- **Jean George** is a stay-at-home mother who has completed her M. Phil in Psychiatric Social Work from NIMHANS, Bangalore. She began her career as a School Counsellor in 1997 and has subsequently worked as a Development Co-ordinator in a child-centred NGO and trained corporates on topics of mental health.
- **Santhy George** completed her Master's in English Literature and B.Ed. She taught in Kristu Jayanti College, Bangalore, for three years. She is a stay-at-home mother who is interested in family and parenting issues and has attended a course in Family Developmental Counselling.
- **Selena George** completed her Master's in Social Work and is passionate about children, especially in issues concerning their psychosocial development. She has experience in this through her work as child facilitator at the learning co-operative Bhavya in Bangalore, an orientation course she did at NIMHANS, Bangalore, working with the Child And Police (CAP) Project with Dr. Reddy's Foundation, Hyderabad, and through mothering her daughter.
- **Shailesh Vaite** completed his M.A. in Social Work in 2000. He has worked with several organisations in the South Asian region on environmental and health issues. He is currently working on tobacco control related issues in the Asian region.

The aalamba team

- **Anu Thomas** completed her Master's degree in Psychology from UK and is involved in organising young women's SHGs for entrepreneurship. She is also working on a social entrepreneurship program.
- **Hanumanth Poojar** is experienced in community organisation and is part of the Badami *aalamba* team. He is also a member of a local Co-operative Society which deals with banking.
- **Lokesh V.** has completed his Master's in Social Work and has over four years' experience in organising community groups. He is proficient in using participative art to create awareness and to mobilise people.
- **Rajesh G.** has completed his Master's in Economics and has vast experience in working with the urban informal sector workers.
- **Smitha G.** has completed her Master's in Social Work and is an expert in training women's groups in entrepreneurship skills.
- **Shafiulla N.** is a Commerce Graduate with over experience in teaching Tally software. He has worked as an accountant for over four years and has experience in Tally and SAP.
- **Shivabayava Huddar** is a member of the *aalamba* team at Badami. She has experience in community organisation and is also a tailoring expert.
- **Swarna Bhat** is based in Bagalkot and leads the *aalamba* team at Badami. She has over 13 years experience in organising people for their rights. She is an active member of the Grameena Koolikarmikara Sangha (GRAKOOS) and is a core committee member of the People's Health Movement Karnataka (JAA-K) and the Right to Food Campaign in India.

Meetings

Annual General Body Meeting (AGBM): The Third Annual General Body Meeting (AGBM) of *headstreams* was held on July 10, 2011. The Annual Report for the year 2010-2011 was adopted, the Audited Statement of Accounts for the year 2010-11 as well as the budget for the year 2010-11 was passed. Mr. Simon Rodrigues and Associates were appointed Auditor for the year 2011-12. Election to the executive committee was held. The following members were elected:

Dr. Cheriyan Alexander	President
Mrs. Mahalakshmi Parthasarathy	Vice President
Mrs. Nitya Thomas	Treasurer
Mr. Naveen I Thomas	Secretary

Executive Committee: The Executive Committee of *headstreams* met five times during the year under review (4 times in 2011 - April 17, June 12, July 10, December 10 and 1 time in 2012 January 9) to plan and review the activities of the organisation.

Other Meetings: Rajesh participated in the NGO meet at VITM (museum) on July 14, 2011. Anu Thomas and Naveen I. Thomas attended the Marketing and Communication Workshop for NGOs conducted by NASSCOM Foundations held on December 2, 2011 at Thomson Reuters. Our team (Lokesh V, Swarna Bhat and Hanumanth Poojar) attended a campaign on Right to Food held at Town Hall. Swarna Bhat, Hanumanth Poojar & Shivabayavva Huddar attended a 5-day training on *Sampoorna Swachata Andolan* (Total Sanitation Campaign) conducted by Zilla Panchayat of Bagalkot District in February 2012. Naveen I. Thomas attended the 64th World Health Assembly in Geneva as part of the World Health Organisation (WHO) Watch processes of the People's Health Movement. He also co-ordinated the Annual Meet of All India Drug Action Network (AIDAN) held on January 5, 2012 at Sewagram in Wardha.

Partnerships

During this period, *headstreams* partnered with Dominican Sisters to train and follow-up on the livelihood programmes supported in Baiyappanahalli & Tin Factory areas. We also partnered with them to work on the Social Security measures for the members of their SHGs. A similar partnership was developed with BMMP at Begur on the livelihood programmes supported. *headstreams* team members continued to support the work of All India Drug Action Network(AIDAN) and Jaanaarogya Andolana – Karnataka (JAAK) during this period.

Visitors

The following people from various organisations visited us:

1. Dr. Meenu Bhambhani & her colleagues from MphasiS to discuss the various aspects of *aalamba* and *Swachcha Grama* programme.
2. Mathilda from Befund in August 2011 to explain their projects with livelihood and to explore possibilities of partnering.

3. Mr. Chandrasekhar of Devadasi Vimochana Vedike in November'11 to request the organisation's support to conduct EAP and EDP training for the Devadasi women in Koppal district.
4. Yasmeen Iqbal Degenaar & Richard Degenaar from *Aahaan Foundation* in November 2011 to understand the details of our activities and explore possibilities of partnering.
5. Five students of Masters in Development from Azim Premji University in January 2012 to learn and understand livelihood programs.

Acknowledgements

We record our sincere appreciation to all the members of the self help groups and community members for sharing their lives and time with us. The *headstreams* team and the society members have been solidly behind all the efforts taken up in the past year.

We thank MphasiS F1 Foundation and the employees of MphasiS for continuing to partner with us in the *aalamba* program and *Swacha Grama* programmes. We gratefully acknowledge Dr. Meenu Bhambhani's support in developing the *aalamba* programme.

Many individuals have contributed their time and resources to the work of *headstreams*. We specially thank Anu Thomas, Geogy Varghese, Dr. Lakshmi Warier and Ranjan George for being a constant supporter of our efforts.

Future Plans

Under the Vidyabhivrudhi program, we plan to start learning workshops in different low-income areas of Bangalore and Badami. The objective is to facilitate learning in a natural and interesting manner. We plan to extend the Vidyabhivrudhi savings scheme for education to 100 more children.

In the next phase of the *aalamba* urban livelihood development program, we plan to:

- Sustain and strengthen over 75 livelihood units set-up under *aalamba* phase 1
- Form 6 new SHGs delivering the benefits of the *aalamba* programme
- Conduct training on SHGs and livelihoods reaching 100 new families
- Facilitate enrollment of 50 new members for a social security scheme (NPS-Lite)
- Support livelihood units for 30 more families through newly formed self help groups (SHGs) under *aalamba* programme

There is a plan to introduce an *aalamba* centre for livelihood studies which would conduct the following program:

- Six month certificate course in skills and livelihood development
- Short-term livelihood orientation for 300 youth from low socio-economic backgrounds
- Mentoring setting up of livelihood units set-up by the trainees

In rural Karnataka our plans for the following year include:

- Promoting creativity and innovation among children and youth in 10 villages of Bagalkot district
- Livelihood promotion, training and support for 20 youth
- Development training and internship for 20 youth from marginalised backgrounds