

# Annual Report

2021-22



## ENTITLEMENT



Gandhinagar  
GUJARAT INDIA 382421



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## Acknowledgements

*We at Prayas, are grateful on behalf of the Board, Staff and All Community members in various states, districts, and villages for the support by our partners, friends and govt. agencies who helped us to reach out to thousands of families for various developmental support and activities.*





## Director Message

**W**orking for deprived and underprivileged needs an intrinsic motivation and constant vigour. On one side we see and learn about growth and development at very fast pace. Government, CSRs and other NOGs are putting its best efforts to take its welfare schemes and support to remotest villages and individuals. But on other side, millions of community members and many other things still needs more time and efforts.

Collective efforts are needed fight with challenges to raise the bars of developmental indicators as in Health, education, employments, literacy rates and finally happiness indices to make things in good shape.

In recent time, COVID has pushed us many years back. Year 2021-22 was another year of recovery from pandemic and fight with new variants. It was not easy for us to meet the commitments due to restrictions and fear among community members and field teams especially in first two quarters of the year.

But slowly we collected our courage to reach out to community with vigour as much as possible. We would like to express our gratitude to all frontline workers who continued risking their lives to fight for Pandemic. In difficult situation, our field team stood by with poor and stuck community members in subsequent Omicron waves of pandemic in Gujarat, Madhya Pradesh, and Assam states.

In the year 2020-21, Prayas Trust reached out to 188277 individuals in various districts, blocks, and villages in partnership of our partners and friends. Our key focus was Income generation, financial literacy, education, health, Water and Sanitation and supporting hungry people.

I would also like to share with our partners and readers that Prayas Financial Services Pvt. Ltd. (PFSPL, a separate MFI entity), has partnered with Ananya Finance to lower the levels of poverty, empower rural women entrepreneurs, and achieve associated 5 SDGs. Towards the end of March 2021, we had total 30,327 women borrowing members with outstanding loan amount of ₹ 66.06 Cr. (Crores).

In Alirajpur district of Madhya Pradesh, we worked with primary schools, teachers, and school management committees to support continuation of schooling for migrating children and school governance. In Kutch, Morbi, Jamnagar, Surendranagar and Ahmedabad district of Gujarat, we supported truck drivers' fraternity to create financial literacy awareness, trained hundreds of women for building fundamental business skills and supported migrant workers for prevention from HIV AIDS.

In Rajasthan, we are working on Plastic waste Management. Similarly in Assam, we provided psychosocial, legal and livelihood support to victim of COVID-19 survivor women, put efforts for girls' education, clean water, menstrual hygiene, youth leadership and food relief.

We are grateful to all our partners and friends viz. Chalamandalam, American India Foundation, FWWB, Zomato and Feeding India, Ahmedabad Municipal Corporation, GSACS, Centre for Environment Education, American Jewish Welfare Society, Malala Fund, LSI India, Broadcom, Global Green Grant, Earth Alliance, Gary Global Solutions and Purva Bharati Education Trust for their strong support to reach out to needy community members.

We are also very thankful to various government officials and departments, gram panchayats, ANMs and ASHA workers who helped us to reach out to community members in remote areas.

Continued support from Board members, well-wishers, and partners help us to bring change and assure **entitlements** for the masses.



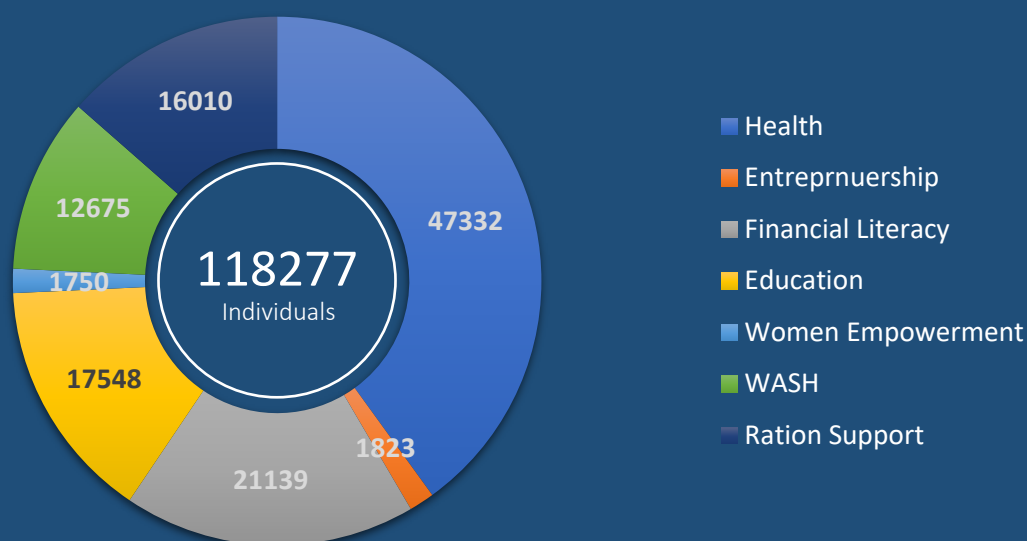
*Bhadresh Rawal*  
Director, MD  
Prayas Trust, PFSPL

# COVERAGE & IMPACT SNAPSHOT

## Prime Coverage

*Working in*

Gujarat, Madhya Pradesh, Rajasthan & Assam.



## Key Impact

1. 16000 poor and deprived men, women and children were provided with Ration Kit in response to COVID 19 emergency and loss of income.
2. 2400 Truck Drivers, cleaners, Mechanics and their women availed various govt schemes, opened bank accounts and got insurance schemes for to safeguard their future.
3. More than 5000 children of age 6-14 years were enrolled and 241 out of school children got admission in respective classes.
4. More than 700 women established their micro enterprise and raised their monthly income.
5. Approx. 30 TB and HIV AIDS patient were counselled, treated; and 197 patients were provided treatment to cure Sexually Transmitted Infections. (STI).



# Health

Gujarat - Ahmedabad (Vatva GIDC)

Target intervention (TI) program aims to address health needs of migrant labors in and around industrial units of Vatva area of Ahmedabad municipal corporation to reduce and prevent the extent of STD, HIV and other health problems through counselling, awareness, and health checkup camps.



2759 migrant labours were screened for HIV.

Total 14 people living with HIV (PLHIV) were identified and linked with ART (antiretroviral therapy).

197 migrant labours were offered STI Treatment in govt hospitals and 8742 high risk groups (HRG) were registered.

Total 22 migrant labours were tested for TB Tested and 8 Positive Patient were treated.

Approx. 37987 migrant labours were made aware of HIV AIDS, STD, TB, and other diseases IPC/IEC Activities.

1000 TB, HIV AIDS, BPL were provided with 2 month's ration kit with the support of Zomato.

## Focus: Health of migrant community in Vatva GIDC Ahmedabad

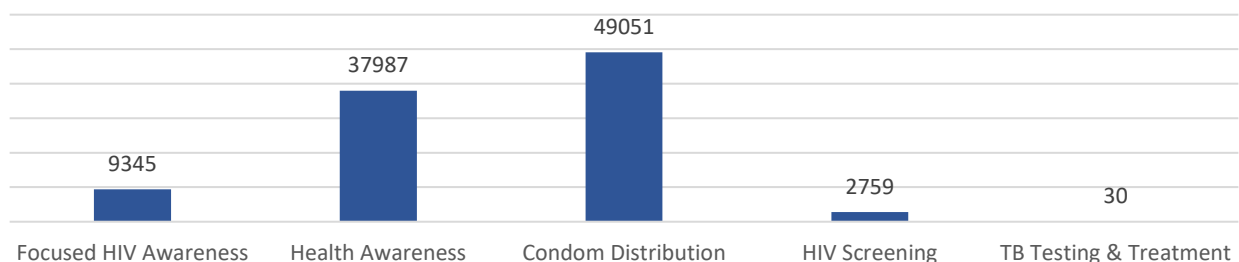
Awareness campaign for HIV AIDS, Blood Related, STD, TB and other health related problems through health camps, video shows, Street Plays, and IEC activities.

Institutional outreach in areas like factories, industrial units, schools, and colleges on regular basis.

Blood sampling of migrant laborers are taken to test HIV and other infections.

Counselling of families and community around identified HIV positive patients.

## Coverage in 2021-22





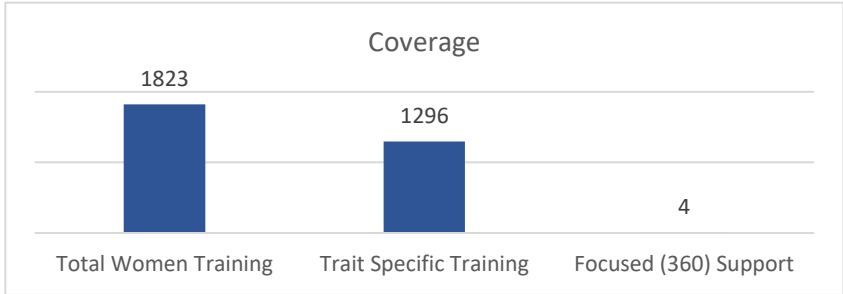


*Sashakt- Women Entrepreneurship Development (18-45 Yrs.) from the marginalized and socio-economically disadvantaged community from low-income households. Women with min 1 year working/business experience were provided with training on financial and digital literacy, basic business skills and management. Selected best performing women were provided with focused (360 degree) support at individual level like marketing, technical know-how, branding etc to scale and build their enterprise through master trainers etc.*

*Approx. 1823 women were trained and provided with technical support.*

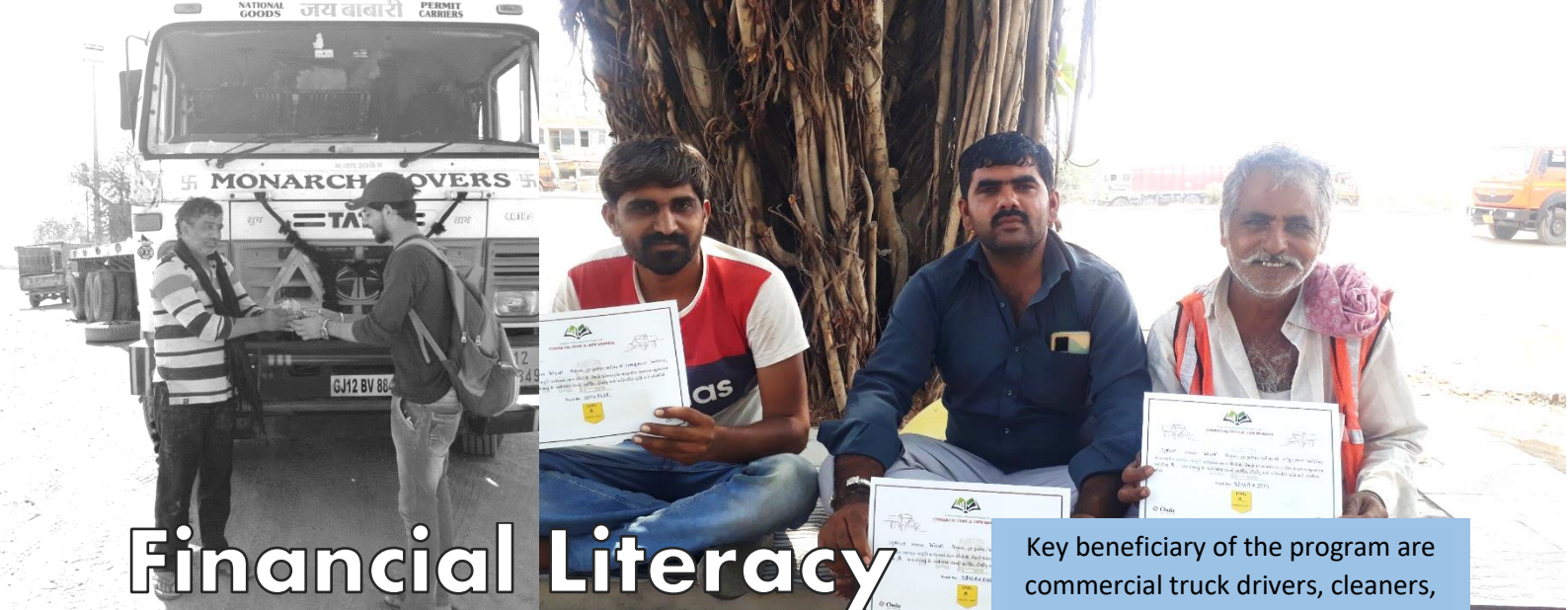
# Women Entrepreneurship

**Gujarat - Ahmedabad, Kutch, Morbi**



- Women have started saving, record keeping, and use of digital mode payments and have developed their business plans which helped them to plan and forecast the business profit and expansion.
- One of the key benefits of the program has been the lasting personal and professional networks that they have formed through exposure and exhibitions.
- With the right training and mentorship support, women have gained in-depth knowledge of financial management, budgeting, business planning, marketing, and digital payments.
- As an outcome of the digital literacy training, few women are also part of the social media platforms like Instagram and reels, for their business expansion.
- Training and mentorship support have given women the opportunity to work on their businesses from a home-based set-up.
- There is greater adoption of digital/online payment platforms for business transactions like Paytm, google pay, Bhim app.



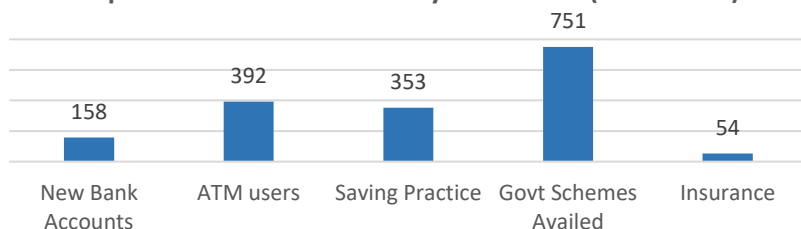


# Financial Literacy Awareness



**Gujarat - Kutch, Surendranagar Morbi, Jamnagar**

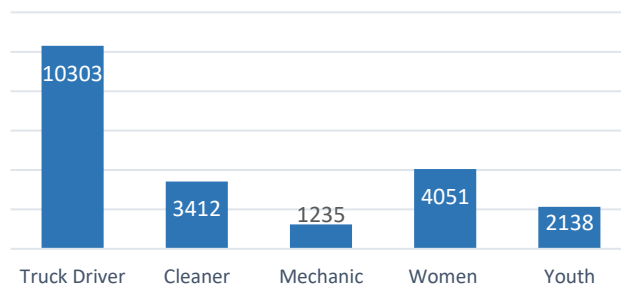
**Impact after Financial Literacy Awareness (Individuals)**



Key beneficiary of the program are commercial truck drivers, cleaners, mechanics, and their women, called Commercial Vehicle Crew Members (CVCN). Program aims at developing Financial Literacy Awareness, supporting CVCN to avail govt. schemes and enable them to learn best banking, saving and investment practices. Program is operational in 4 districts of Gujarat- Kutch, Morbi Surendranagar and Jamnagar where high concentration of drivers and their families are living.

1. Five aspects of financial literacy was covered under the program- *Banking, Saving, Insurance, Government Schemes, and Investments.*
2. 175 villages, 11 blocks and 4 districts were covered under the program.
3. Approx. 2000 truck drivers, cleaners, mechanics, and their women attended financial literacy awareness assessment and were provided with certificate.
4. Financial Literacy Training was provided at Dhaba, Parking Plots, RTO offices, at home, garage and in community halls.
5. Drivers, cleaners, mechanics, and women were taken to visit nearby banks, ATM Kiosks. Demo kits having chequebook, withdrawal slips, Debit and credit cards, swipe machines were used to create financial literacy awareness.
6. Program was managed through online android application and tablets to capture progress, impact, and coverage on daily basis.
7. Approx. 2400 drivers, cleaners, mechanics and women (individuals) showed change as opening bank accounts, started monthly saving, started using ATMs, purchased insurance and availed various govt schemes.

**Total Beneficiaries Covered**





# Learning & Migration Program (LAMP)

Madhya Pradesh- Alirajpur

## Education

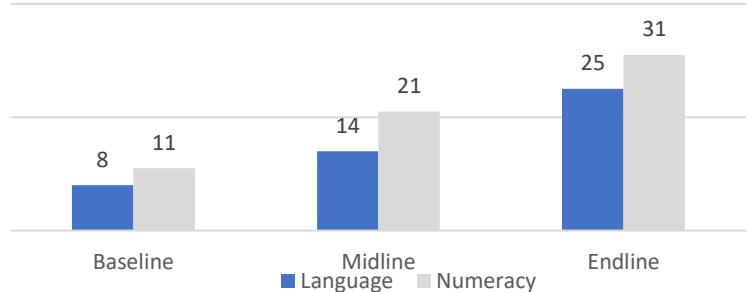


(LAMP) Addresses the need of the 6-14 years of children whose lives & Schooling are uprooted as the result of distressed seasonal migration, to provide safe, structured & nurturing environment to continue schooling.

Key focus is on classroom performance, governance, early childhood education and adolescent children.

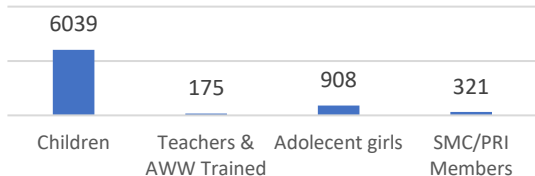
We are serving to 45 public schools, 45 School Management committees, 45 Anganwadi Centres in 15 villages of Bhabra Block of Alirajpur District.

Students Shown Avg. 34% Improvement in Language and 40% in Numeracy, figures in numbers.



98 children of class 3-5 were taught through LEP and were assessed in language and numeracy with 50 marks test in each subject.

Coverage in 15 Villages



Curriculum Based classroom interventions

Life Skills for adolescents

School Governance



### Learning Resource Centres and Spoke Schools Model

There are 3 Learning resource centres (LRC) based on Learning Enrichment Program (LEP). LRCs are setup in one of the rooms in the existing schools. LRCs have rich learning content, playful learning Aid, projectors and laptops and operates before and after school hours. Each LRC has dedicated LRC Facilitator Cum Teacher. Same teacher goes to nearby 4-5 schools called as spoke schools where he/she engage with children and teachers of class 3-5 to build language skills.







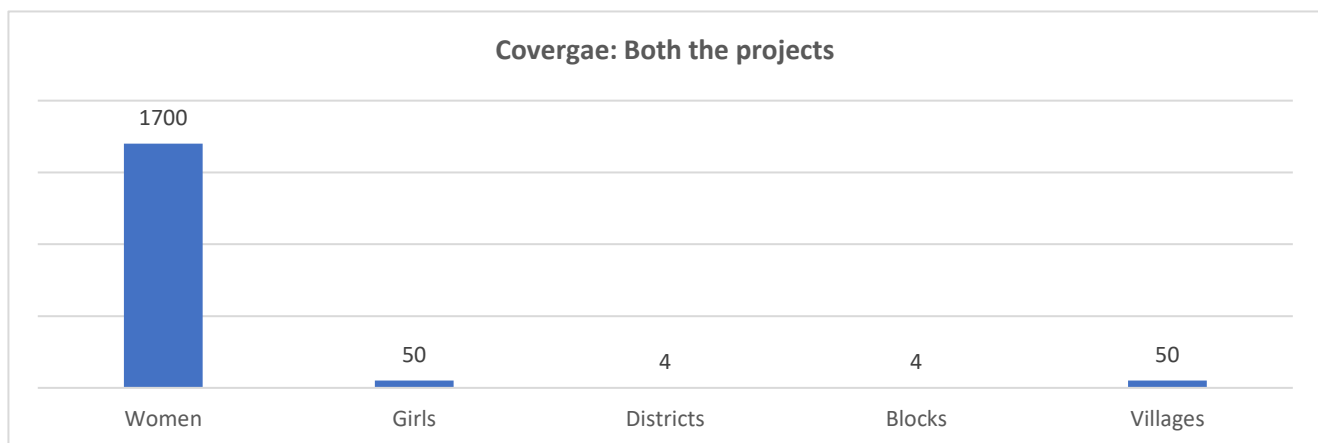
# Women Empowerment

**Assam - Chirang, Kamrup (metro), Sonitpur, Karbi Anglong**



**Global Green Grant** supported women to understand climate change and find adaptation strategies through various activities.

**American Jewish World Services** supported women to provide Legal, Psycho-social and Livelihood Support to Survivors of Violence Against Women.



1. Training of women leaders on gender-based violence (GBV) and welfare schemes for women.
2. Awareness on GBV and schemes available for women.
3. Livelihood support through weaving, kitchen garden and recycling project to women.
4. Advocacy with local government officials
5. Study on GBV experience and existing response mechanisms.



1. Training on climate change and impact on livelihood.
2. Study on livelihood alternatives for women.
3. Support to women to access government schemes.
4. Awareness on available livelihood schemes for women.



# Girls Education

Assam- Tinsukia, Lakhimpur, Jorhat

**MALALA**  
FUND

Ensuring girls education (6-14 years) in tea garden estates of selected districts.

Creating awareness for Plantation Labour act (PLA) and RTE (Right to Education) in tea estates.

Advocacy for the implementation of PLA and RTE in tea estates.  
Monitoring to track implementation of PLA and RTE.

School governance and community mobilization to ensure girls education.

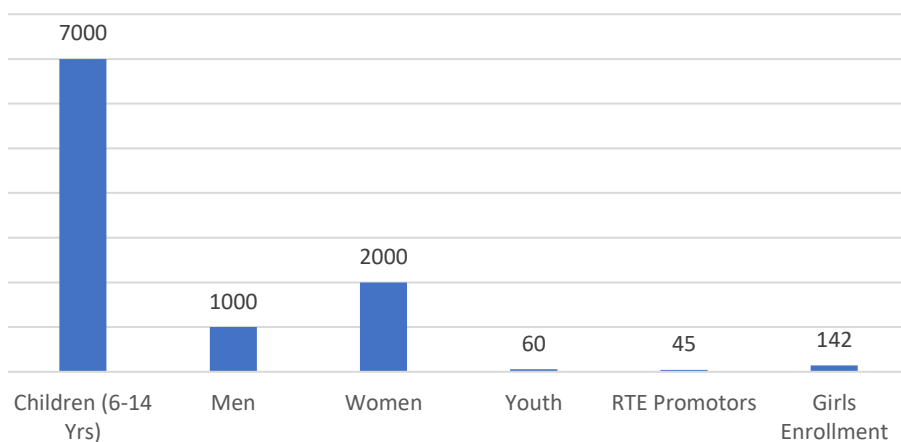
Mobilizing Garden management to implement the provisions under PLA related to education and the construction and maintenance of creches inside the plantation area.

Advocacy with govt officials for special education policy for girls in tea estates.

Advocacy Forum, State and National RTE forum will meet and mobilize the state government to advocate for policy to upgrade schools in the tea gardens up to secondary level.



Coverage: Key Participation of Stakeholders



Multiple activities like door-to-door visits, wall painting, consultancy meeting with students, free tuition, training of School Management committees on RTE, study on budgetary allocation for education in schools of tea estates, violence against women workshops, training on child rights and entitlements, enrolment of children in schools, etc were conducted.

More than 20,000 individual students, their parents, community people participated in these activities.





# Water and Sanitation, Menstrual Hygiene, Youth leadership



**Program: Together for H2OPE**

**Assam - Tinsukia**



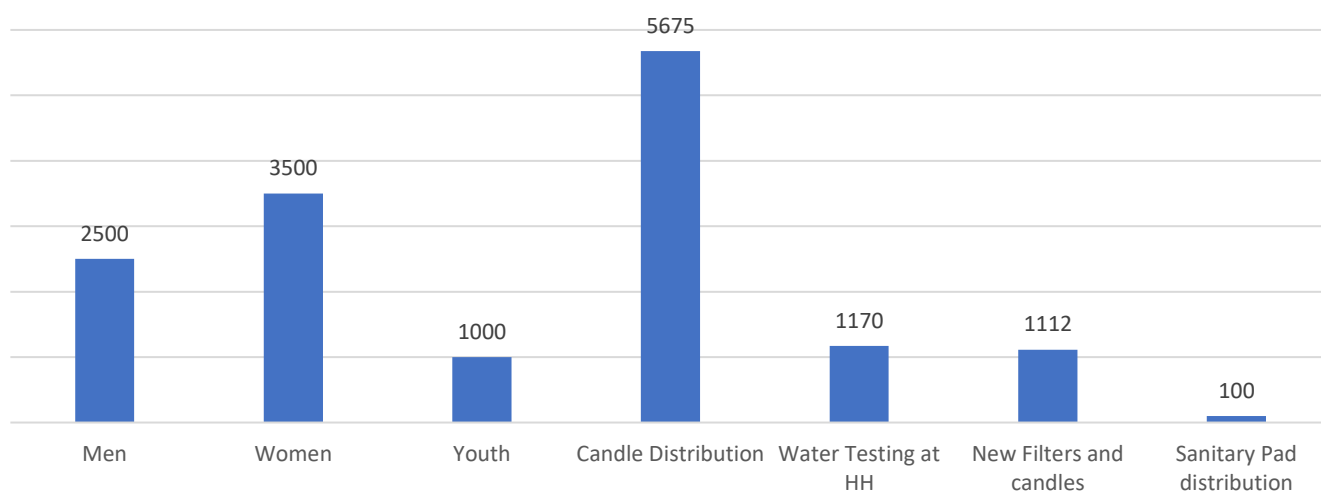
Monitoring of WASH (water sanitation & hygiene) infrastructure to ensure proper maintenance of WASH Facilities in tea estate.

Distribution of water candles to household and conduct water testing at the field level.

Community awareness on WASH and menstrual health through volunteers, menstrual hygiene champions, IEC etc.

Community mobilization to adopt best WASH practices through planned intervention and training.

Coverage and Overview of Activities







# Covid 19 Response

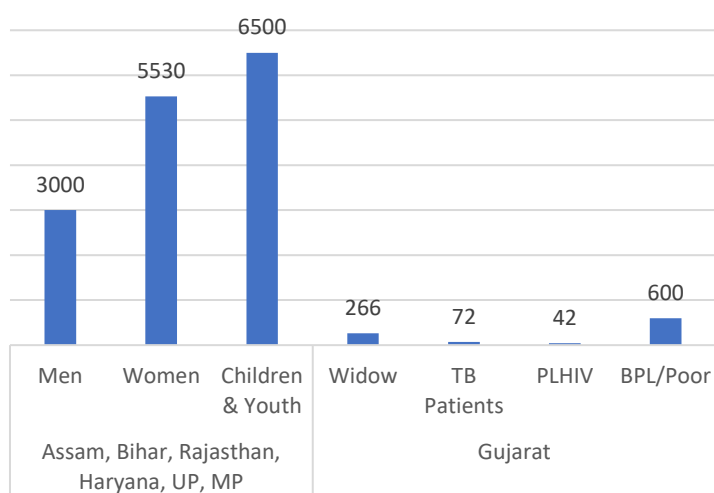


**feeding india**  
by **zomato**

Multiple States

Distribution of dry ration, snacks kit, hygiene goods, wellbeing support, health insurance was provided in response to COVID-19. Distribution was done in various states and beneficiaries were poor men, women and children, TB Patients and people living with HIV.

**Ration Kit and Other Support post COVID-19 outbreak**



# Success Stories

## Saving a Life



Every year, Prayas conducts health checkup camps to screen HIV positive under the Target Intervention (TI) program at Vatva GIDC Ahmedabad. Vatva GIDC is a notified place surrounded with migrant labour working in nearby industrial units.

During such camps many migrant workers and 5-6 People living with HIV (PLHIV) visit Prayas office for counselling or guidance for medication and free health checkup camps.

In one of the camps in December 2021, Prayas and medical team was taking history of a migrant worker, Shri Mansingh (Name Changed). During observation, team suspected about his. Team provided him HIV awareness and recommended HIV AIDS screening. Unfortunately, screening report was positive. Prayas team called him again and informed about the report and provided counselling. Team also supported him to get other reports to start antiretroviral therapy (ART) at LG Hospital Ahmedabad.

In the meantime, medical team suggested to test wife and children of Mansingh too. On hearing this, Mansingh was in fear that they might have been infected, but the Prayas team members constantly gave him required support and cooperation to gain his trust. With courage, Mansing got his family members tested at Banswara (Home District in Rajasthan).

Fortunately, HIV testing report of the family members was negative. Mansingh, family members and Prayas team was very happy with the negative report. Mansingh lives alone on rent at G.I.D.C. Phase-4 at Vatva, Ahmedabad while his family lives in Banswara, Rajasthan. Mansing has again started doing his work like before and regularly getting antiretroviral therapy (ART) treatment at hospital. Thinking about past, his family believe that if they would have not been screened during the camp by the Prayas Organization, their health and other situation would have been devastating. Mansingh visits Prayas occasionally and get counselling time to time.

His family is also living in Rajasthan. Because of the counselling, Mansingh, and his family members could come out from social stigma and neighbors also behave normally with them.





### **“Breaking the Stereotype”**

Laxmiben Halai, a 38-year-old woman is a micro-entrepreneur who lives in Madhapar village of Bhuj block of Kutch district.

She’s the sole bread earner of the family and was doing labour work to feed her family where she was earning Rs. 8,000 to 10,000 a month. Lately this year, Laxmiben got introduced to Prayas and FWFB team and got an opportunity to

attend five days of training on basic business functional skills.

Since the beginning, Laxmiben was interested in one of the very unusual professions, especially for women, which is Wall painting work. Later, she enrolled in skill-based livelihood training in Wall painting work. Laxmiben along with the other four women decided to work as a group and opened a joint enterprise, where she and her colleagues started taking orders for wall painting from nearby area. This skill-based training helped Laxmiben meet financial requirements for her family as she is now easily earning Rs. 18,000 to 20,000 per month.

### **“Now I can repair my sewing machine too”**

She expresses her gratitude and says, “Now, I don’t have to do labor work to feed my family as I can earn respectfully with an exceptional professional that usually women don’t seem to work for. Thanks, Prayas.” Sunitaben has been living in Ahmedabad with her family since many years. She has been making a living by running tailoring classes for the last 10 years.

Sunitaben enrolled in a training program on Enabling Technologies for Women Micro-Entrepreneurs. She was taught basic business functional skills, wherein she learned to promote her business using numerous social media platforms and making use of digital banking.



After attending five days of FEBMS (Fundamental Entrepreneurship and Business Management Skills) training, she later enrolled in skill-specific training of sewing machine repairing. Technical training helped her to troubleshoot routine maintenance and repairing and also saved her time and money to get the machine repairing herself. Second of all, this skill training has opened another door for income as she can repair sewing machines and make earning out of it. She happily says, “Now, I can repair my own sewing machine and there is no need to close the tailoring class as well as it saves both the time and cost of repairing the machine.” “I would like to express my heartfelt thanks to the team of PRAYAS and FWFB to provide me with such trainings which is helping me to save time and earn good money.”, she lastly adds.

## PBET team rescues Neha Urang

Neha Urang (in yellow shirt), 13 years, was a student of Class 6. She is the daughter of Sukra Urang and Fulmoni Urang, resident of Lakhimpur, Assam. Neha's father is an alcoholic and had physically tortured to Neha and her mother. They were not allowed to stay at home and therefore had to take shelter in relative's house. Her Uncle's daughter Fulmoni Munda was working at Naharlagun, Boropani at Missi Tara and Burru Yanna.



The employer of Fulmoni Munda asked for one more girl for domestic work. During the Covid-19 lockdown all the educational institutions were closed. Neha's uncle, seeing Neha Munda at home and roaming around, he took her to Naharlagun, Boropani, and Arunachal Pradesh. On the 9<sup>th</sup> January Purva Bharati Educational Trusts (PBET) team during their visits came across this case. On the 11<sup>th</sup> January 2022, PBET team met the District Child Protection Officer Mustafa Salim Ahmed ACS and briefed the case. He asked to give in written to Child Welfare Committee (CWC).

On the 17<sup>th</sup> January 2022, a written letter was given from PBET to CWC and later it was forwarded to Labour officer. On the 30<sup>th</sup> of January Neha Urang escaped from Naharlagun and reached home. The Labour Inspector Prasanna Tayungan and Plabita Dutta CWC Lakhimpur came for inspection to Neha's house. On the 10<sup>th</sup> February 2022, Neha along with PBET team was taken to Labour office and verification was done. Neha narrated that she was physically tortured by the lady owner and that is why she escaped from Naharlagun, Arunachal Pradesh. Neha is now constantly followed up by PBET team to support her to avail the services.



### Back to School

Dipali Kumari is a 18 years old girl, younger daughter of Niroda Kumari Tanti and Late Anond Tanti and lives at Beesakopie Tea Estate (TE), Tinsukia district, Assam. Her mother is a permanent tea garden worker. She has one elder sister and one younger brother.

She has to drop out her study in the year 2017, as she was suffering from TB and the same year she lost her father also. She became very weak. And same time her mother also suffered from disease. That is why they faced lot of financial problem. Her sister is only one who earned money by doing work in the factory and looked after the family. Her elder sister also dropped out her study in class X due to those family problems.

In the month of September, she was taken as education promoter in the girl's education program. After that she regularly attended the monthly meeting of education promoters, door to door survey in the line, joint parents' meetings. During her visit she surveyed 21 drop out who were not enrolled. She took initiative and gave them admission in the Special Training Centre. Now by working with PBET she decided to take re admission in the school. She prepared herself for entrance exam of class X. She passed the examination from Rupai high School and take admission. Now she is regularly attending the second year of higher secondary school.



## A fight within

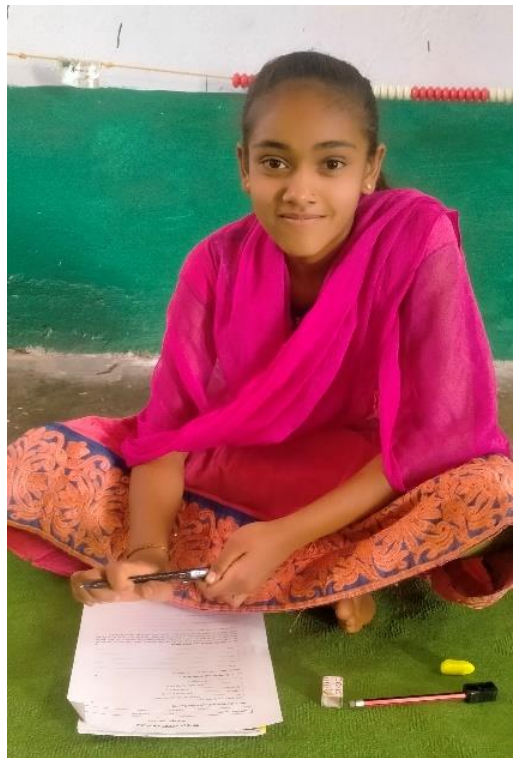
This is a story of an obedient and one of the punctual student of LRC (Learning resource centre, Bhabra, MP), who worked hard to overcome with her own weaknesses to compete with other students of her class with the help of Prayas team.

Ankuriya (class 3) is one of those children who was not that good in academics initially. She couldn't read words so as writing it. LRC facilitator faced lot of challenges while talking to her. Not only this, when she joined LRC, she used to sit alone in a corner looking at other children.

Anukriya has grown up seeing her parents fighting every day on very small things, there was not a single day when Anukriya's father had not fought with her mother.

Sometimes, this would get so intense as her father used to beat her mother, and all this was happening in front of Anukriya.

Later this marriage didn't last, and her parents got divorced. It was very difficult time for Anukriya where she was in deep mental disturbance and didn't like to talk to anyone.



All through this, her education agonized and couldn't take admission on time. Now Anukriya along with her mother stay at her maternal uncle's place where she is continuing her education starting a fresh.

Now, she faced another hurdle of being elder to other children in the classroom, where she got bullied by her own classmates as they would tease her, make fun of her and call her by names. As a result, she again ended being irregular in the school. During a baseline survey for new batch of LRC students, she got identified by Prayas team for enrolment in LRC.

One of our facilitators counselled her and took a promise to attend LRC daily, she got agreed and started coming habitually. Consequently, she is one of the most progressive students in the LRC, wherein she has started reading slowly. Now she can write words and can make sentences, tables, number stories, and poems.

Today, Anukriya's favourite activity is attend LRC to meet her friends where she enjoys the company of her batchmates and gradually she is gelling up with them. She is forgetting her past and grade student fighting to be shoulder to shoulder to her batchmates.

## Safety of my Family, my Responsibility



Bharatbhai Mevad has been living in Kutch, Gujarat for last 7 years. He is employed at Shree Nandaram Transport. He is earning quite well, hence he brought his whole family to Kutch. “I am happy with my family and with my work, and I love driving!”, says Bharat. He was enjoying his life to the fullest. Bharat giggled and said, “I enjoy seeing all the other vehicles on the road look smaller when the truck is moving.”

But once while driving a truck he had a horrible accident on Mundra Road in Kutch. His hand got fractured and he had to take rest for a month. His truck was badly damaged. At that time, he had to pay big hospital bills. He says that “Whatever savings I had from my salary, was spent on my medicine only”.

He shares that after months passed, my savings were exhausted, and I didn’t have money to meet day to day expenses, it was that crucial phase.”, Bharat said with teary eyed. During that phase, Bharat used to borrow money from friends, he would take advance from truck owner, and it was miserable phase of his life. At last, he had to mortgaged his wife's jewelry and took a loan from a local money lender to repair his truck.

Bharat noticed huge change in himself after the accident, he was indebted. “I met a CFL once in Mithi Rohar village and he told me that they are working with truck drivers on financial literacy awareness, then I talked about accident.”, says Bharat. CFL gave him understanding about the insurance, its types and importance. “Hearing this from CFL, I regret that I didn’t have this information and nobody educated us on this, and if CFL would have met earlier, I wouldn't be in debt today.”, says Bharat sadly. He further says, “I have almost lost everything due to my accident and driving a truck is very risky.

I along with my family took the benefit of Pradhan Mantri Suraksha Bima Yojana with the help of CFL. Today, I also regret that if I had known about insurance earlier, I would not be in debt.” Bharat feels happy that there is no need to worry as now he and his family members are secured with insurance.’



# Leveraging Technology



Prime Equation is

“The Problem + Pattern + Data to justify the pattern and problem + client” = “an idea to Solve the problem”

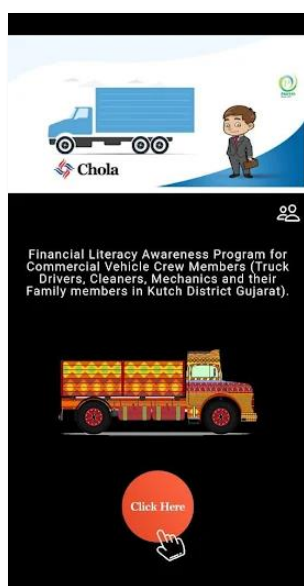
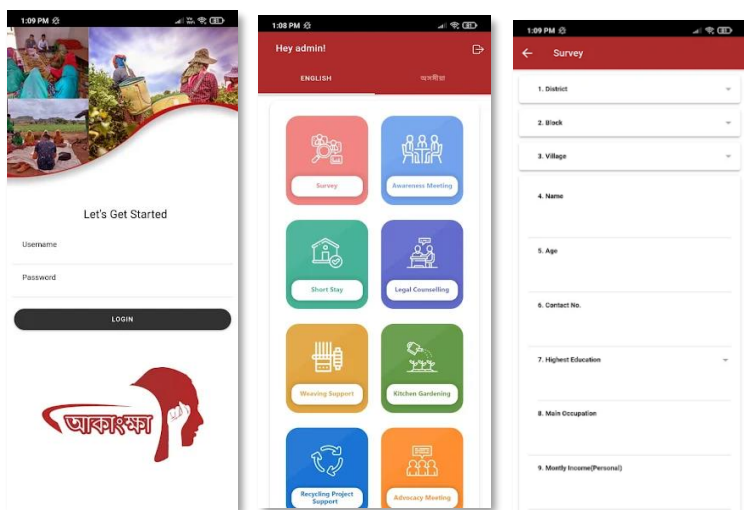
Being an NGO, who else have the best opportunity to understand LHS and RHS of the equation that too at low cost?

Grassroots organizations are deeply involved with communities on routine basis and have strong social bonding at micro level and hence have greater chance to dig the real problems and have 5 Vs of the Big data.

Prayas team believes that technology is a must these days to manage development programs for TRANSPARENCY, EFFICIENCY, and PERFORMANCE mapping in real time. And therefore, we use technology around the social problems as much as possible.

We have a passionate technical team who help us to translate ideas into mobile apps and portals like Chola Financial Literacy App, Domestic Violence, and legal support app.

With limited resources, we are learning fast to use technology for best performance and reduce operational cost.



## Key Features

1. Financial Literacy Awareness.
2. Online Assessment for Financial Literacy Test.
3. Domestic Violence and legal support.
4. Project Management.
5. Partner can view the real time performance across globe.
6. Online delivery of Content to the beneficiary to reduce operational cost\*

\* Some features are in development phase.



# Governance

## Board & Team

### Board of Trustee

**7 Board Members\*** with 57% female and 43% of male members composition as on June 2022.

Average 25 years of professional experience in education, health, early childhood education human resource development, nutrition, entrepreneurship etc.

Board members meet 4 times/year with 87-100% attendance.

**Professional Team** at Management level with avg. 10 years of working experience with UNICEF, Samsung, CEE, Azimpremji Foundation, AIF etc.

At field level, young and qualified team for implementation.

Professional team to manage finance, MIS, and technology.

#### Chairman

Dr. Dinesh Awasthi  
Vice Chancellor  
L J University, Ahmedabad

#### Director

Mr. Bhadresh Rawal  
Director, PRAYAS  
Gandhinagar, Gujarat

#### Trustee

Mr. Ramkrishna Mistry  
Edupreneur & Development  
Educator, Ahmedabad

#### Trustee

Ms. Utpala Desai  
Prof. Performing arts, J G College  
Ahmedabad

#### Trustee

Ms. Shilpa Pandya,  
Consultant AB PM-JAY  
Ahmedabad

#### Trustee

Ms. Narinderjit K Sethi  
Deputy HR Manager  
GERMI, (CSR of GSPC) Gandhinagar

#### Trustee

Ms. Minaxi Shukla (Consultant)  
Child Rights, Nutrition, Health,  
Education, ECE- Ahmedabad

#### Trustee

Mr. Rajesh Singh  
Partner, SM Investment Services  
Ahmedabad.

*\*Trustee Mr. Rajesh Singh resigned on 30 May 2022*



# Moments





# Media Coverage

## MoU signed between Government college and Prayas Institute

**CHANDRASHEKHAR AZAD NAGAR:** An memorandum of understanding (MoU) was signed between the government college and the Prayas Institute under the chairmanship of the principal SS Dodwe.



The MoU between the institutions will help the students with self-employment, personality development, and self-reliant skill development. Dinesh Indore, director of Prayas Sansthan, advised the students to move ahead by setting goals in life. The administrative officer and personality development cell in-charge Prof MS Dodwa conducted the program whereas BL Bhura proposed the vote of thanks.



અપરિચિત છાત્ર એવ છાત્રાણી

## પ્રયાસ સંસ્થાન વ શાસકીય મહાવિદ્યાલય ભાબરા કે મધ્ય 'અનુબંધ'

ચન્દ્રશેખર આઝાદ નગર। શાસકીય મહાવિદ્યાલય ચન્દ્રશેખર આઝાદ નગર (ભાબરા) મેં અધ્યયનરત છાત્ર-છાત્રાઓં કો સ્વરોજગાર, વ્યક્તિત્વ વિકાસ તથા આત્મનિર્ભર કૌશલ વિકાસ હેતુ પ્રયાસ સંસ્થાન કે મધ્ય પ્રાચાર્ય એસ0 એસ0 ડોડવે કી અધ્યક્ષતા મેં એમ.ઓ.યુ. પર હસ્તાક્ષર કિયે ગયે। પ્રયાસ સંસ્થાન વ મહાવિદ્યાલય કે મધ્ય

છાત્ર-છાત્રાઓં કે સ્વરોજગાર, વ્યક્તિત્વ વિકાસ તથા આત્મનિર્ભર કૌશલ વિકાસ મેં મદદ મિલેગી। પ્રયાસ સંસ્થાન કે ડાયરેક્ટર દિનેશ ઇન્દોરે ને છાત્ર-છાત્રાઓં કો જીવન મેં લક્ષ્ય નિર્ધારણ કર આગે બઢને કી સલાહ દી। કાર્યક્રમ કા સંચાલન પ્રશાસનિક અધિકારી વ વ્યક્તિત્વ વિકાસ પ્રકોષ્ટ પ્રધારી પ્રો. એમ.એસ. ડોડવા ને કિયા। આખર



॥ જનમી જન્મભૂમિ રચનાવિધિ ગરીયસી ॥

**કચ્છમિત્ર**

## ભુજ અને અંજારના ગ્રામીણ વિસ્તારોને પગભર થવા વિનામૂલ્યે અપાતી તાલીમ

કોટડા (ચકાર), (તા. ભુજ), તા. ૩ : તાલુકાના કોટડા, ચકાર, રેહા, હાજાપર, ભારાપર, અજરખપુર, લાખાઈ, કુકમા, અવધનગર ઉપરાંત અંજારના ભીમાસર, અંબાપર, લાખાપર સહિત ગામની મહિલાઓને રોજગારી આપવા ગૃહઉદ્યોગ તરીકે સાબુ, અગરબત્તી, મીઠાબત્તી, છાણની વસ્તુઓ, ફેબ્રિક પ્રિન્ટ, ઘરની સજાવટની વસ્તુઓ, મોબાઇલ રિપેરીંગ, સિલાઇ, મહેંદી જેવી વિના મૂલ્યે તાલીમ આપી છે.

આ ગામગ્રામીની ૩૫૦થી વધુ ગરીબ, મધ્યમ વર્ગીય મહિલાઓ સાથે જોડાયેલી છે.

પ્રયાસ સંસ્થા ગ્રામીણ મહિલાઓને પગભર કરવાના પ્રયાસો કરી રહી છે. સંસ્થાના આસિ. મેનેજર ચાકી રેશ્મા કહે

પ્રયાસ સંસ્થા દ્વારા ચાલતા પ્રોજેક્ટને ચેન્નાઇની સંસ્થાનો મળતો સહયોગ

છે કે પ્રયાસ સંસ્થામાં ચાલતા પ્રોજેક્ટ ચેન્નાઇથી ચાલતા કંપની તરફથી નાણાકીય જાગૃતતા કાર્યક્રમ ચાલે છે. જે ફક્ત ટ્રક ચાલક છે તે ટ્રક ચાલકના પરિવારની મહિલાઓને પણ તાલીમ આપી



પ્રયાસ સંસ્થા દ્વારા ભુજ તાલુકાના કોટડા (ચકાર) વિસ્તાર અને અંજાર તાલુકાના ભીમાસર વગેરે ગ્રામીણ ક્ષેત્રની મહિલાઓને વિનામૂલ્યે અપાતી તાલીમ.

અને નાણાકીય સહાય આપવામાં આવે છે.

નાની બચતનું મહત્વ સમજાવે છે. સાથે સાથે બેંકિંગ સેવાઓ, બચત ખાતું, ચાલુ ખાતું, ફિક્સ ડિપોઝિટ, એટી એમનો ઉપયોગ વગેરે માહિતી અપાય છે, સરકારી યોજનાઓ

પ્રધાનમંત્રી સુરક્ષા વીમા યોજના, જીવન જ્યોતિ વીમા યોજના, સુકન્યા સમૃદ્ધિ યોજના, વહાલી દીકરી યોજનાઓથી અવગત કરાય છે. વ્યવસાય માટે સરકાર તરફથી મળતી સહાય અને લોન અંગે માર્ગદર્શન અપાય છે.



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