



## SANJHA PRAYAS AVEEJIKA KARYAKRAM

### FINAL IMPACT REPORT

Submitted by:

**Centre for Urban and Regional Excellence** 



#### **TABLE OF CONTENTS**

1.	Introduction	3
2.	Project Background	3
3.	METHODOLOGY FOR IMPACT ASSESSMENT	10
4.	RESULTS	11
5.	IMPACT EVALUATION	59
6.	Annexure	63

#### 1. Introduction

This report presents the findings of a final review carried out between 2008- 2013 of the project Sanjha Prayas Ajeevika Karyakram (SPAK). The project is being implemented by the Centre for Urban and Rural Excellence (CURE) in Savda Ghevra (SG) and is being funded by Shri Jamshedji Tata Trust. The main objective of the project is to promote decent and sustainable livelihood among families under resettlement for bringing about a significant reduction in their poverty and to assist rehabilitation of slum families relocated to Savda Ghevra. In this report we will compare the findings that were published in the Mid-term Report in the year 2010 with the current findings in the year 2013.

CURE has had significant impact in securing livelihoods for those involved in its micro social enterprise activities. There is also some evidence that its training programmes have supported individuals into full-time, permanent employment. The reach and scope of CURE's work is, understandably, limited by funding. Those engaged in its social enterprise activities, largely women, expressed higher levels of satisfaction than those participating in other aspects of the programme, such as skills training. For women employment in an enterprise means they can combine work with childcare and do not need to leave their homes, travel long distances in order to secure employment. The secure income provided by the enterprises is also valued by the women, who claim it offers them a degree of independence and enhanced decision-making power within the home. The process of resettlement has meant that many inhabitants are now far away from their original employment. For women a long commute to work is not realistic because of their domestic/childcare responsibilities. Cure's work in developing enterprise opportunities in the locality has greatly benefitted women. Many more men than women continue with long commutes, which are affecting their wellbeing and perceptions of their work/life balance. Attention now needs to be focused on how to offer men increased employment opportunities nearer to their home. In short our findings clearly reveal that enterprise involvement has increased household incomes.

#### 2. Project Background

#### 2.1. Resettlement and its challenges

Resettlement, by providing legal housing to the poor, has also been seen as a strategy to reduce urban poverty and improve access of poor to basic services. Since large pieces of land inside the cities are either unavailable/expensive, resettlement generally happens at the city peripheries. Far site resettlement distances poor people from livelihoods that they have been pursuing inside the city, causing major economic shocks to the resettled families and pushing them into poverty. Resettlement without provisioning of adequate infrastructure services - physical and economic – further deepens vulnerabilities of resettled households, cancelling out the developmental impact of tenure security.

This project was about reconstructing livelihoods of resettled slum dwellers, enabling them to earn decent livelihoods and take advantage of tenure security for sustainable poverty reduction. It was designed to serve as a demonstrable pilot for pro poor development and create capacities within governments to address needs of poor people.

#### 2.2. Savda Ghevra

Savda Ghevra (SG) is a resettlement suburb developed by the Delhi Urban Shelter Improvement Board to re-house slum dwellers from inner city areas. . It is about 40 km west of New Delhi. During the project period (2008-2013), 8500 households were relocated to Savda Ghevra, making it one of the biggest resettlement colonies in Delhi.

Savda Ghevra continues to provide a marginal civic experience: families were provided small housing plots (12.5 sq.m or 18.5 sq.m), water arrives by tanker, general health is compromised by the lack of any holistic sanitation strategy, and the site is so far that commuting to work is both difficult and expensive even though the metro is now coming close, it is still about 8kms short of the colony itself.

When the original residents arrived in 2006, they found barren land. Over the years these families have managed to make a town from nothing. It is estimated that about half the families re-migrated to New Delhi, unable to cope with the challenges of living here. Although upper poor households have replaced the original allottees, the service conditions remain unchanged.

During the allotment, the state granted 10-year licenses to stay. Families have however, invested in building homes, confident that they will not be relocated again. The area is characterised by self-built poor quality housing ranging from chattai houses to one-storey chadar houses to consolidated simple two-level-and-roof-terrace 'linter' constructions built over time — incrementally — a process, which responds to available skills, economic capabilities, materials and resources occurring with little to no external assistance or intervention.

Most households in SG reported experiencing an income loss and tremendous hardship as a result of the resettlement. Women in particular, lost jobs as domestic workers in previous neighbourhoods. Children dropped out from schools and started to assist with supplementing family income. Due to the lack of physical infrastructure, services in SG are inadequate and much below norms for such services. Water till today is supplied through water tankers and although much improved, still uses up people's time in water collection and reduces that available for income earning. Poorly maintained public toilets, lack of proper drainage and no system of solid waste collection/disposal are beginning to create unsanitary environmental conditions in the settlement that affect productivity /quality of products. Although 16 community toilet blocks have been constructed in the area, of these 8 are operational, forcing families without toilets at home to defecate openly.

Power supply is through legal connections offered by a private operator, not necessarily affordable. The metro and feeder links through Rural Transport Vehicles has helped improve transport services to the area enabling people to maintain linkages with the rest of the city. There are six state schools in SG; three of which are an upgraded Sarvodaya school, up to

senior secondary level. Health services are available at a public dispensary inside SG. Many of these services were facilitated by Centre for Urban and Regional Excellence (CURE), under Bhagidari-Sanjha Prayas programme. The programme derives its name from this — the Sanjha Prayas Ajeevika Karyakram (SPAK).

#### 2.3. The Livelihood Challenges in Savda Ghevra

In 2006, when CURE began to work in SG, livelihood emerged as a key priority. Besides suffering a loss of livelihoods, there were hardly any employment opportunities in the new site or its neighbourhoods. In addition, the lack of connection to the city and poor quality of services only exacerbated people's problems and lowered their capacities for self-help. As relocation had resulted in the destruction of social safety nets as families were mixed up at the new site. Lack of confidence in new neighbours meant that women found it hard to leave home for work.

Community consultations by CURE in the early stages of the project indicated the following livelihood issues:

- Insufficient economic opportunities, mostly at considerable distance from new site had affected all.
- Women in particular had to give up their jobs because of the distance, lack of connectivity and destruction of neighbourhood support for childcare in the new area. Some women continued to return to old jobs within the city as they had no choice –but at considerable cost to family and on transportation.
- Employment options in the closest industrial area were overcrowded/ difficult to penetrate.
- People also lacked skills for these new employments.
- Family savings had been depleted in the resettlement (payment for land and rebuilding houses). There was no money left over for setting up new micro enterprises. There was also a lack of knowledge on enterprise options.
- To compensate for loss of family income, young children were being sucked into early employment. Children were also dropping out of school as the old schools were too far and cost of commute was high, new schools in the settlement were nonfunctional, and village schools in the neighbourhood were insular, reluctant to admit these 'city' children. Parents recognized that dropping out of schools was likely to affect the future employability of these children as adults.
- There was an inadequate supply of infrastructure/services in the settlements (i.e. water and power supply, transport, roads). A lot of time was lost in getting access to these services lowering productivity. Besides, the potential range of enterprises was also being limited by types of infrastructure available.
- There was no or low access to local, new and emerging markets for micro enterprise development.
- Despite more secure land tenure, access to formal credit was still difficult, especially for women, as banks were still reluctant to lend to the resettled poor.

This project has been about helping the resettled poor in SG build decent and sustainable livelihoods; in particular it has focussed on women more than men and young people. It has

adopted a total livelihoods approach that addresses the full range of livelihood options and needs for making these durable. It has supported the development of physical, financial, social and human assets needed for people to earn a decent living and improve the quality of their lives.

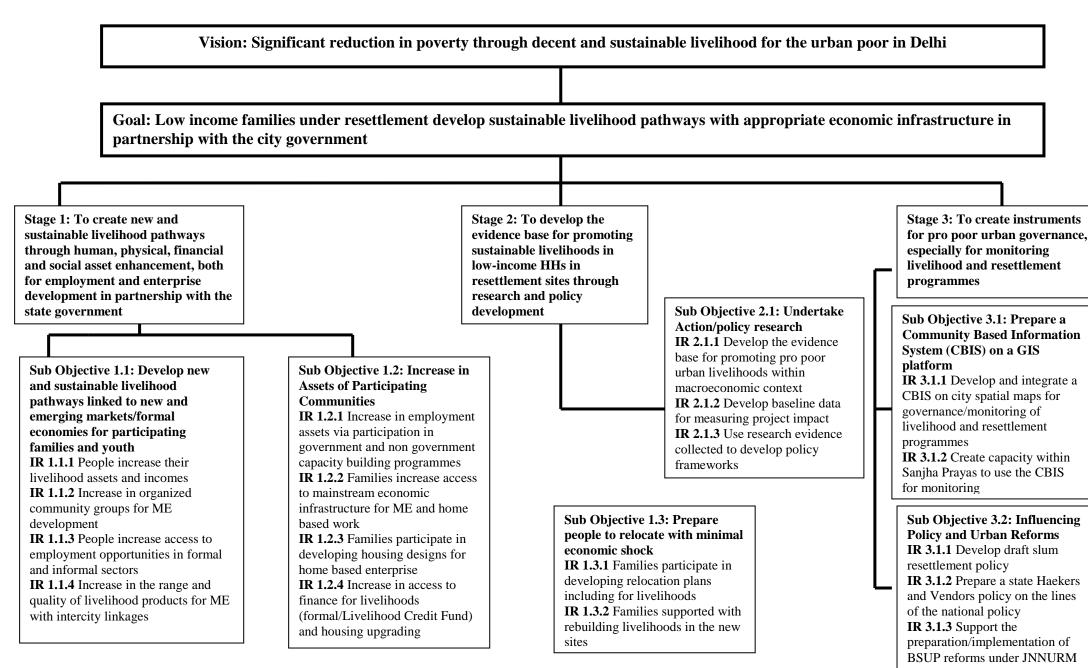
#### 2.4. Strategy for Building Sustainable Urban Livelihoods in Savda Ghevra

The Centre for Urban and Regional Excellence (CURE), through the Sanjha Prayas Aajeevika Karyakram (SPAK) project, began working with the residents of Savda Ghevra in September 2008 to address their livelihood needs. In 2013, CURE began its exit plan and expects to finish its supported interventions by October 2013. CURE's efforts in SG were aimed at generating new and sustainable livelihood pathways for residents by doing the following; a. link their existing skills to new employment opportunities, b. form sustainable enterprise groups, c. Provide new skill-sets for employment in new markets, and d. develop social and economic infrastructure that would help sustain productivity. See Chart 1 Project Objectives for details.

The expected outputs at the community level were:

- Organized community groups (savings, micro enterprises, service oversight committees) with livelihood action plans,
- 250 women, men and young people trained for a wide range of employment and micro enterprise skills,
- 25% trained people get certification in their identified profession
- 40% trained people get employment in new and emerging markets
- Minimum 10 enterprise groups organized and achieve sustainable livelihoods through market linkages and access to credit through formal and informal means
- ME group members and employed people opt for health and risk insurance plans and set up savings bank accounts
- Infrastructure improvements with 50 houses getting access to toilets, networked to small scale service providers, metered power supply and roads
- Organized groups empowered to engage with local authorities on basic service delivery through a strengthened SP platform

#### **Chart 1: Project Objectives**



The expected outputs at the institutional level were

- A model slum resettlement plan/tool kit for local bodies to plan resettlement cum rehabilitation projects
- Community Based Information System (CBIS) for SG linked to Delhi base map
- Research reports (2)

CURE has followed a **Total Livelihoods Approach** that has focussed on creating four key capitals required for sustainable urban livelihoods – human, financial, physical and social. In particular, the approach has been to organize and mobilize communities and to engage them in the process of livelihoods development. Four key livelihood strands under the project were; one, to Build, Operate and Transfer (BOT) small business enterprises that will be sustainable, embedded within the city's/area's economy and capable of generating decent incomes for women and men; two, enhance employment skills of poor people to work in new and emerging markets of resettlement settings; three, improve social and public infrastructure to create an enabling environment for women to work; and four, set up appropriate linkages with government agencies and programs to create access to government resources/support resettlement policy of the State that includes rehabilitation with livelihoods promotion. See Figure 1 for the Total Livelihoods Approach.

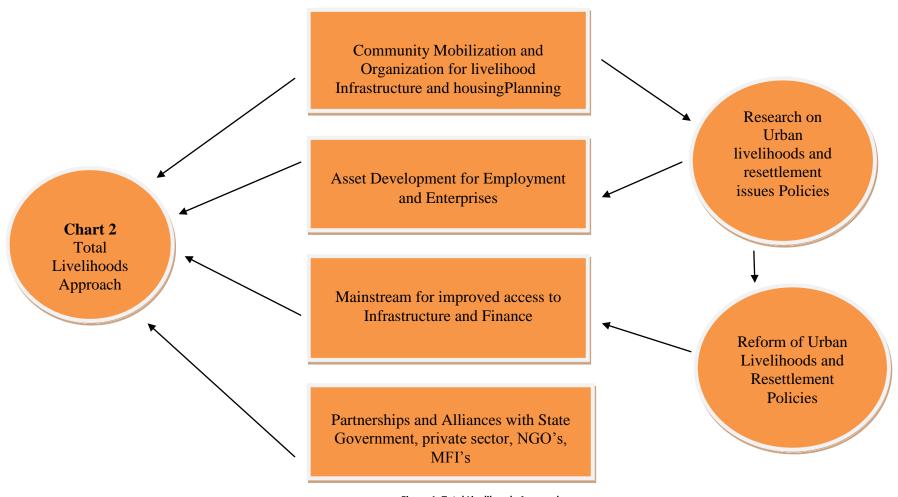


Figure 1: Total Livelihoods Approach

#### 3. Methodology for Impact Assessment

This completion report is also aimed at assessing the impact of livelihood interventions at the community level, in particular explore the impact of the livelihood programme on the lives of women and highlight the barriers to successful economic and social empowerment that future phases of the programme may need/want to address. The Impact Assessment Study was undertaken with the support of Schools of Languages and Area Studies, University of Portsmouth, UK. A mix of methods combing survey, semi-structured interviews, focus groups with some participant observation, was used for the impact assessment.

- Social/Spatial Mapping of Site: A spatial diagram of the site was used to understand outreach under the programme for various components. Mapping was also used by external researchers to orientate them with the site, identify groups and individuals for further interviews and focus groups, and understand how spaces have been used for economic and livelihood development.
- Livelihood Map based on a review of information and data with CURE a livelihood map indicating the main sources of income and micro-enterprise activities was produced. The map was also used as a means to understand the kinds of micro enterprises and people engaged in them, the choice of these enterprises, to what extent did inhabitants participate in the livelihood decisions, which spaces in the site are used for livelihood/enterprise activities (e.g. training, production, marketing and selling?), what kinds of market linkages are available to inhabitants and how do people view their long-term employment prospects. The objective was to also understand opportunities that could be capitalised on, e.g. spaces that could be better utilised for economic development or enterprises.
- Survey: A survey was conducted on a sample of around 60 in habitants using a mix of gender, age and location. The survey was designed to gather small-scale quantitative and qualitative data of people's experiences of the programme and to inform the analysis. It was also used to draw out differences between groups in terms of livelihood security, access to support and infrastructure opportunities.
- Digging Deeper into Peoples' Experiences: Focus Groups were used to gather deeper qualitative insight into people's social and economic development needs; the importance of the livelihood programme in transforming people's lives holistically, how social development issues were addressed through the development of sustainable economic livelihoods. Life histories of a cross section of women were also collected to understand experiences of resettlements, difficulties in securing livelihoods, and barriers to security still being faced.

#### 3.1. Indicators

A set of key indicators was used to assess the project impact:

Coverage and outreach under the project

- Income, savings and asset increases in project families
- Sustainability of enterprises measured through order books, market linkages, business growth, corpus creation, management capacity etc.

#### 4. Results

#### 4.1. Coverage under Project

Under the project CURE increased both the breadth and depth of coverage. Savda Ghevra has a total population of about 8500 families<sup>1</sup>. By 2010 SPAK activities had reached 3099 families. By September 2013, this coverage had expanded to 5568 families. The mid-term assessment estimated an overlap among user families at about 17-18%. This suggests that total outreach under the programme has been 48.5%. The increase in outreach between 2010 (when the mid-year review was undertaken and 2013, an additional 2469 families were covered under various activities (Figure 2).

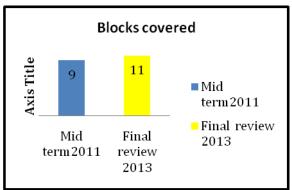
Activity	Increase (No of Household)
Micro Enterprises	75
Youth employment	184
training, certification	
Housing Design	2
Water supply	652
Improvements	
Credit access	14
Day Care Centre	25
Placement cell	100
Cluster septic tank	322
Swatch Block	147
campaign	
Formal Banking	245
D2D waste collection	703
Total	2469

#### **Overlapping Benefits**

The beneficiary group was asked to narrate their success stories indicating the benefits they received from the intervention. Through this families availing more than one service were estimated at about 18%. These services included ration cards, transport, water, housing, and door-to-door waste collection.

Figure 2: House hold coverage under project

CURE expanded coverage from 9 residential blocks by the midterm to 11 by the project end.



<sup>&</sup>lt;sup>1</sup>The number of families in SG may still be around 8500 as many have left the area and have been replaced by new occupants.

Figure 3: Block coverage under project

Figure 4 below provides details of families covered under different activities.

#### Mid Term Review Final Review

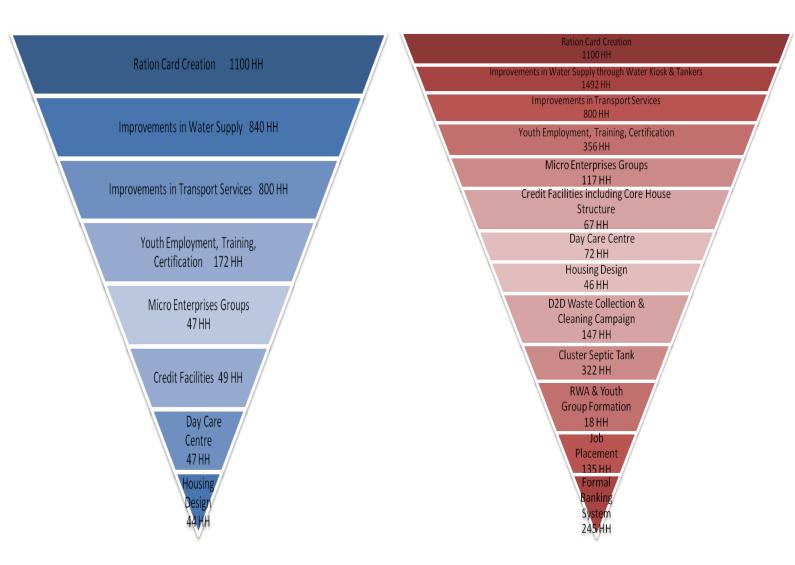
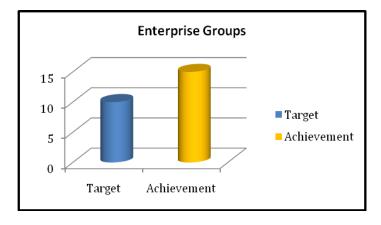


Figure 4 House hold coverage under the project

#### 4.2. Sustainable Micro Enterprise Development

A key objective of SPAK was to develop new and sustainable livelihood pathways linked to the new and emerging markets in the area. While the proposed number of enterprises under the project was 10, by the end of the project period, CURE had helped set up 15 enterprises; 9 of these were added after 2010, increasing the number of enterprise members from 42 to 75 or nearly 2/3<sup>rd</sup> (Figure 6).



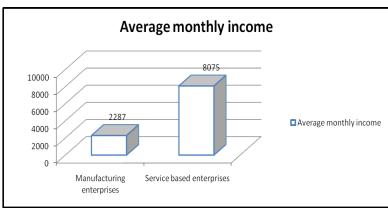


Figure 5 Enterprise groups achievement

Figure 6 Average Monthly Income Detail of Enterprises

	Enterprise Groups		Number of G	roup Members
S.N.	Midterm 2010	Final Review 2013	Midterm 2010	Final Review 2013
	Manufacturing Enterpr	ises		
1	Bag Making	Bag making	28	32
2	Screen Painting	Screen printing	2	5
3	Composting	Composting	2	2
4	Candle Making	Candle making	4	5
5	Envelope making	Envelope making	2	6
6		Paper Bag making	0	24
7		Spice processing unit	0	8
8		Paper Plate making	0	6
9		Detergent making	0	4
10		File folder making	0	6
11		Bead work	0	4
	Service Based Enterpris	ses		
12	Door to Door waste	Door to Door waste	4	5
	collection	collection		
13		Water Kiosk	0	2
14		Smart mason group	0	4
15		Marketing cell	0	4
	Total		42	117

Figure 7 Enterprise detail

All micro enterprises under the project provided regular employment to their members, except for candle making that was mostly seasonal. Members of the candle-making group therefore also undertook other activities during the lean period from December to August. Some of the larger/most mature enterprises also had two types of members; core and outer group members. The Core Group Members are permanent members who are engaged regularly in the work and are also part of the management team. The Outer Group Members pitch in for large, urgent and multiple orders. There are a total of 61 core group members and 56 outer group members.

The last one-year of the project has also been focussed on ensuring sustainability. CURE has therefore tried to put in place an exit strategy that was aimed at addressing the challenges of sustained income and enterprise management. The next section of the report is focussed on sustainability of the groups.

#### 4.2.1. Nav Kiran Mahila Ajeevika Samuh (Bag Making Group)

Nav Kiran Mahila Ajeevika Samuh (NKMAS) was the first microenterprise group set up in Savda Ghevra. It is also the most mature. NKMAS has succeeded primarily because it capitalized on women's sewing skills and access to sewing machines, market demand when plastics were phased out of the city, and women's need for home-based employment. Home-based work was especially important for three reasons; the settlement was very far from the city, transport facilities were poor and costs very high and old social safety networks did not exist in the new areas that stepped in as informal child care. The growing demand for non-woven fabric bags in the city has ensured that the group is flooded with orders and is fully sustainable. Women in the group have also developed the skills needed for procurement of orders and raw material, managing the production chain and delivery. The group has an elected President and Secretary and its own rulebook. To manage its financial transactions transparently, NKMAS was the first to open an enterprise bank account and obtain a PAN card that makes it a formal group. At present the NKMAS group has 32 core and non-core members. Figure 8 shows the achievement of the group on various indicators from the mid-year review to end of project.

Particulars	Mid-term Review	Final Review till September,13
Group members	28	32
Core group members	6	6
Outer group members	22	26
Working days per year	300	365
Orders received	56776	70000
Orders delivered	53018	67000
Total corpus (in Rs.)	26297	47000
Average monthly per capita income (in Rs.)	239	3429
Product range	Gift Bags, Cotton Bags, Executive Bags, Jewellery Bags, Non- Woven Fabric Bags.	Gift Bag, Cotton Bag, Executive Bag, Jute bags, non woven bags, dinning mat and Table napkins, shopping bags, etc.
Clients	4	15

Figure 8 Bag Making Group Detail

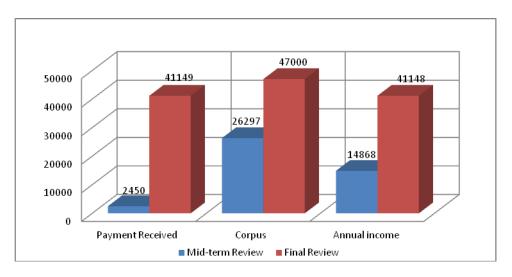


Figure 9: Growth Detail of Bag Making Enterprise

**Sustainability**: SPAK has faced several challenges as it has emerged from a micro enterprise to a small enterprise that sustains a larger number of women. Some of these related to the organization itself, whereas others were about management.

- One of the major challenges faced by SPAK was the lack of a sense of belongingness among its members. The reason for this was probed in one-on-one and group meetings. It was observed that some group members dominated and were the cause of trouble. CURE decided to address this by making the enterprise and group more efficient. This included role division and capacity building for order procurement, production management, financial management, quality control, material distribution, print checking, time line management and marketing. NKMAS has also set up a monitoring committee to oversee the full cycle.
- Sickness and ill health, lack of childcare support, home trips, etc. were found to affect productivity and delivery targets. This was addressed through the formation of an outer group of part time workers. These members were also on production quality. Motorized sewing machines were made available at the production centre to increase output.
- Manual machines were also found to reduce productivity. Only 10 of 32 women had motorized sewing. CURE assisted group members in upgrading their machines and the women themselves invested in fitting their machines with electric motors. Technical support was given by USHA motors in this exercise. Training was provided in accounts management and record keeping. Each member was given a passbook that helped her to keep track of bags stitched or cut. This was useful to keep track of payments to various members.
- Initially, there was lot of confusion and resentment over the corpus. Over time and through meetings a rationale and formula for making the corpus deduction was arrived at. The group clearly recognizes this as a means by which they can increase the value of their orders.
- Initially, the group also found it hard to make the market connect. With the support of a product designer and a production firm (Azure Online), an online catalogue was prepared. Product samples were also prepared with support of Savda Youth Group for a

- physical catalogue. The group is able to use the internet to get product orders by sharing samples online. They are also in contact with India Mart Online Marketing for product sampling.
- Product pricing is now the responsibility of the group. They also recognize that they need to be competitive. They therefore have variable prices and have been able to negotiate higher rates for some exclusive products. This has nudged up profits while reducing the overall production. The group members have used this as a way of rewarding/incentivizing themselves sharing higher profits. This experience has been very empowering, especially for women who were afraid of venturing into the market. NKMAS is also seeking firm-long-term commitment such as from export houses that will reduce their marketing expenses. The Youth Club is helping them connect to buyers over the internet (Internet Marketing organizations) and also get orders from other enterprises in Savda, which creates strong backend linkages.
- Women members have used additional income to buy new sewing machines with motors.



#### 4.2.2. Professional Printers (Screen Printing)

The idea of Screen Printing unit had emerged as a back-end support enterprise for printing brand labels on bags stitched by NKMAS. It began in2009 through a grant from the Livelihood Revolving Fund (LRF) to set up the necessary infrastructure and obtain the screens. It has also been supported with skill training, order procurement and enterprise management.

Particulars	Mid-term Review	Final Review till September,13
Group members	3	5
Core group members	2	3
Outer group members	1	2
Working Days per year	240	300
Orders received	20	30
Orders produced	61536	68000
Monthly income (in Rs.)	5513	10207
Total corpus (in Rs.)	6,240	10000
Average individual monthly income (in Rs.)	1164	5103
Range of product	Marriage Cards, Visiting Cards, Pass Books, Diaries, Bags, shagan envelopes, letter pads, Stickers	Non woven bags, business cards, jute bag printing, clothes, envelop etc
Clients	3	7

Figure 10: Professional Printers Group Detail

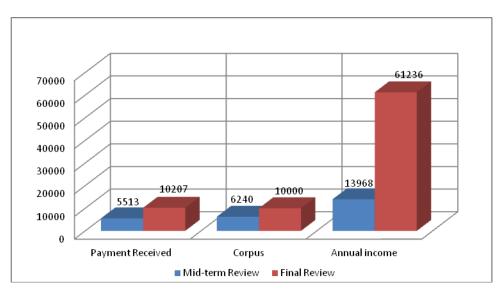


Figure 11: Growth Detail of Professional Printers Enterprise

The Screen Printing unit was envisaged as a linked enterprise to NKMAS for printing of product brand labels on bags. The screen-printing unit 'Professional Printers' has been operational in Savda Ghevra since 2009. The group was given funds from the Livelihood Revolving Fund (LRF) to set up the necessary infrastructure and obtain the moulds. SPAK has been active in providing

continuous support to the unit in training, order procurement and management of the enterprise.

At present the Screen Printing group has 5 members. SPAK has taken many steps to ensure transparency of the group. Regular discussions are held and all the members have a separate bank account to prevent occurrences of misunderstanding between them. To meet the order requirements and to enable the groups to cater to the volume of order on a continuous basis, SPAK has provided group members with new and advanced printing machinery along with other subsidiary equipment. With CURE's support, the group has enlarged its client base with some regular buyers. The group now also takes an advance payment to reduce losses.

**Sustainability**: The Screen Printing enterprise is currently facing the challenge of competing with digital and offset printing. To address this, CURE sought the help of a professional, Mr.Dhulichand, who trained the printers on digital techniques and monitored the initial outputs. This has helped improve printing quality and procure high quality orders. Through this training the group understood concepts of quality assurance and the use of advanced printing techniques which has enabled them to cater to high quality orders. Mr. Dhulichand has also provided assistance by externally monitoring some orders to ensure the quality of the products.

SPAK has trained group members in marketing which has enabled them to access new vendors. To resolve the financial problem faced by the group, NKMAS gave them Rs.7000/- on loan. With this amount the group completed new orders and added some more regular vendors. They have also started to get an advance payment from the market. On seeing profit, some of the women from NKMAS have also been motivated to go to the market for order procurement.





#### 4.2.3. Aashayein Mahila Ajjeevika Samuh (Paper Bag Making)

Paper bag-making group has 24 members. Current output of the group is 40,000 bags per month, up from 10,000 at the time of the mid review. CURE as collaborated with one of Delhi's largest bag making firms — Colour Bags Pvt. Ltd — for skill enhancement and production of various types of paper bags from brown, craft or embossed sheets.

Particulars	Final review till September,13
Group members	24
Active members	10
Less active members	14
Working days per year	365
Number of clients	3
Orders produced	85000
Payment received (in Rs.)	29750
Total corpus (in Rs.)	6000
Average individual monthly income (in Rs.)	2479
Range of product	Simple and Craft Paper Normal and customized bags
Clients	Creative, coloured and premier bags

Figure 12: Paper Bag Making Group Detail

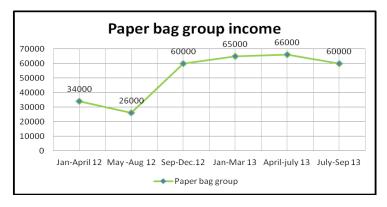


Figure 13: Income Detail of Paper Bag Making Group

# Paper bag individual income 3000 2500 2500 1416 1083 1000 500 0 Ret Are 27 R

Figure 14: Individual Income Detail of Paper Bag Making Group

#### Note:

Decrease in the income from May-August 2012 was due to lack of organization and management skills of the group because of which they could not complete delivery of orders on time. CURE supported capacity building of the group on production quality and management.

**Sustainability**: Sustainability has been assured through; improved product quality with quality checks, division of responsibility, and individual passbooks that record daily production and money. The group also uses the services of the marketing group formed as part of the exit strategy to procure orders. It has also linked up to an export house that will ensure continuity of demand.



#### 4.2.4. Ekta Mahilla Ajjeevika Samuh (Paper Plate Making)

This group that began with two members and one shared machine has now grown to six with 4-paper plate making machines among them.

Particulars	Final Review till September,13
Group members	6
Core group members	4
Outer group members	2
Average number of women working in each	4
order	4
Working days per year	300
Orders produced	2859504
Payment received (in Rs.)	4824
Total corpus (in Rs.)	1500

Average individual monthly income (in Rs.)	1206
Range of product	Paper plate and dona of different size
	5 (Shiv Sortex Pvt. Ltd., Shubham
Clients	enterprises, Unify disposable, Sudhir
	Kumar and sons)

Figure 15: Paper Plate Making Group Detail

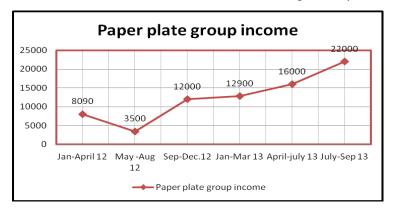
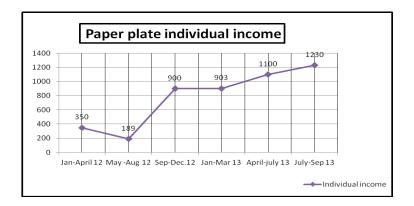


Figure 16: Income Detail of Paper Plate Making Group



Note: There was a decline in the income of the group from May-August'12 for the reason that the demand levels at this time decreased in the market. However, once the demand in the market rose, the group's income levels also increased and the group stabilized.

Figure 17: Individual Income Detail of Paper Plate Making Group

**Sustainability**: This group was also connected to a major supplier of paper plates that placed large orders as well as supplied the raw material. The exporter has now employed a marketing person in the field who is responsible for supply, collection and quality checks. He provides training to women on record keeping and quality assessment. The exporter has now offered 10 additional machines to the enterprise group in order to increase production rates and to expand the product range. The idea is to make this enterprise function as an independent unit in Savda Ghevra which will be responsible for both producing as well as delivering goods.



#### 4.2.5. Hariyali Khushiyali (Vermi Composting)

The HariyaliKhushali Group has 2 members who are responsible for waste segregation, composting and delivery. The vermin compost is sold to resorts, corporate, farm houses etc. The compost that is generated under the project has been tested at the TERI laboratories and the test results are indicated on the bags that the compost is supplied in. This has helped with branding the product and has resulted in increased selling of the product. SPAK has also helped in providing for permanent sheds over the vermin composting pits in order to protect the compost and to enable rainwater harvesting practices. The vermin-compost business, because of its rich organic compost, has expanded to include organic vegetable farming and the vegetables are marketed to upscale shopping areas.

Particulars	Mid term	Final Review till September,13
Group members	2	2
Working days per year	100	180
Orders produced	1600	2500 KG
Payment received (in Rs.)	3500	12000
Total corpus (in Rs.)	600	600
Average individual monthly income (in Rs.)	2000	2500
Range of product	Organic Compost	Organic Compost
Number of clients	Jitosha, Rajiv Gandhi Hospital	Shabnam, Rajiv Gandhi Hospital, Jitosha Organic, Kissan Nursery

Figure 18: Vermi Composting Group Detail

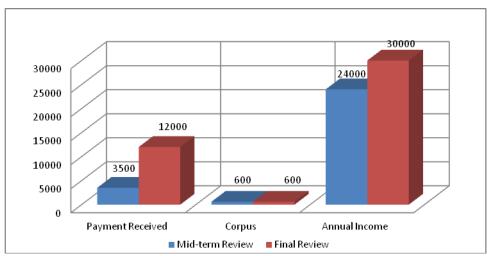


Figure 19: Growth Detail of Vermi Composting Enterprise

**Sustainability**: While the initial challenge of finding people who would be willing to undertake composting is now no longer an issue, there are newer concerns with regard to adding speed. At present 500 kg of compost is created once every 3 months. With additional pits and biodegradable waste, it is possible to shorten the cycle. When this is done, income shall become regular. However, more waste shall need more buyers.







#### 4.2.6. Vasihno Masala Bhandar (Spice Making)

Establishing and sustaining the spice making enterprise has been especially challenging as the sale of non-branded products without the FAO mark are difficult to sell to large consumers. To meet this purpose SPAK adopted the strategy of selling spices locally. The bi-weekly markets provided a large consumer base for the group. In order to compete with branded products, the product cost was kept low and the packaging was made simple and affordable. At present this group has 8 members.

Particulars	Final Review till September,13
No. Of Group members	5
Core Group Members	4
Outer Group Members	1
Average number of women working in each group	4
Number of working Days in a year	300
Volume of order produced	425 Kg
Payment Received (in Rs.)	6500
Total corpus of the group (In Rs.)	2000
Average individual monthly income (in Rs.)	1200
Range of product	All type of spices

Figure 20: Spice Making Group Detail

**Sustainability:** The upcoming agenda is to vend through home delivery, and distribute the product to neighbourhood villages, canteens in factories in the Bahadurgarh and Tikri border areas, social organizers and kitty parties. The group members have clearly divided responsibilities amongst themselves and there is a marketing cell in place that manages the product sale in Bahadurgarh and Tikri area.

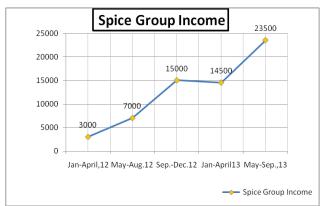


Figure 21: Group Income Detail of Spice Making Group

Note: There was an increase in the income level from January'12 till December'12 after which there was a fall in the income level of the group till April'13. This decrease was a result of low demand for spices in the market. However the demand for spices increased again in the month of May and the income level of the group rose once again.



#### 4.2.7. Roshni Mahila Ajjeevika samuh (Candle Making Group)

The Candle making group has 4 members. Because of the seasonal nature of the enterprise, CURE had helped the group sign a one-year contract with Craft and Social Development Organization (CSDO) that included training, orders, raw material procurement, product marketing and product packaging. However, because the work was seasonal, it became hard to maintain group interest. The group has now been reorganized and has started production under the supervision of the CSDO. With guidance from the CSDO, the Candle making group has benefited not only in production but also with regard to quality assessment.

Through the LRF, the group was lent money to procure equipment for improving the candle quality; weighing) machine, blower, iron solder, candle dyes, etc. CURE has also helped the group to explore the market; both for raw materials and orders, and to diversify into diva and pillar candles. Samples were developed and offered through online retailers (Azure Online Pvt. Ltd or Room Story) and other handicraft houses.

Particulars	Mid-term Review	Final Review till September,13
Group members	4	3
Working Days per year	180	300
Orders received	2	12
Payment received (in Rs.)	2303	14000
Total corpus (in Rs.)	0	8500
Average Individual monthly income (in Rs.)	575	2800
Range of product	T-Light Candles, Gel Candles, Floating Candle, Marble Candle, Perfumed Candle And Stick Candles.	T- Light Candle, Pillar candle and chunk candles, Diya candles, Floating candle
Clients	2	6

Figure 22: Candle Making Group detail

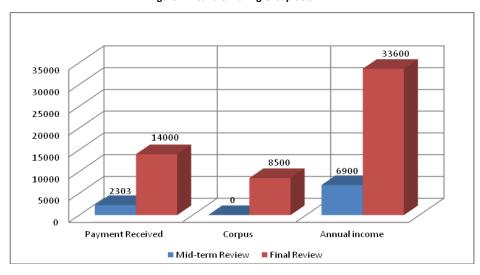


Figure 23: Growth Detail of Candle Making Enterprise



#### 4.2.8. Detergent Making Group

A group of 4 women have been helped to set up an enterprise for making detergents. The group was helped by CURE to explore the market for raw material, prepare samples, market the product through free sample distribution. Households were requested for product

feedback, which came back positive. Following which formal sale of detergents began and the enterprise became operational.

Particulars	Final Review till September,13
Group members	4
Active members	4
Less active members	0
Working days per year	365
Orders produced	10 Kg
Payment received (in Rs./per month)	720
Total corpus	0
Average individual monthly income (in Rs.)	360
Range of product	Detergent making
Number of clients	Savda Ghvra Household

Figure 24: Detergent Making Group Detail

**Sustainability:** Due to a high level of competition in the market it proved to be difficult for the group to maintain the quality of the detergent up to the mark. While the detergent making group competed in the local markets, it was unable to compete with the markets outside Savda Ghevra. To increase the sustainability of the group, it is being assisted with product diversification and packaging. They have also been trained in making hand-washing soaps.

#### 4.2.9. Ichcha Mahila Ajjeevika Samuh (File Folder Making)

The file and folder-making group is a collection of unskilled workers who have been linked with SAYA Stationers. Initially the group would receive regular orders from the vendor. The vendor would supply the group with work orders as well as material. However the vendor found clients nearby to where he lived and so due to a decrease in his travel cost he stopped supplying orders and material to the file folder making group. Due to this reason it became difficult to sustain this enterprise.

To make the group sustainable, CURE decided to help diversify the product range and connect the enterprise to Corporate Houses. Besides, supplying to corporate entities, the group added value by screen-printing brand logos on folders. Some group members were also linked with other enterprises in Savda Ghevra such as the paper bag making group and envelope making group. This was done to ensure sustainability of jobs and income for the unskilled workers. Since this group caters to an extremely niche market, they face several challenges. One such challenge is that the group is dependent on the demands of the exporter and the market. Another challenge is that they must conform themselves to the strategies of the exporter.

Particulars	Final Review till September,13
Group members	6
Active members	4
Less active members	2
Average number of women working in each group	4
Working days per year	300
Number of clients	1
Orders produced	1,80,000
Payment received (in Rs.)	21,600
Total corpus (in Rs.)	900
Average individual monthly income (in Rs.)	3600
Range of product	All kinds of packaging work
Clients	SAYA Stationers and colour bags

Figure 25: File Folder Making Group Detail

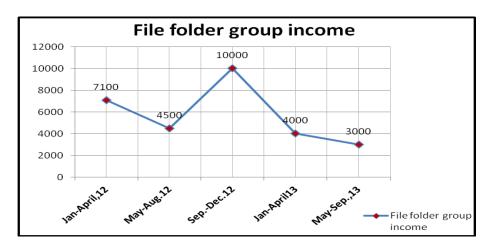


Figure 26: Growth Detail of File Folder Making Group



#### 4.2.10. Moti Mahilla Ajeevika Samuh (Bead Work)

Bead making was one of the enterprises that had emerged as a potential enterprise during the value chain analysis in SG at the beginning of the project. CURE began by trying to understand the market more deeply. Two people were identified who knew the market and were also interested in joining the group. They helped explore potential clients.

Particulars Particulars	Final Review till September,13
Group members	6
Active members	4
Less active members	2
Working Days per year	30
Orders produced	5000
Payment received (in Rs./per month)	5000
Total corpus (in Rs.)	0
Average individual monthly income (in Rs.)	1250
Range of product	Bead Work
Number of clients	2

Figure 27: Bead Work Group Detail

**Sustainability**: The bead making group is a seasonal enterprise and faces intense competition in the market. The labour cost is also extremely high and there are barely any returns from the market. The group functions on the basis of demand and is linked with only 2-3 vendors. Work usually pick up around Rakshabandhan and Diwali. To reduce the gap between two orders, CURE helped the group with the development of product samples, which helped the group to link up to the wholesale and retail markets. At present there are 4 members in the group. These women also work in other enterprises such as the Paper Bag and Envelope making enterprise to fill the gap.

#### 4.2.11. Kalyani Mahilla Samuh (Envelope Making Group)

The Shagan envelope-making group has been a seasonal enterprise which at present has 6 group members. In order to increase the product range SPAK has adopted various steps. Assistance has been sought from professional designer Laxmi Single who has trained the Savda Youth Club and women. With the help of the Savda Youth Club the group has created a wide range of product samples and has also prepared a product display book. To get more orders, the group enterprise has targeted niche markets like Khan Market, Connaught Place market etc. SPAK has also managed to link the group with corporate enterprises that have shown an increased demand for paper products. In order to supply them with a diverse range of products, the envelope making group has works closely with the paper bag making group. And so, the group members of the envelope making enterprise are working in both the paper bag making group as well as their own group. This means that the women from the envelope-making group work as outer group members for the paper bag-making group.

Particulars	Mid-term Review	Final Review till September,13
Group members	2	6
Working days per year	180	300
Orders received	1	5
Orders produced	0	45000
Payment received (in Rs./per month)	220	1875
Average monthly individual income (in Rs.)	110	312
Range of product	Shagan Envelope	Shagan Envelope
Clients	3	3

Figure 28: Envelope Making Group Detail

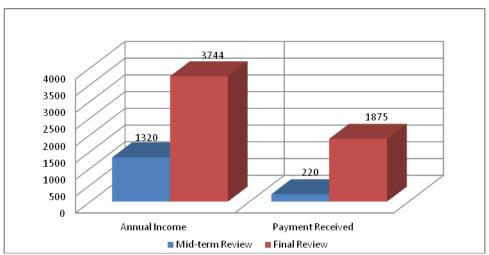


Figure 29: Growth Detail of Envelope Making Group

**Sustainability:** Key sustainability concern of the group has been design and orders. A professional designer trained women to produce a range of envelopes. The Savda Youth Club supported the group to prepare the catalogue and product display book. Niche markets like Khan Market, Connaught Place, etc. and Corporate Houses have also been tapped for sale promotion. As the orders are still irregular, many of the group members double up as part time workers with NKMAS.







#### 4.2.12. Shudh Jal Ghar Samiti

Two water plants are operational in Savda. Both follow an entrepreneurship model. The first water plant was set up in October 2011 and the second, set up with the financial support of Mahila Housing Trust was established in June, 2013. Together the two have created access to potable water to homes at affordable prices. While the first plant has a regular clientele of 180 households and business establishments, the second plant has 30 clients. The income from the former is an average Rs.13000 per month.

The new plant was set up in Block A and is a joint business venture of two families. It was installed in one of the Core House that was built by CURE. The objective was to enable the core house families to repay loan that has been extended to them for house building through the LRF.

The core house families/entrepreneurs invested in the bore well, vending cart and water jars. CURE is supporting the new plant owners with water marketing and building skills in management, business negotiations and transactions. A two-day training was provided to the managers by TATAs, the plant manufacturers, to explain plant operations, safety and other precautions and logbook maintenance. It is also creating public awareness on use of safe drinking water through street plays, group discussions, posters and pamphlets etc. CURE is also helping develop a Business Plan to identify new distribution area/strategies. This includes pricing, branding and regulations.

The water pricing has remained unchanged at Rs.7 for 20 litres with an additional charge of Rs 3 for home delivery. This was based on the demand assessment made with support of Delhi School of Economics on a random sample of 227 households across Savda. Water users prefer this system as opposed to collection from tankers – this saves them time and effort and has resulted in reduced water borne illnesses (as reported by people). Women also feel free to go to work secure in the knowledge that water shall be available 24x7.

The water is marketed under the brand **Sudh Jal Ghar**. CURE is using this brand in all its water plants, including in Agra. This branding has helped in better recognition and promotion of the

product. The brand name is pasted on the water bottles and painted on the cart used for home delivery and serves to publicize the water.

One plant has been supported with setting up a rainwater recharging system to ensure water sustainability, especially as it uses ground water. With rainwater harvesting, ground water levels shall be maintained. Wastewater from the new RO plant will also be recycled to homes for use in flushing/other household chores.

To ensure that the two plants continue to offer good quality water at affordable rates, the federation of enterprise members, Shudh Jal Ghar Samiti, formed under the project, serves as a regulator/oversees the operations. The Shudh Jal Ghar Samiti comprises 15 members from 11 business enterprises. The Samiti has a Secretary that reviews water accounts and meets once a month.

**Sustainability:** Recently, the Delhi Jal Board has awarded a contract to Sarvajal to set up a huge water treatment plant in SG. Sarvajal has agreed to market the water plant at 30 paisa a litre. This shall hugely impact the sales of the two businesses. CURE is working on a business plan with the water entrepreneurs to look at sales outside Savda.

Particular	Final Review till September,13
No. of Water Kiosks	2
Total no. of subscribers	180
No. of carts	2
Subscriber charges per 20 Litre (in Rs.)	10
Average individual monthly incomes (in Rs.)	13000
Total Corpus (in Rs.)	30000
Working days per year	365

Figure 30: Shudh Ghar Jal Samiti Group Detail

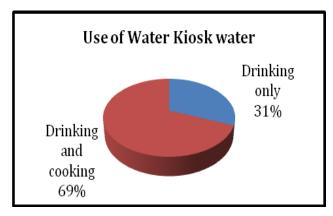


Figure 31: Use Percentage of Water Kiosk

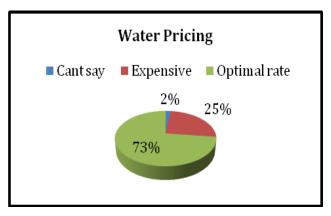


Figure 32: Water Pricing

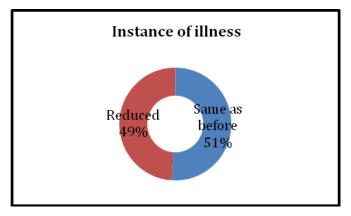


Figure 33: Percentage of Illness

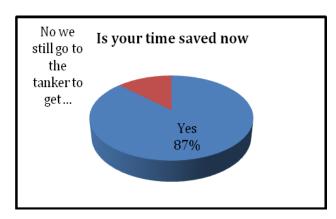


Figure 34: Percentage of Time Saved

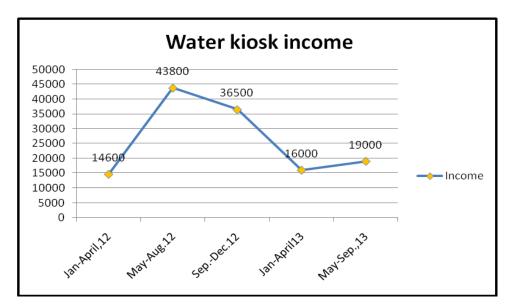


Figure 35: Water Kiosk Income Detail









#### "How Shudh Ghar Jal changed my life...."

Heera Lal used to live in a Jhuggie in Paharganj, a neighbourhood in Central Delhi, where he worked as a safaai karamchari in the MCD Sanitation Department. During his stay in this area, he and his family lived under the constant fear of their home being demolished. This was the main reason behind their move out of their Paharganj jhuggi and their decision to buy a plot in Savda Ghevra.

At the beginning HeeraLal and his family were dependant on the 6000 L tanker which would come on the main street and would be raided by people who would rush to it with utensils, buckets, storage tanks (dabba) and practically anything they could get their hands on. The tanker was not a regular facility and would often alternate between coming three days in a row and at other times being absent for up to 5 days in a row. Due to the unpredictability of the tanker, Heera Lal and his family would store more water than they would use. They had installed a submersible for washing and bathing and during periods of time when the tanker was absent, they would have to use it for drinking water as well. The other issue faced by Heera Lal was that of facing quarrelsome behavior and the danger of a fight while collecting water from the tanker. Many times Heera Lal's son got caught in a fight while filling water and due to this Heera Lal permanently felt inconvenienced by the issue of water accessibility.

Heera Lal's grandson soon started suffering from a recurring illness and was diagnosed by the doctors with a stomach infection. During this duration, the Savda Youth Club performed a nukkad natak on World Water Day whereby they demonstrated the unhygienic condition of the water tanker to the people of Savda Ghevra. This is when Heera Lal looked for an alternative source of water supply and found the facility of water bottle home delivery following which he got a card made for accessing the water bottle.

In addition to this a survey was conducted last year and the tank water was tested. It was found that the water was highly contaminated and unfit for drinking and the people of SavdaGhevra were advised to boil the water before using it. However, boiling was only a temporary solution to the problem of the need for safe drinking water.

In response to this issue, a water kiosk was set up in Savda Ghevra. It had a huge RO system which purified the water in 3 stages: sand filters, membranes and laser. It provided clean and sanitized water o people at their door step. Heera Lal started by buying one bottle a day for Rs.7 per 20 liters. Now he and his family buy 3 bottles a day. The availability of this clean bottled water has helped Heera Lal solve various issues – his grandson no longer falls ill as often, his son no longer needs to stand in long queues to collect water and Heera Lal and his family can now go to work without worrying about the availability of water at home.

For Heera Lal the Water kiosk came like a ray of hope in his life and pulled him out of his misery. He says "Jab se shudh jal ghar bana hai tab se humare bacche kam bemar padte hai, aur main to kahunga ki har JJ Colony main aisa ek plant to hona hi chahiye"

The new water kiosk was installed in March, 2013 by the Mahila Housing Trust. It currently serves 50 households on a daily basis in the Savda Ghevra area. It is run by 2 families which supply water from door-to-door. Emergency water supply is also provided if water is required in the middle of the night. All the people who are using this service have recommended it to others and the daily subscribers are increasing daily.

#### Tulsi Ram's story.....

Namastey, My Name is Tushi Ram and I work as a shoe maker in Madipur. I used to live with my family in Mangolpuri. We used to face problems of water, electricity, narrow and dirty streets, lack of space for children to play etc. My friend told me about plots being allotted by

the Government in Savdha Gevdha, it promised a solution to all our troubles. So, in 2006 with my wife and 4 children I shifted here.

But it turned out that our troubles had only started. We were soon introduced to the daily marathon for water. A 6000L tanker would come on the main street and people would rush with utensils, buckets, storage tanks (dabba) and practically anything they could put their hands on when the truck would arrive. There was order or system of



distribution. It used to be chaotic to even stand there, people would fight all the time, there were many a days when some would return home with no water. The tanker wasn't even regular, at times it would come three days in a row and on other days we would have to be without water for the next five days. We had no idea what the next day had store for us and we stored more than we used. Also its irregular timing during the day would keep my wife from going to work on several occasions. Often she would wait till mid-day, at times she would ask



me to stay all in vain. We had installed a submersible for washing and bathing and on days like these we would have to use it for drinking as well.

It was also during that time when my youngest daughter (6) who was born with respiratory problems started to fall sick very regularly, she would have high fever, cough and cold all through the year. The local quack would give a medicine but the fever would come back in a couple of days. My wife was always worried.

A survey was conducted last year. They checked the tank water. They told us that the water was unfit for drinking and recommended us to boil it before use. They even pointed out that it was responsible for the spread of diseases in the area. They also explained that the water from submersible was highly contaminated and unfit for drinking. The surveyor said, "Yaha pehele khait the, fertilizer aur pesticides jyada matra mein chidakne ke karan woh pani mein bhi ghul gaye. Inmein urea jaise kayi zherele padarth hai isleye submersible ka pani peene ya khana banana ke leye istamal na karen" (This used to be an agricultural land. Large quantities of fertilizer and pesticides was sprayed which has managed to seep their way into the ground water. The water that is pulled out by submersible has poisons chemicals like ureas. Therefore 35

do not use this water for drinking or cooking). Boiling was only a temporary solution to our problems, but we had no solution for the constant fights, the irregular supply and our need for safe drinking water.

But, a few months ago a water kiosk was setup in our area. It has a huge RO system which purifies the water in 3 stages: sand filters, membranes and laser. It provides clean and health water at our door step. It costs Rs.5 per 20 liters(bottle). We started by taking one bottle a day and now take 2 bottles a day. My daughter doesn't fall ill so often, my wife doesn't have to stand in long queues in the sun; we don't miss work and are tension free. Water kiosk came like a ray of hope in our life and has



got us out of misery. "Jabse shudh jal ghar bana hai tabse humare bacche kam bemar padte hai, ab dhoop mein lambi line mein bhi lagne ki koi tensun nai, baccho ki bhi koi tension nai, aur kam par bhi time pe ja sakte hai. Hum bhaut khush hai. Hum sabko kehte hai is bare mein" Says Tushi Ram's wife smiling.

(Since the water kiosk has been setup, our children don't fall sick so often, we don't need to stand in line in the sun for water, we don't have to worry about the children and we can go to work on time. We are very happy. I recommend every one)

According to the survey the ground water TDS level of the tank water and the ground water is 5000TDS against the normal 120TDS. The water is high in chemicals and minerals. The water kiosk has been installed by the TATA Trust in November 2011 in Savdha Gevdha. It currently serves 250 households within the area. It is run by a local family which supplies water from door-to-door. Emergency water supply is also provided if water is required in the middle of the night. All the people who are using this service have recommended it to others, the daily subscribers are increasing daily. Especially during the water problem recently the subscription to this service has increased drastically.

#### 4.2.13. Door-to-Door Waste Collection

The door-to-door waste collection system is the second oldest enterprise that was initiated under the project. The waste collectors are now well trained, including in waste segregation. The waste collected is not in a segregated form and it is the collectors themselves who segregate this waste upon collection. The composting group pays the waste collectors for segregated waste that can then go directly into the compost pits. At present there are 5 members in this group. They have also generated a corpus, which is saved individually in their bank accounts as opposed to collectively. This is because the number of households they visit varies.

Particular	Mid term review	Final Review till September,13
No. of waste collectors	4	5
No. of subscribing house holds	610	1492
No. of blocks covered	5	7
No. of carts used	3	5
Subscriber charges per month per house hold in Rs.)	10	20
Average individual monthly income (in Rs.)	2250	4800
Working days per year	365	365

Figure 36: Door to Door Waste Collection Group Detail

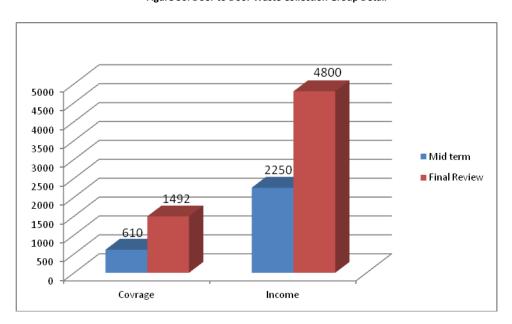


Figure 37: Growth Detail of Door to Door Waste Collection System

The door-to-door waste collection system ensures a total waste collection by dumping all waste in dhalaos so that there is no littering in drains, streets or open areas.

The Savda Youth Club has assisted the door to door waste collector in the process of sensitizing people. This was done through street plays and by mobilizing people to take part in the collection service. Through this sanitation campaign, 85% of people are now part of the paid door-to-door waste collection system and 15% of them dump waste in the dhallao. SPAK is working to create awareness among people so that they are invested in fostering a healthier and cleaner environment.

**Sustainability:** To ensure the sustainability of this group, the door to door waste collection group was enrolled with the MCD in order to avoid harassment at work. A meeting with DUSIB was also organized in order to involve the group in future expansions of work in Savda Ghevra. For this the collectors were linked with the new multi story buildings that have come up in SG.



# 4.2.14. Smart Masons Group

Trained masons, electricians and plumbers under the project who were also certified through CIDC have formed a Smart Masons Group. Besides the standard training, masons in the group were trained in use of innovative technologies such as Ferro Cement. They have adopted the technology for newer constructions. The group has been linked to CST, a construction company. It has also been provided work under CURE's other projects in East Delhi funded by SAVE India, where they have made water and hand washing platforms, drains, school toilets, etc. The group has also been linked with SEEDS, an NGO that works in disaster management for advanced skill training.

Particular	Final Review till September,13
Group members	6
Working days per year	25
Payment received (in Rs.)	70300
Total Corpus (in Rs.)	600
Average individual Monthly income (in Rs.)	11000
Specialization	Core house, Concrete work, shuttering, marble work
Number of clients	3

Figure 38: Smart Masons Group Detail



# 4.2.15. Marketing Cell

As part of its sustainability strategy, CURE has established a marketing cell with six members that would support all enterprise groups that may want their services. The marketing team is responsible for obtaining orders, ensuring production, quality assurance and timely delivery. Market cell members receive commission from the enterprise groups per the size of order. Initially the group members were hesitant to establish market linkages themselves but with the help of the marketing cell, the enterprises have been directed to the right markets in order to sell and promote their products on a regular basis.

SN	Name of candidate	Activity
1	Ratan singh	All Products
2	Sanoj	All products
3	Preetam	Paper Plate
4	Rajeev	Paper Bag
5	Abdul Rashid	Bag
6	Govind	Spice processing

Figure 39: Marketing Cell Group Product Detail

Particular	Final Review
Group members	6
Working days per year	180
Payment received (in Rs.)	21000
Total corpus (in Rs.)	1500
Average individual monthly income (in Rs.)	3500



# **Microenterprises: Ground Rules of Sustainability**

While sustainability of individual enterprises has been discussed under each of the enterprise, there are some common principles and thumb rules that have been followed under the project for ensuring that work and incomes continue beyond the project period.

- A Federation of all enterprises has been formed and registered under the Societies Registration Act 1860 as Sanjha Prayas Aajeevika Samuh (SPAS). The federation has also been empaneled with GONCT's Bhagidari programme. It also operates as regulator for pricing of common services such as water, Septic Tank etc. SPAS will provide hand-holding assistance - bridging the gap that will happen on CURE's exit. It shall also be the interface between communities and CURE after the project.
- The effort has been to shift from micro to small enterprises. Experience suggests that these have greater survivability. Towards this, CURE has done several things.
  - Firstly, formalized the enterprises with formal bank accounts and legal documentation such as PAN cards, letter heads, organization. This enables them to be competitive with bigger businesses.
  - ➤ Secondly, helped create viability gap funding by building business corpuses and a system to capitalize these. The system to generate the corpus is through a three-way split of money received; part 1 goes towards repayment in full for the raw material credit received from the LRF, part 2 is women's income, pre-decided by the group on the basis of individual contribution in the total production, and part 3 stays in the bank, building up the business capital. This capital where available, is used for procurement of raw material

- for future orders with LRF filling the viability gap. This would enable enterprises to fund future work and investments.
- ➤ Thirdly, created sustainable portfolios by doing several things linking products to market economies, choosing products that have mass demand and tolerance for lesser skill and quality which the poor can manage as a start, enlarging the portfolios so that businesses are less dependent on an individual client, linking enterprises with large buyers/production houses/corporates to ensure business volumes and entering into service enterprise to connect groups to new work/explore opportunities.
- ➤ Fourthly, CURE has helped develop business management, marketing and accounting skills. This includes understanding product pricing. Pricing of the product was recognized as a critical intervention point for generation of income and reducing dependence on the LRF by creating the business capital. The product price is determined by women on the basis of the following; a. the real spend on procurement of the raw material, b. the market demand and competition based on market survey and c. aspirational income levels of the group.
- Fifthly and the most important, CURE has developed a community organization that recognizes the importance of working together.
- Setting up a Livelihood Revolving Fund. This fund has been transferred to the Federation and over the past one year has been fully managed by the group. This would ensure access to low-interest credit for existing and new enterprises to expand/sustain growth.
- Improve access to basic and social services and infrastructure that have enabled women to be more productive such as safe water, toilets, and childcare services. These have also led to an improvement in the quality of lives of the poor.

#### 4.3. Livelihood Revolving Fund

A Livelihood Revolving Fund (LRF) of Rs 2.5 lakh was capitalized out of the project grant to create access to business finance. The LRF that started with the primary objective of providing access to funds for operating the enterprise - procurement of equipment, raw material, servicing multiple orders— has now enlarged to lend to both businesses, individual entrepreneurs such as plate makers and home upgrading. For procurement of equipment, the group meets and discusses their need and then submits a request to LRF.

Re-payment plans vary for individuals and enterprises. Where incomes generated under the enterprise is high and regular, repayment can be made more quickly. Enterprises such as bags and folders are required to repay in full on receipt of payment from client. Repayment is also determined by capacity of family to repay (i.e. slow if family is very poor). Repayments may be in lump sums, per month or on weekly basis. In cases of emergencies, the families are permitted to skip an instalment. Repayment start up for some businesses is delayed to ensure time for business to be operational.

Credit provided under the project to various businesses and for home upgrades is provided in the table below.

- All enterprise groups have used the LRF to procure business assets such as sewing machines and motors, cutters, driers, plate makers, rickshaws, water plants, water bottles, grinders, moulds, etc. The LRF turnover has been more than Rs.2.5 lakh.
- Multiple grants are also provided for procurement of raw material to service multiple orders or spend when payments get delayed.
- LRF has also lent for contingencies such as hefty power and O&M bills of water plants etc.
- More recently LRF has also lent (against matching grant) housing credit to families for adding home toilets and upgrading house from kutcha to pucca. Upgrading loans are at a nominal interest of 2 % as decided by the LRF group.

Management of LRF: The community manages the LRF. An LRF committee comprising of representatives from each of the enterprise has been set up for the purpose. The functions of the LRF committee are now expanded to regulate the water pricing. This Committee is now known as the Sanjha Prayas Aajeevika Karyakram Committee. The LRF bank account with two signatories is now under the supervision of Sanjha Prayas Aajeevika Samuh committee. Collections are the responsibility of groups and LRF managers. In case of toilet loans, Street Committees are responsible for making the collection.

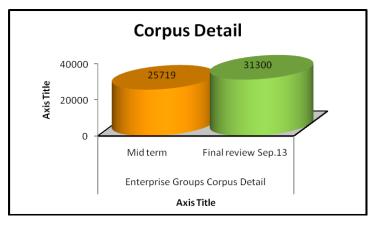


Figure 41: Corpus detail

## 4.4. Employment Skills Development

The second strand for livelihoods development under the project was aimed at creating skills for employment. For this, CURE worked with young people, supporting them with training in emerging sectors and as per their interest. 250 young people received training for different professions. Of these, 229 were also assisted with placement. 62% continue with their jobs till date getting salaries that range between Rs.1000 and Rs.15000. Those who did not sustain their jobs dropped out because they moved out of Savda, could not clear the exam, found jobs that were too far away, found the work place exploitative, were dissatisfied with their salaries etc. Some also changed the area of the job

- Some of the candidates were facing exploitation at work place
- Candidates were not satisfied in the salary package as well

Youth Employment Training Detail						
Particular	Detail					
No. of employment trainings	15					
Training trade	Gym instructor training, Motor driving training, Delhi tourism and travel management training, In shop demonstration (retail marketing) training, Electrician training, Mason training, Hospital attendant training program, Web designing and computer training program, Production management ,Paper bag training, Hair dressing training, Mobile repairing training					
Certified Trainings	8					
Non-certified trainings	7					
No. of candidates	253					
No. of candidates linked with job	229					
Monthly income slab	Rs. 1000-15000					

Figure 42: Youth Employment Training Detail

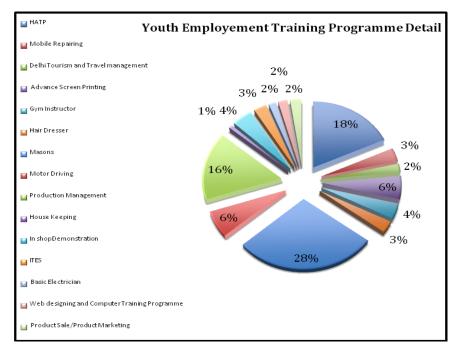


Figure 43: Youth Employment Training Programme Detail



#### 4.5. Placement cell

A Placement Cell was set up to link both the trained young people and others looking for jobs to employment. It also helped connect the certified masons with formal work.135 people found jobs through the Placement Cell. Salaries were found to range from Rs.3000 to Rs.15000 per month.

The Savda Youth Club now manages the Cell. They are responsible for employee registration, preparation of bio-datas, employment searches on the net and connecting people with placement agencies. It also prepares people for job interviews.

The Cell is networked to five placement agencies that employ people - both skilled and non-skilled workers. These agencies telephone in or send e-requests. The Cell identifies people from its database and encourages them to go for the interviews.

Savda Youth Club 3 members have been trained in Internet use and registration with government agencies for employment purposes. They have also received training in personality development.

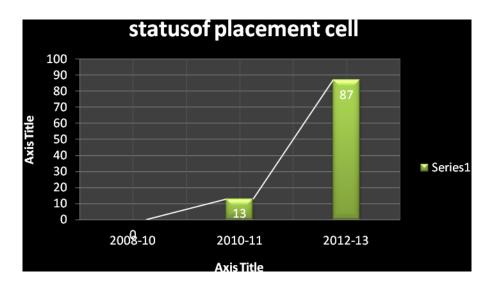


Figure 44: Placement Cell Status Detail



# 4.6. Day Care Centre

Support for childcare was recognized as a means to higher productivity among women workers, reducing school dropout among older siblings and a reduction in household poverty. A Day Care Centre (DCC) was therefore set up under the project in the first year. The Centre provided full day care from 9am to 5pm, especially for children whose parents returned late from work, and offered an innovative and play-way learning programme. Over the project period, the centre provided support to 139 children. It also assisted children ready for school, to get admission in schools. In order to ensure continuation of the centre, in 2012, CURE has handed this over to YMCA, with resources to continue this activity. YMCA continues to operate this as a full day care centre. The worker and helper also now have a regular job with YMCA.

Year		entre olment	School enrolment		
	Boys	Girls	Boys	Girls	
2009-2010	46	49	12	14	
201102012	26	18	14	11	

Figure 45: Day Care Centre Detail



# 4.7. Savda Youth Club

Youth in Savda have been an important community under the project. The objective was to prepare the young for adulthood. CURE's interactions with the youth have ranged from

organizing events (Diwali melas, cricket tournaments, school competitions), activities (comic book making, adult literacy programme), and formation of the Savda Youth Club (SYC).

Savda Youth Club has assisted with activities under the project such as managing the placement cell, supporting adult literacy classes, developing enterprise portfolios, enabling women in record keeping and accounts management, organizing events and campaigns etc. The Club runs a library for children – Apni Library - borrowing books from the Association of writers and Illustrators for Child (AIWC). They were also trained in story-telling and grassroots comic developmentbased on shared personal and social experiences. The Savda Youth Club prepared several comics on a variety of issues of child abuse, child labour, alcoholism, domestic violence, sanitation, Cluster Septic Tank, Soiled waste management etc. The comics are being used as IEC material for youth awareness. Club members have also participated in several youth events organized under GOI's youth programme, organized by Nehru Yuva Kendra, Young Men's Christian Association. They have also organized street plays in other CURE's projects. This has helped build confidence and youth personality development. SYC also helped generate data on water logging and potential points for water recharge and rain water-harvesting structures prior to planning the sites for Rainwater Harvesting. The mapping happened through a process of community participation.

SYC has been formally registered under the Societies Registration Act 1860, which will enable it to participate in government and non-government programs and eligible for social welfare schemes/funds.







# 4.8. Institutional Arrangements: Formation of Resident Welfare Associations

As part of its exit plan, CURE has helped with the formation of a Resident Welfare Association (RWA) in C block, called the Sanjha Prayas Subhash Chander Bose RWA. It is registered under the Society Registration Act for long-term sustainability. A second RWA is in the making in A Block.

The RWA emerged through CURE's community mobilization efforts - street, corner and community meetings — where people discussed entitlements and solutions. They recognized the need to work together to address their problems. They also chose new leaders through a democratic process. Each lane elected a lane leader - responsible for addressing lane problems and lane activities. Lane leaders in a block formed the RWA.

The RWA has been assisted with setting up a bank account, letterheads, stamps etc. to enable them to write formally to the government. The RWA is also registered with Bhagidari Cell of the GoNCT. They have been connected through Bhagidari to other line departments for services such as the Sub Divisional Magistrate, Horticulture, Deputy Commissioner Office, New Delhi Power Limited, Public Work Department, Delhi Urban Shelter Improvement Board, Municipal Corporation Delhi, to ensure services to the area.

RWA has started several new initiatives in its area to build credibility – improving regularity of water supply through the Delhi Jal Board, developing systems with help of CURE to reduce water wastage during collection, tree plantations on World Environment day, park maintenance, etc. They are also participating in government meetings to express their views and share experiences. The RWA was invited by the Chairman of the Committee formed to restructure the Delhi Municipal Act.





# 4.9. Infrastructure Development

Good infrastructure and access to basic services are important aspects of economic development. Under the project, CURE has made an effort to build/improve access of urban poor to basic services. The following activities were supported under the project.

# 4.9.1. Cluster Septic Tank: Improving Access to Household Toilets and Sanitation Services

Sanitation was a major challenge in the underdeveloped resettlement colony of Savda Ghevra where families were provided a very marginal civic experience – no underground sewerage or water pipelines were laid or intended in the Master Plan. Families in the resettlement site were provided with small housing plots, too small for construction of a toilet with a septic tank. The latter was both dangerous and unaffordable. Water in this area still arrives by tankers. Under the project, CURE has worked at bringing sanitation solutions through a process of community participation and decentralized design.

The idea of a Cluster Septic Tank (CST) began in 2010-11, during community consultation sessions regarding improved access to basic services. Most residents listed sanitation as their primary concern. The current provision in the form of community toilets, in the case of women, approximately one latrine for every 250, was well under the recommended level. The use of community toilets has proved to be impractical and so most people defecate in the open. Women in particular are adversely affected and vulnerable to sexual harassment and abuse.

The Delhi Urban Shelter Improvement Board (DUSIB) approved the construction of the Cluster Septic Tank, which will enable 322 households to add a toilet to their houses and safely direct the sewage away from the unsafe septic tanks/pits below their houses. The cluster septic tank has been built in A-block. 04 houses have built new toilets in readiness for connecting. 62 households have signed up for the connection.

The Cluster Septic Tank was developed in consultation with Julia King of London Metropolitan University and CURE's engineer who prepared the structural details. The Cluster Septic Tank is designed for 322 households and has a capacity of about 420000 litres. The CST involves UFA filter construction and construction of simplified sewer lines in the lanes with a connection to 4 manholes within the household chambers. Discussions were held with several engineers and environmental engineers to ensure that the design was appropriate.

Based on the structural design, tender documents were prepared and tenders invited. CURE's engineer evaluated the physical and financial terms of the various agencies and finalised the optimal and suitable agency. Masons trained under CURE and labour from the area was providing opportunity for work. To ensure quality control CURE used the inputs of Civil Engineering interns. They supervised the technical aspects. The O&M committee also monitored the quality of construction. Construction work is now completed. After the final clean up, the CST shall be commissioned and HHs connected to the system.

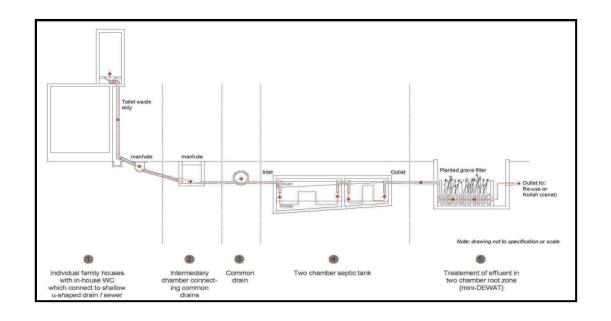
In the process of construction of CST, CURE has transformed the process of community participation from identification, prioritisation and solution identification to involvement in the planning, structural and social designs of the project. Towards this end the following community structures have been created.

• O&M Committee: Street meetings with 322 families in A Block covering 06 streets were used to identify two lane leaders who were involved in planning, monitoring, and mobilising families. The lane leaders formed an Operation and Maintenance Committee, which they named Nayee Raah Pragati sheel Samiti. Every leader who is a part of the O&M committee is liable or responsible for every activity.

In addition, each household is paying Rs.30 per month to save up for maintenance and cleaning of the CST that shall happen annually. Since December 2012, almost 62 households have been linked with the O&M Committee and the committee has collected Rs.11340. The committee has opened an account in the Corporation Bank for depositing the money. The committee has also submitted a resolution in which they have clearly mentioned that they would require signatures of all the committee members only after which the bank will release the final amount. The collection is submitted in the bank every month. The O&M committee conducts a meeting every 15 days and the meeting minutes are recorded.

■ A Toilet Savings Group has been set up and those (5%) interested in having a toilet are saving Rs 100 per month for building a new toilet. In addition, credit has been made available for toilet construction through the Mahila Housing Trust to 4 households.

CURE, through the O&M committee, has increased community awareness on use of toilets, solid waste disposal in toilets, reasons of toilet blockage, and effects of open defecation. This has been achieved through grass root level comics, training, interaction, and campaigns. As CST is only addressing needs of less than half the families in the Block, there is some resentment in those missed.





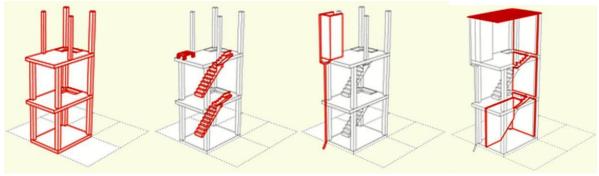


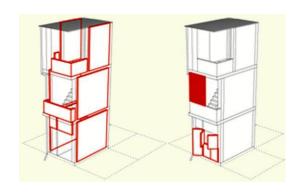
# 4.9.2. Building Core Houses

Savda is characterized by a system of self-built and poor quality housing which ranges from chattai houses to one-storey chadar houses to consolidated simple two-level-and-roof-terrace 'linter' constructions built over time. This is a result of limited available skills, economic capabilities, materials and resources with little to no external assistance or intervention. Installing toilets in chattai and chaddar houses was a challenge because their size and material prevented construction of toilets.

In Block A, the CST area, CURE decided to experiment with a Core House for the poorest households. The Core house is a low cost housing structure that fulfils basic needs, like toilets. It helps to consolidate and upgrade the unplanned, self-built, poor quality houses made out of chattai (wooden Mat) or chaddar (corrugated sheet). It is structurally stable, technically sound, economical and capable of being built incrementally. It employs structural columns and slabs, which can be filled according to the individuals' needs, preferences, and capabilities as well as the required interior arrangements.

Two Core Houses have been constructed. The LRF was used to enable housing credit of Rs. 1.58 lakhs to the two families under a contract between the LRF Committee, the households and CURE. The core house also created space for the installation of the second Water Plant that provides incomes to the two families enabling them to repay the loan. The repayment was delayed to start by September 2013 and to increase as the business improves. Delayed payment was considered so that the family could build up its savings.









# 4.9.3. Rainwater Harvesting

CURE has initiated rainwater harvesting in Savda. The objective was to encourage households to collect rainwater and recharge excess into the ground. This was expected to reduce pollution levels of water in the area — most families use ground water for non-potable uses. Besides, it would ensure that the water plant businesses remained ecologically sustainable and socially responsible. CURE has set up two RWH systems in SG; one in the field office and another at the composting site to serve as a model to trigger similar development across the settlement. A third one at the water plant had to be discontinued due to lack of space in the narrow lane.





## 4.9.4. Bringing Tanker Water Closer Home: Improving Distribution System

CURE, with the support of the RWA, has initiated a smoother water distribution system from the water tankers delivering water to the colony. A simple system has been developed where each lane has contributed for the purchase of a flexi water pipeline. The lane leaders are responsible for connecting these pipes to the water tanker so that water can be collected at a central point inside the lane rather than on the main street. This has reduced crowding around the tanker, spillage in collection from big spouts and loss in transportation from tanker to home. Most importantly, it has reduced women's burden of collecting and carrying water from the main street — leaving them more time for productive work or leisure. By making the collection point over soft soil, this also ensures that any spillage is absorbed ad recharged into the ground. Through this initiative, the RWA has reduced conflict and improved social interactions.





# 4.9.5. Streetscapes

CURE with the support of School of Planning and Architect has developed a design for the streets that is intended to improve the neighbourhood by redefining community space, ownership, social activity and cohesion. The plan was based on making streets that offer space for cooking, washing and other daily activities; social interactions through seating arrangements that do not block drains or use up street space; improved cabling to avoid suspended and hazardous overhead wiring and waste water pipes to carry used water from top floors to the ground level drains. The objective was also to design and develop a street that would enable children to play and learn. Since the streets were since paved by the State, it has been decided to use the tiles purchased for this work in landscaping the area around the CST.



#### 4.9.6. Environment conservation

With the support horticulture department provided 130 plants for environment conservation. For this purpose, SPAK, RWA and the lane leaders negotiated with the horticulture department for these and on the 5th of June 2013, the RWA and lane leaders adopted the park in C- Block for creating a friendly environment for the community people.



# 4.9.7. Community Based information System (CBIS)

At the beginning of the project in Savda Ghevra, CURE conducted a survey to collect data on every household in order to get a proper perspective on the project area. The survey was designed to develop the evidence around livelihoods in the area. It was also intended to prepare a baseline data that would be useful in assessing the impact of various interventions in the area by government and non-government agencies and provide the evidence base for preparing implementation strategies for government schemes and programs to improve the quality of life and delivery of services to citizens. The data was expected to provide estimates of the required level of resources /investment for improving livelihoods and other services to the area based on concrete demand and calculate the current resource gap. It was also expected that this comprehensive survey would provide an opportunity to involve citizens in a bottom-up planning process. The survey was conducted in the census mode and a diverse range of data was captured.

This socio economic study of Savda Ghevra was planned with four key objectives:

- 1. To prepare a socio economic profile of SG using a census based household survey methodology.
- 2. Identify livelihood opportunities and pathways using a livelihood mapping and value chain analysis.

- 3. To develop the future implementation strategy and program for livelihoods promotion in SG.
- 4. To digitize the data into a Community Based Information System (CBIS) to enable monitoring of interventions by the local government.

Specifically, the study aimed at:

- Developing a socio-economic profile of all poor households in SG
- Undertaking a livelihood mapping of the area around Savda Ghevra to map employment opportunities and skill demand around the resettlement site
- Develop a strategic plan for promoting livelihoods through capacity building, creating awareness about the employment opportunities, and micro enterprise development with access to credit and marketing opportunities including engaging the private sector in creating employment and livelihood opportunities for poor people and slum dwellers

The CBIS was updated in 2013 with the support of the RWA and the Savda Youth Group.

## 4.10. Resettlement Protocol and testing

The resettlement protocol was prepared by CURE after having thorough discussions with the resettled community of Savda Ghevra. It is based on CURE's experience of working with large numbers of such communities and an understanding of the adversities that these families face when relocated from their homes and includes suggestions of the resettled community. It is a practical guide to the city officials to ensure relocation happens with a human face and with assistance to the families in resettling in their new homes.

Local governments have long seen resettlement as one solution to dealing with the issue of slums and affordable housing for the poor, lack of which is responsible for the formation of slums. Under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) sub mission on Basic Services for the Urban Poor (BSUP), large numbers of houses have been built in cities to resettle slum dwellers from inner city areas. Most housing for the poor under BSUP has been developed on the city fringes where the land is cheaper. However, this has meant that slum families, who usually live in settlements close to their places of work in the inner city areas, get moved far away from their work sites, schools, social institutions and networks. This results in both economic and social hardship for the people pushing them into poverty. Families take several years to recover from the economic shock of relocation. Usually, relocation is not accompanied by support for resettlement. Resettlement also impacts the city's growth by increasing stress on transportation services, increased investment demands for extending basic infrastructure to new areas and increasing the cost of services provided by these informal workers in their neighborhoods and to the city.

The resettlement protocol is aimed at setting out the challenges of resettlement from the perspective of the slum dwellers and the city; the processes involved and the operational requirements for resettlement. It also aims to simplify the process for both the developing agency and the people affected by resettlement, by integrating all the processes and

formalities involved in the resettlement processes. In view of the distressing change in the built, social, and economic environment of the people to be resettled, this manual seeks an intermediary process that smooth's over the difficulties faced by people and reduce their socio-economic shock. The objective is to also ensure that the city also gains in this process of creating affordable housing for the poor. The protocol is aimed at all city officials who may be involved in the processes of relocation and resettlement of slum dwellers. It is also useful for the various public agencies that provide services to the slum communities and families. Namely Development Authorities, Municipal Corporations, PWD, PHED, Food and Civil Supplies Department, Slum Boards, Housing Boards, Urban and Poverty alleviation cell and implementing agencies of various Government schemes, NGOs, Centre/State/Local Government etc.

The resettlement protocol has been tested in three areas in Delhi. These areas are East Kidwai Nagar, K.L. Park Wazirpur and Parkside Badli. During this intervention we have covered around 300 households that are so be resettled. Documents like voter ID cards, Ration cards and Aadhar cards have also been collected from the same. Other arrangements have also been made such as the transfer of school children from their current local schools to those in the resettled area. The protocol has also guided us in addressing other core needs of the resettled community, such as transfer of ration cards, cooking gas, electricity connection and bank accounts.

The format of data collection and the Resettlement manual have been attached in the annexure.

## 4.11. Peri urban study

In the context of our peri urban study we see the 'peri-urban' as a condition which encompasses aspects of rural and urban activities and institutions, where there is influence of rapid social, environmental and technological change that produces both opportunities and increasing marginalization. As Amitabh Kundu point of described in the context of the ongoing process of exclusionary urbanisation in India, periphery is a sociological rather than a geographical term. It encompasses the following critical socio-cultural-development dimensions:

- Land
- Natural water resources
- Environmental degradation
- Social conflict
- Governance
- Gender relationship
- Livelihood Strategies
- Social organization changes

The objectives of study were:

- Analyse the interface between re-settlers and indigenous/long-stay rural communities in the peri urban area of Savda Ghevra in the context of the changing land and resource use patterns;
- Identify positive and negative influences that impact both indigenous communities and resettled households from peri-urban development;
- Study the patterns of socio-cultural interactions, including changes in gender perceptions, between indigenous communities and resettled households and across age groups;
- Examine the nature and diversification in economic activities both for indigenous and resettled communities and their hidden costs; and
- Make policy recommendations for planned peri-urban development.

Peri- Urban Study has been attached in Annexure:

## 5. Impact Evaluation

#### 5.1. Increases in Income

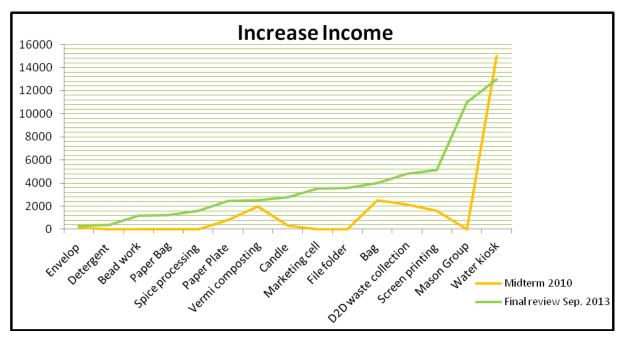


Figure 46: Enterprise Income Increase Detail

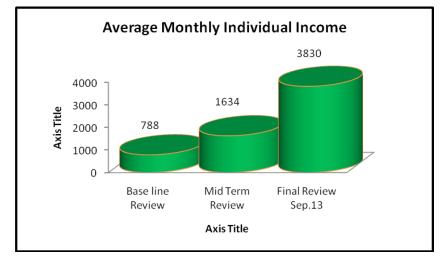


Figure 47: Individual Income Increase Detail

At the time of the Baseline Review the average individual income was Rs.788, at the time of the Mid Term review it was Rs.1634 and ultimately it rose to Rs.3830 by September 2013 when the Final Review was conducted. This shows a rise of Rs.3042 in the average income of each individual working in the enterprise groups between the time the Baseline Review and Final Review were conducted.

#### 5.2. Increase in Assets

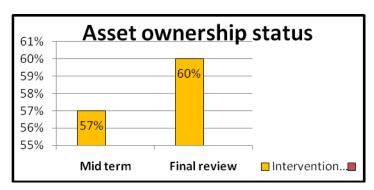


Figure 48: Detail of Asset Ownership

There was an increase in assets of the intervention group from 57% to 60% between the Mid Term analysis and the Final Review. The percentage of assets for the non intervention group decreased from 43% to 40% between the Mid Term analysis and the Final Revie. The reason for this is (Siddharth sir)

## 5.3. Increase in saving

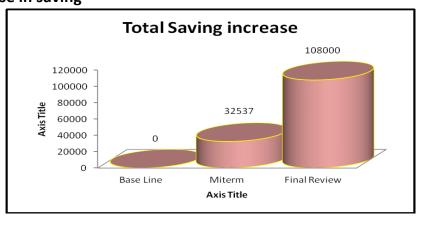


Figure 49: Detail of Increase in Total Savings

The Total Saving at the time of the Baseline review was Rs.0, at the time of the Mid term review it was Rs.32,537 and at the time of the Final Review it was Rs.1,08,000. This shows an increase in the Total saving of the enterprise groups between the time the Baseline Review and the Final Review were conducted.

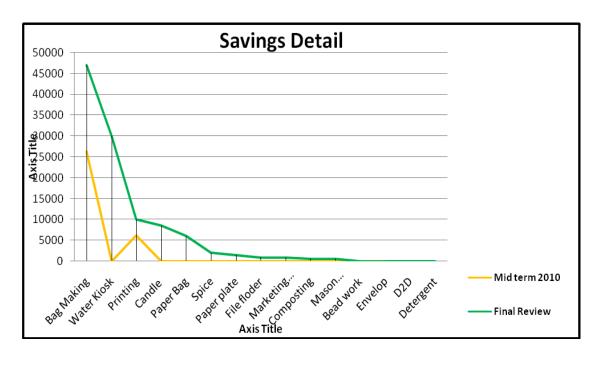


Figure 50: Detail of Savings

# 5.4. Housing upgrades

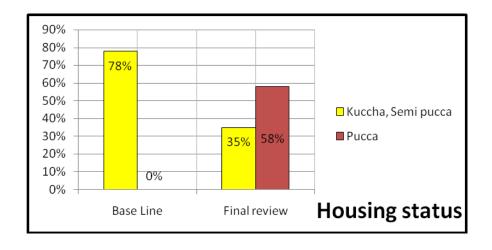


Figure 21: Detail of Housing Status

## 5.5. Access to Basic Services

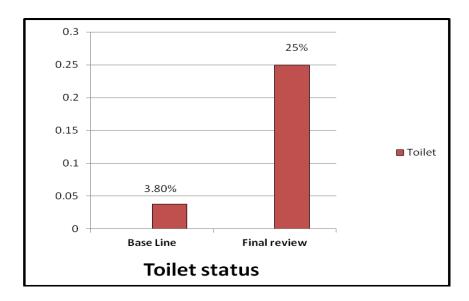


Figure 52: Toilet Status detail

The graph above indicates the status of potable water and toilets between the Base line report and the Final Review. There has been an increase in the percentage of both potable water and toilets between the Base line report and the Final Review. While potable water has increased from 98% to 99%, toilet access has increased from 3.8% to 25%.

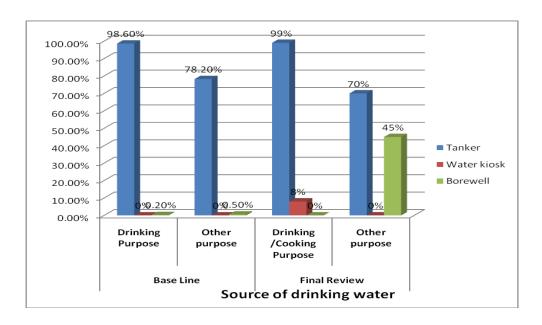


Figure 53: Source of Drinking Water

# 6. Annexure

# 6.1. Annexure-1

# **Enterprise Bank Account Detail**

S.N.	Name of the Group	Activity Undertaken	Total No. of member	Financial Detail	
				Group A/c	Bank Name and A/c Number
1	Nav Kiran Mahilla Aajjeevika Samuh	Stitching work of all type of bags/and other Accessories like bag, pad, cushion cover, file folder	32	Yes	Corporation Bank 8490101005867
2	Ekta Mahilla Aajjeevika Samuh	All type and size of paper plate and bowl	6	Yes	Corporation Bank 8490101005237
3	Vaishno Masala Bhandaar	All type of spices Grind and Mixed Masala	8	Yes	Corporation Bank 8490101007309
4	Ghar Ghar Kura Sangreh Samuh	Municipal and household Waste Collectiion	5	Yes	Corporation Bank 8490101007065
5	Hariyali Khushali	Vermin Compost	2	Yes	Corporation Bank 8490101007334
6	Roshni Mahilla Aajjeevika Samuh	Candle Making	Yes 8		Corporation Bank 8490101007670
7	Professional Printers	Screen Printing of cloth Bag and Wedding Cards, Paper Bags	5	Yes	Corporation Bank 849101007310
8	Aashayein Mahilla Ajjeevika Samuh	Simple and craft Paper and Normal Customised Bags Preparation	Yes 24		Corporation Bank 84900101007064
9	Ichcha Mahilla AAjjeevika Samuh	Packaging of File Folder	Yes		Corporation Bank 84900101007277
10	Shudh Jal Ghar Samiti	Selling Purified Water	2	Yes	Corporation Bank 84900101007684

11	Kalyani Mahilla AAjjeevika Samuh	Design Shagan envelop and Pasting of official envelop	4	Yes	Corporation Bank 84900101007872
12	Moti mahilla aajeevika Samuh	Bead Work	4	Yes	Corporation Bank 84900101007870
13	Detergent Making Samuh	Detergent Making	4	Yes	Under process in Corporation Bank
14	Smart Mason Group			Yes	Under process in Corporation bank
15	Marketing Cell	Enterprise groups products sales	4	Yes	Under process in corporation bank

# Micro Enterprise group member's individual bank Account detail:

		Micro Ent	orprice Grou	n mambars I	ndividual A	ccount detail				
S.N.	Name of the Group	Activity Undertake n	Total No. of Group member	Name of Members	Members Address	Bank De	tail	Pan No.		
			mem <b>g</b> ei			Bank Name	Bank A/C			
1	Nav Kiran Mahila	Stitching work of all type of	32	Rita devi	B-954	Coorporatio n	Yes	Yes		
	Ajeevik a	bags/and other Accessories like		Abdul Rasheed	B-1028	Coorporatio n	Yes	Processed		
	Samuh bag, pad, cushion cover,	cushion cover,	cushion cover,	cushion cover,	cushion cover,	Anima	D-17	Coorporatio n	Yes	yes
		file folder		Nazmeen	D-197	Coorporatio n	Yes	Yes		
				Sunita	D-216	<b>Union Bank</b>	Yes	Yes		
				Uma	D-236	Union Bank	Yes	Yes		
				Gaytri	D-46	Union Bank	Yes	Processed		
				Firdosh	D-3	Union Bank	Yes	Yes		
				Chanda Devi	C-255	Union Bank	Yes	Processed		
				Hanifa	B-820	<b>Union Bank</b>	Yes	Processed		
				Rakeeba	B-1338	<b>Union Bank</b>	Yes	Processed		
				Husan Jahan	C-584	Union Bank	Yes	Processed		
				Manju	B-759	Union Bank	Yes	Processed		
				Latifan	B-766	Union Bank	Yes	Processed		
				Parveen	C-224	Union Bank	Yes	Processed		

				Mohd				
				Saheed	B-1035	Union Bank	Yes	Processed
				Majida	K-618	Union Bank	Yes	Processed
				Mobina	B-739	Union Bank	Yes	NO
				Bala	B-465	Coorporatio n	Yes	Yes
				Nafeesa	B-1097	Union Bank	Yes	No
				Shabnam	B-815	Union Bank	Yes	No
				Shaheena	D-196	Union Bank	Yes	No
				Choti	D-209	Union Bank	Yes	No
				Safiya	C-563	Union Bank	Yes	No
				Sarita	D-209	Union Bank	Yes	No
				Haseena	B-1035	Union Bank	Yes	Yes
				Gulafsha	B-680	Union Bank	Yes	No
				Meera	B-1020	Union Bank	Yes	No
				Rashida	B-954	Union Bank	Yes	NO
				Rozy	B-1008	Union Bank	Yes	NO
				Shabana	B-1028	Union Bank	Yes	NO
<u></u>		<u> </u>		Menka	C-480	Union Bank	Yes	NO
				Susheela	H-176	Coorporatio n	Yes	Processed
2	Ekta Mahilla	All type and size of paper	6	Nasreen	H-167	Coorporatio n	Yes	Processed
_	Ajjeevik a Samuh	plate and bowl		Anguri Devi	A-176	Union Bank	yes	Processed
				Sunita	C-517	Union Bank	Yes	Processed
				Nibha	C-70	Union bank	Yes	No
				Amarjeet	H-178	Union Bank	Yes	Processed
				Nirmala	L-148	Union Bank	Yes	processing
				Vimlesh	L-299	Union Bank	Yes	Processing
	Vasihno	All Type of	.=	Sita Devi	L-289	Union Bank	Yes	processing
3	Masala	spices Grind	8	Sumitra	L-308	Union Bank	Yes	processing
	Bhanda	and mixed		Laxmi	0-842	Union Bank	Yes	processing
	r	Masala		Sumita	O-399	Union Bank	Yes	processing
				Shashi	O-382	Union Bank	Yes	Yes
				Jaimala	O-400	Union Bank	Yes	No
				Vijender	0-224	Corporatio n	Yes	Yes
	Ghar Ghar	Municipal and	F	Mounish	0-224	Corporatio n	Yes	Yes
4	Kura Sangreh	household Waste	5	Raj	M	Corporatio n	Yes	Yes
	Samuh	Collectiion		Kamlesh	M	Union Bank	Yes	Yes
			Tejveer	H-174	Corporatio n	Yes	Processed	
				Tejveer	H-174	Coorporatio n	Yes	Processed

5	Hariyali Khushiyal	Compost	2	Kamlesh	M-123	Coorporatio n	Yes	Processed
				Sangeeta	G-174	Coorporatio n	Yes	No
				Shabnam	B-1098	Underprocess	No	No
				Rukhsar	B-1123	Underprocess	No	No
	Roshni			Lalita	B-1199	Underprocess	No	No
6	Mahila Ajjeevik a samuh	Candle Making and beat work	8	Rabina Khatun	B-1100	Underprocess	No	No
				Husan Jahan	B- 1209	Underprocess	No	No
				Husnara	B-1110	Underprocess	No	No
				Vinod	G-174	Coorporatio n	Yes	No
		Screen Printing		Ratan	B-467	Union Bank	No	No
7	Professiona	of cloth Bags,	5	Sanoj	H-92	Union Bank	No	No
<b>'</b>		Wedding	5	Ajay	H-70	Union Bank	No	No
	Printers	Cards,paper bags etc		Rima	A-196	Under process	Yes	No

				Lalit	B- Block	Under process	Yes	No												
8	Aashayei n Mahila	Simple and Craft Paper	2 4	Samar Jahan	A-654	Union Bank	Yes	Yes												
	Ajjeevika	Normal and		Mamoni	B-25	Union Bank	Yes	Yes												
	Samuh	customised		Majrani	B-424	Union Bank	Yes	Yes												
		bags		Musarat	H-167	Union Bank	Yes	Yes												
				Pinki	C-558	Union Bank	Yes	Yes												
				Jullie	H-120	Union Bank	Yes	Yes												
				Kiran	H-220	Union Bank	Yes	Yes												
				Firdosh	G-175	Union Bank	Yes	Yes												
				Samida	H-220	Union Bank	Yes	Processed												
				Saira	H-120	Union Bank	Yes	Processed												
				Rahella	G-215	Under	No	No												
				Firoza	G-208	Under	No	No												
				Radha	G-196	Under	No	No												
				Nasima	G-207	Under	No	No												
				Gulshan	G-175	Under	No	No												
				Afsana	G-191	Under	No	No												
				Shehnaz	G-205	Under	No	No												
				Bano	H-327	Under	No	No												
				Khushmida	H-315	Under	No	No												
				Chanda Devi	H-286	Under	No	No												
				Shabnam	B-957	Under	No	No												
																Bhagvan Dai	G-401	Under	No	No
				Samar Jahan	A-654	Under	No	No												
				Anju	0-223	Under	No	No												
				Lali	B-601	Union Bank	Yes	Yes												
	Ichcha			Binju	B-617	Union Bank	Yes	No												
9	Mahila	Packaging of File	6	Farida	B-354	Union Bank	Yes	No												
	Ajjeevik	Folders		Meera	B-408	Union Bank	Yes	No												
	a Samuh			Aasma	B-453	Union Bank	Yes	No												
				Sapna	B-716	Union Bank	Yes	No												
10	Shudh Jal Ghar	Selling purified water	2	Bhavri Devi	0-727	Union Bank	Yes	Processed												
				Mitlesh	A-	SBI	Yes	Yes												
				Iqbal	H-55	Union Bank	Yes	No												
	Kalyani	Designed		Jai Dev	C-472	Union Bank	Yes	No												
	Mahilla	Shagan		Anju	<u> </u>	Union Bank	Yes	No												
11	Ajjevik	Envelopes, Pasti	6	Aasma	A-631	Union Bank	Yes	Processing												
	а	ng of offical		Leelavati	J-105	Union Bank	Yes	No												
	Samuh	envelopes		Shabnam	B-957	Union Bank	Yes	No												

Lajma   B-660   NO   NO   NO   NO   NO   NO   NO   N	12	Bead Work		4	Tarranum	B-1256	NO	NO	NO
Reshma   B-680   NO   NO   NO   NO   NO					Lajma	B-660	NO	NO	NO
13   Detergent   All kind of detergent   4			bangic making		Reshma	B-680	NO	NO	NO
Detergent Group					Ashma	D-628	NO	NO	NO
13   Detergent Group   All kind of detergent   4					Prem Lata	o-429	NO	NO	NO
13   Detergent Group   detergent   4   Mildin   B-617   NO   NO   NO   NO   NO   NO   NO   N					Lali	D-601	NO	NO	NO
Marketing   Group   Froduct   Group   Froduct   Group   Froduct   Marketing   Froduct   Group   Froduct   Group   Froduct   Marketing   Freetam   Froduct   Froduct   Freetam   Froduct	13	_	7 1	4	Kiran	D-635	NO	NO	NO
Marketing   Product   Sanoj   H-292   PNB   Yes   Processed   Preetam   PNB   Yes   Processed   Preetam   PNB   Yes   Processed   Preetam   PNB   Yes   Processed   Processed   Rakesh   SBI   Yes   Processed   Govind   SBI   Yes   Processed   Pr					Binju	B-617	NO	NO	NO
Group Marketing  Sanoj H-292 PNB Yes Processed Preetam PNB Yes Processed Processed Preetam PNB Yes Processed Process	1/1	Marketing		6	Ratan singh	D-188	SBI	Yes	Processed
Preetam PNB Yes Processed  AbdulRashid Union Bank Yes Processed  Rakesh SBI Yes Processed  Govind SBI Yes Processed  Govind SBI Yes Processed  Govind SBI Yes Processed  From PNB Yes Processed  Rakesh SBI Yes Processed  Govind SBI Yes Processed  From PNB Yes Processed  Rakesh SBI Yes Processed  From PNB Yes Processed  From PNB Yes Processed  From PNB Yes Processed  Rakesh SBI Yes Processed  From PNB Yes Processed  From PN	1-7	_			Sanoj	H-292	PNB	Yes	Processed
Rakesh SBI Yes Processed Govind SBI Yes Processed Govind SBI Yes Processed Govind SBI Yes Processed H-305 Union Bank Yes Yes Naresh N-538 Union Bank Yes No Arjun H-488 Union Bank Yes NO		G. Gup			Preetam		PNB	Yes	Processed
Govind SBI Yes Processed  Specialization in RCC work, Group Marble work  Govind SBI Yes Processed  Gajender H-305 Union Bank Yes Yes  Naresh N-538 Union Bank Yes No  Arjun H-488 Union Bank Yes NO					AbdulRashid		Union Bank	Yes	Processed
Specialization   In RCC work,   Marble work   Specialization   A   Gajender   H-305   Union Bank   Yes   Yes   No   Arjun   H-488   Union Bank   Yes   NO   NO					Rakesh		SBI	Yes	Processed
15 Mason Group in RCC work, Marble work  Naresh N-538 Union Bank Yes No Arjun H-488 Union Bank Yes NO					Govind		SBI	Yes	Processed
Group Marble work Arjun H-488 Union Bank Yes NO			·	4	Gajender	H-305	Union Bank	Yes	Yes
Arjun H-488 Union Bank Yes NO	15				Naresh	N-538	Union Bank	Yes	No
Maan Singh   HEE9   Union Book   Vos   No		Group	Marble work		Arjun	H-488	Union Bank	Yes	NO
					Maan Singh	H-558	Union Bank	Yes	No

# 6.2. Annexure-2: Employment Training

#### 6.2.1. Retail Marketing

CURE organized a training program in Retail Marketing in order to improve employability of the youth in the community. Based on interviews of 16 youths seeking training, it was observed that the candidates would need personality development and training in computer skills.

These trainings were undertaken in collaboration with the Dr. Reddy Foundation and through Dr. Reddy's labs, CURE provided training to 16 persons for employment in companies such as Bharti Airtel, Big Bazar, tata sky etc. The Dr. Reddy Foundation arranged an 'In Shop Demonstration' on retail marketing employment training. A few young people attended the two-day trial classes to understand the profiles of jobs available in the hiring companies and shared this in their peer group meetings. This was followed by exposure visits to M2K and Croma to get a sense of the work requirements of the field level sales marketing officer.

Particular	Detail
Name of the Institute	Dr. Reddy Foundation
Name of the course	In shop demonstration & retail
Name of the course	management course
Number of candidates	18 candidates
Course duration	45 days
Course fees	Rs.2500/- per candidate
Participants contribution	Rs. 1250/- per candidate

## 6.2.2. Tourism and Travel Management

CURE set up this program to mobilize youths in Savda Ghevra who had completed their schooling and were interested in seeking employment. To educate them further on the program, CURE showed them the prospectus of Delhi Tourism and Travel Management and informed them of the market demand for Delhi tourism. After receiving this information, youths in Savda Ghevra seemed interested in the training and were ready to contribute to the training program.

The training was started from September 2011 for the youth of SG and the training program consisted on two main courses – i) Basic course on Air travel Fares and ii) Ticketing and Basic Course in Computerized Reservation System (AMADEUS). The Duration of both courses was to be of three months and the candidates were also given training in personality development. Through this program, the school graduates are being groomed to access jobs in travel agencies and airlines.

The course contents are as follows:

Basic Course in Computerized Reservation system

- Introduction to CRS-Encoding and Decoding
- Flight Availability
- Alternative Availability Entries- Selling from Availability
- Name Element- contact element
- Ticketing Element- Received from elements

- Building a PNR-Supplementary data
- Car Availability Rates and Hotel availability rates
- Selling hotel Segments

## Basic course on Air travel Fares and Ticketing

- The travel scenario around the world, Historical background IATA,ICAO,UFTTA, Trade Association activities, Traffic Coordination, dialogue etc
- Common abbreviations terms and definition ATC and IATA Courses.
- How to use ABC- Guides and making itineraries transfer connection, minimum connecting time, time differences, etc
- Air tariff, apt manuals, How to use, general rules terms and condition etc.
- Limitations in direct travel EMA tables
- Sales indicator implication on fares for stop over, no stop over
- One way journeys, higher intermediate fares

Particular	Detail	
Name of the Institute	Delhi Tourism Transportation	
Name of the institute	Development Corporation	
	Basic course on Air travel Fares and	
Name of the Course	Ticketing and Basic Course in	
Name of the Course	Computerized Reservation System	
	(AMADEUS	
Number of Candidates	5	
Course Duration	3 months	
Course Fees	Rs.7500/- per candidate	
Participants Contribution	Rs.1000/- per candidate	

# 6.2.3. Karmika Training Programme

SPAK in collaboration with CIDC and Mahila Housing Trust have been providing training and certification to masons in Savda Ghevra. The demand for masons has increased with the rising level of construction in Savda Ghevra. SPAK has planned to provide training to the masons through the Mahila Housing Trust which gives technical support and provide certification through the Construction Industry Development Council (CIDC).

The training aimed at the following:

- To teach and understand new technology and usage of local material for low cost housing.
- Trained the masons so that they can earn a decent amount as their earning.
- Trainees may also get the opportunity to link with the governmental and private construction agencies.

The Training period is for 45 days in which 72 candidates have been selected for the training. Out of these candidates, 22 are women and 50 are men. The training has been organized in two batches in G-Block and O-Block for which two trainers have been selected and SPAK has also called one master trainer from Mahilla Housing Trust, Ahmadabad to provide technical support and for monitoring the activities under the training.

Through the training process the trainees got the opportunity to learn how to make Ferro-cement Tanks. PhD student, Julia King, from the London Metropolitan University provided the trainees with knowledge on required material for the making of ferro cement tanks. She also helped the trainees to understand the amount of using material required for making Ferro- Cement. The training also includes teaching the use of instruments and use of new technology.

Before providing certification to the trainees, the CIDC puts them through a Viva and a practical test. It is only on clearing this that the trainees are certified. This certification gives the masons an opportunity to work under the government as well as private agencies on a very large scale. They also get the opportunity of accessing reservation for their children in schools.

After completing the course, there are 14 women and 25 men who have found employment opportunities and their income is from Rs.6500/- to Rs.8500/- per month.

SPAK now has a group which consists of masons, a carpenter, electrician, plumber, stone worker and POP worker. This group will be registered under the Societies Registration Act and then will be linked through different channels to the job market. SPAK has also facilitated this group to form links with the Union Bank for opening an account.

In its second phase, SPAK has linked the mason group to a workshop where they will get training on how to make low cost housing structures locally while promoting Nano Technology.

Particular	Detail	
Name of the Institute	CIDC	
Name of the Course	Karmika Training	
Number of Candidates	72	
Course Duration	30 days	
Course Fees	Nil	
Participants Contribution	Nil	

## 6.2.4. Beauty Culture Training Programme

This training was organized for girls and boys who were interested in building a career in the field of beauty culture. CURE has linked the candidates of this program with Studio 7 by Sarita Sharma (Makeup Studio & Professional Training Center).

The course content includes:-

Basic Beauty work and Assistance Hair Dresser:-

Light makeup
Party makeup
Bridal makeup
Hair styling
Hair spa
Hand massage
Sampoo Blow Dyer, Colour touch up

Particular	Detail
Name of the Institute	Studio 7, Makeup Studio & Professional Training Center).
Name of the Course	Basic Beauty work and Assistance Hair Dresser:-
Number of Candidates	7
Course Duration	3 months
Course Fees	Rs.10000/- per candidate

## **6.2.5.** Screen Printing Training Programme

The screen printing candidates were trained to carry out rubber printing according to the market demand. They got this training in Nangloi and a trainer was also called to Savda Ghevra. The candidates also got training in quality control and time management and this helped the printers succeed in promoting their enterprise. The printers are in direct contact with the buyers and have started timely delivery of orders.

Particular	Detail		
Name of the Institute	Dhulichand Printing press		
Name of the Course	Advance course on printing (on the job Training)		
Number of Candidates	14		
Course Duration	2 months		
Course Fees	Rs.2500/- in conveyance		
Participants Contribution	Rs.500/-		

# 6.2.6. Paper bags Training Programme

At the start of the paper bag enterprise the aim was to provide ladies with training in paper bag making. For this purpose SPAK selected two ladies from the group who had excellent paper bag making skills to become the master trainers and provide further training to the other ladies. The paper bag making group was given recognition by the name Aashayein Mahila Ajeevika Samuh and a bank account was also opened for them.

Particular	Detail		
Name of the Institute	Mr. Kunwar Rawat ( consultant)		
Name of the Course	Basic training of making paper bag and jute bags		
Number of Candidates	24		
Course Duration	1 week		
Course Fees	Rs.1200/- per day		

#### 6.2.7. Paper Plate Training Programme

SPAK aimed to train the Paper Plate making group in product making and linked the group with the export house, Shubham Enterprises. Through this the group learned to develop products with quality. The group participated in exposure visits in the Shubham enterprises factory and through this they understood the techniques of operating the machine as well.

Particular	Detail		
Name of the Institute	Shubham Enterprises		
Name of the Course	Basic training of making paper plate and operating of paper plate machine		
Number of Candidates	6		
Course Duration	1 week		
Course Fees	Rs.1000/- for conveyance		

## 6.2.8. Electrician Training Programme

Initially the candidates under this program were to be trained through the Tata Power Delhi Distribution Ltd (NDPL). However, due to some issues, this training could not happen. CURE then provided training under different enterprises based on qualifications and interests. Candidates were sent for Basic Electrician Training and 5 young boys were trained by the GMR Foundation as electricians. GMR initiated the Basic Electrician Training Programme (which includes training in house wiring, motor winding, repair of electrical instruments, circuit formation) for three months at the Indira Gandhi International Airport and have now appointed these electricians at the airport itself.

Particular	Detail	
Name of the Institute	GMR	
Name of the Course	Basic training of	
Name of the Course	Electrician work	
Number of Candidates	4	
Course Duration	3 months	
Course Fees	Nil	

# 6.2.9. Web Designing Course

Under this program, 7 boys were sent for the Web Designing training course to DhuliChand Training Institute Nangloi for 6 months and received an advanced computer course. They are expected to get jobs at the Institute after they improve their skills.

Particular	Detail	
Name of Institute	Dhulichand, Nangloi	
Name of the Course	Web designing	
Number of Candidates	5	
Course Duration	6 months	

Course Fees	Nil

## 6.2.10. Marketing Cell

To sustain the various enterprises, CURE found main leaders from the groups. These leaders were then trained in marketing, production management and quality assessment. 3 people were trained in Production Management in paper plate-making and paper bag-making and packaging by Creative Export Bag Manufacturing Unit at Azadpur, Delhi.

Particular	Detail		
Name of the Institute	Shubham Enterprises and Creative		
Name of the Institute	Bags Manufacturing UNIT		
Name of the Course	Production Management		
Number of Candidates	6		
Course Duration	3 months		
Course Fees	Nil		

## 6.2.11. Gym Instructor Training programme

There has been a mushrooming of gyms in Delhi which has given rise to a high demand for gym instructors. Meeting with the youth of the community revealed a keen interest among the youth especially young boys to get employment as gym trainers. SPAK decided to club the interest of the youth community with the prevailing market demand. 10 candidates expressed interest and SPAK linked them with All India Physical Education and Sport Promotion Society (AIPESPS).

Particular	Detail	
Name of Institution	All India Physical Education	
Name of institution	and sport promotion Society	
Name of Course	Gym Instructor Training	
Name of Course	Programme	
Number of Candidates	9	
Course Duration	1 month	
Course Fee	Rs.7500/-	

## **6.2.12.** Mobile Repairing Training Programme

SPAK has identified a growing interest and demand among the youth of SG to acquire the skills of mobile repairing. SPAK organized mobile repairing training programme in collaboration with Hi-Tech Institute of Advance Technologies (P) Ltd.

The course content includes, i) Basic mobile phone and chip level training, ii) Mobile phone complete software training, iii) Special Chinese mobile repairing training and Mobile Phone Basic Electronics and Complete Hardware Repairing. Hi-Tech Institute has agreed to absorb the candidates after the completion of the training.

Particular	Detail	
Name of Institute	Hi Tech Institute of	

	Advance Study		
Name of Course	Basic Mobile Repairing		
Name of Course	Course		
Number of Candidates	8		
Course duration	3 months		
Course fee	Rs.16500/-		

# **6.2.13. Motor Driving Training Programme**

SPAK envisaged the Motor Driving Training Programme with Maruti driving School. Youths who have studied till standard 8-10 were selected to meet the eligibility criteria of the driving school.

Particular	Detail		
Name of Institute	Maruti Driving School		
Name of Course	Motor Driving course		
Number of candidates	16		
Course duration	1 months		
Course fees	Rs. 2200/-		

# **6.2.14. Hospital Attendant Training Programme**

A training Centre was set up in SG for the Hospital Attendant's Training Programme (HATP). Contract was given to an organization called JEET for conducting the training. The training for the first batch of students is over and fresh course has been started for the second batch. Training is conducted three days a week, by amedical doctor at the Capacity Development Centre at SG.

Particular	Detail	
Name of Institute	JEET	
Name of Course	Hospital Attendant	
Name of Course	Training Programme	
Number of candidates	46	
Course duration	3 month	
Course fee	Rs.3500/-	

#### 6.3. Annexure 3: Placement Cell Status

PLACEMENT CELL STATUS- SANJHA PRAYAS AJEEVIKA KARAYKRAM, SAVDA GHEVRA, DELHI				
S.No	Name of the Placement Agencies	Area Covered	Monthly Salary slot	Company name

1	Swami Contractor	Electrician, Plumber, Carpenter, Mason,Painter	9000-12000/-	Palam domestic Airport, Delhi, Satya Prakash Pvt. Ltd.
2	Disha better Jobs	Sales Boy for showroom, Data Entry operator, Delivery Boys etc.	5000-10000/-	Garg Complex, Rohini, District Center, Rohini,
3	Akanshika Placement Agencies	Call center, customer care executive, DMRc tokken boy etc	7000- 9000/-	D Mall, Disha Call center, District Center Delhi
4	A to Z placement Agencies	Accountant asstt., Front desk Receptionist, Front desk Support staff, Driver, Gym Instructor etc.	7000-12000/-	Infotech soluntion, Gold Gym, Jwellery shop,KFC, Delhi Metro
5	Naukriya hi Naukriya	Security Guard, Tokken boy etc	5000-7000/-	Delhi Metro, AtoZ security, Delhi
6	Direct Placement	Teacher, Community moblizer, Cleaner, Hospitality, Plumber, Customer attendent,Bank Facilitator, Insurance agent	5000-12000/-	Child Survival India, GMR, YMCA, Lavi public school, Delhi Transport Corporation, Reliance Life Insurance, Union Bank

# Placement cell Status

	Placement Cell Status					
S.No	Name of the Candidate	Address	Contact No. Employer Detail		Salary (Rs.)	Remarks
1	Dhani Ram	J-225	9650166676	Mobile Repairing Shop, Jakhira	6,500	Done
2	Kiran Solanki	J-352	0	Export Company, Shoe making	4,500	Done
3	Khushboo Ansari	H-131	9266473084	Satyabhama Hospital, Nangloi	1,000	Done
4	Vashisht	A-345	5 0 Vishal Electronics (or training)		2,000	Done
5	Prem	G-686	9213707553 East Mall, Sales boy		5,200	Done
6	Laxmi	H-455	9990221516	Sales girl in East Mall	5,500	Done

7	Vikram Singh	H-489	9650166562	Work in Reliance Life Insurance Company, Lajpat Nagar	8,000	Done	
8	Parveen	J-674	9213728727	Work as a driver,Tour and Travel Agency, Hauz Khas	6,500	Done	
9	Rajesh Gautam	J-155	9899658404	Work in Bhopal as a marketting person	8,000	Done	
10	Sonu Kumar	C-572	9311308598	Tele Caller in Shaam Bhaavi Global links	6,500	Done	
11	Anil Kumar	M-346	9899653824	Global Electronics Shop, Voltas Service Centre	5,000	Done	
12	Madhu Halder	B-25	9654851775	Driver	8,000	Under Process	
13	Om Prakash	E-659	0	Helper in a Electronic Shop, Peeragarhi	5,000	Done	
14	Manoj Kumar	H-332	9711932837	Carpenter, Mangol Puri	5,000	Done	
15	Nusrat	C-371	9289012488	Health Attendent in Sonia Hospital	3,000	Done	
16	Deepak	0-750	8447771756	Driver			
17	Manohar	O-750	8447771756	Driver			
18	Namita	C-646	9873670554	Work as a teacher, Ghevra School	5,000	Done	
19	Reena	A-40	9716345472	Health Attendant, Hemraj Hospital	3,000	O Done	
20	kumari pooja	G-688	9717506562	Tele Caller	3,500	Done	
21	Aakash	G-689	0	Sales Boy	5,000	Done	

22	Ritesh Kumar	G-826	9250783795, 9312759821, 9268337758	Expocel Display Pvt. Ltd. Senior electronic Supervisor	8,000	Done
23	Deepika	H-140	0	Home maid In rajouri Garden	1,800	Done
24	Saddam	C-563	0	DTC Bus Cleaning Department	4,000	Done
25	Vicky	J-479	0	DTC Bus Cleaning Department	4,000	Done
26	Azad	H-351	9654764277	MObile Repairing Shop,	5,000	Done
27	Mangad	C-441	0	DTC Bus Cleaning Department	5,000	Done
28	Pushpender Singh	H-305	9873728066	House Keeping	5,500	Done
29	Kailash Kumar	K-555	9711787281	Sales Boy at Rohini Mall	7,000	Done
30	Mahesh Kumar	H-251	9868310254	Sales Boy at Rohini Mall	7,000	Done
31	Naresh	D-112	0	Sales Boy in Pacific Mall	7,000	Done
32	Mohd. Afzal	C-367	9582833755	House keeping in DTC Bus Depot	5,000	Done
33	Shelesh Kumar	M-326	9015279101	House keeping in DTC Bus Depot	5,000	Done
34	Furkant Mohd.	C-231	9953904354	House keeping in DTC Bus Depot	5,000	D0ne
35	Pradeep Kumar	C-572	0	Mechanic of CCTV Cameras in Pacific Mall	8,000	Done
36	Poonam Verma	H-141	0	Teacher in GRC	3,000	Done
37	Vinod Kumar	N-379	9953969046	House Keeping in City Centre,Rohini	4,000	Done
38	Janki	J-163	9811640476	Teacher in Lavi Public School	4,000	Done
39	Pawan	J-135	9560596027, 9560596026	Mobile Repairing	4,000	Done
40	Sunil	E-5	7503460593, 8882554655	Teacher in GMR	3,000	Done
41	Mohan	C- 234	0	Cago Airport Supervisor	6,000	Done
42	Bhawani Shankar	0-724	9278436175	Sales Manager	12,000	Done
43	Sandeep	K-683,	7838925465	Overying Company, Kashmiri Gate	10,000	Done
44	Heera Lal	N-433	8802206124	Cargo Airport Supervisor	10,000	Done
45	Rahul	B-627	9899770899	MCD worker	10,000	Done
46	Dev	J-225	9899119184	Garment Shop, Rohini	5,500	Done
47	Deepak	G-718	9899190643	Driver, Pachim Vihar	7,500	Done
48	Rajkumar	G-774	8860425993	Ellectrician, Pragati Maidan	7,500	Done
49	Md. Firoj	B-72	9211667327	DJ Music Sytem	6,000	Done
50	Nur MD.	B-651	8860854880	DJ Music Sytem	6,000	Done
51	Arjun	B-884		POP Thekedar	12,000	Done
52	Md. Nurjahan	0-519	9911932994	MCD worker, Mahipal Pur	7,500	Done

53	Shahid Imtyaaj	B-600	9015677931	Driver, Rohini Sec 8	9,000	Done
54	Mintu	D-23	9899193047	Mobile Shop, Sawda JJ Colony	9,000	Done
55	Asim Helper	A-441	9899756943	Teaching, GMR Sawda	2,500	Done
56	Mohan	C-234		Driver, Sawda	10,000	Done
57	Rajan	H-155	8447301370	Electrician	6,000	Done
58	Ritesh	G-826	9250783795	Ellectrician, Pragati Maidan	12,000	Done
59	Devender	H-138	9582491670	Loader in Airpot IGP	5,500	Done
60	Suraj	J-225	9899119189	Loader in Airpot IGP	5,500	Done
61	Bhagirath	D-79	9711782857	Loader in Airpot IGP	5,500	Done
62	Ranjeet	C-6	9891012467	Loader in Airpot IGP	5,500	Done
63	Jitender	C-252	9990414574	Loader in Airpot IGP	5,500	Done
64	Devinder	J-311	9266000988	Loader in Airpot IGP	5,500	Done
65	Krishna	A-633		Loader in Airpot IGP	5,500	Done
66	Mintu	A-174	9540209176	Loader in Airpot IGP	5,500	Done
67	Dilip	B-1182	9911933080	Loader in Airpot IGP	5,500	Done
68	Vijay	500	9910335043	Loader in Airpot IGP	5,500	Done
69	Rahul	H-43	9312019426	Loader in Airpot IGP	5,500	Done
70	Santosh	H-250	9868310259	Ellectrician, Pragati Maidan	9,000	Done
71	Arjun	H-309		Helper,Tikri Boder	6,000	Done
72	Shrawan	H-275		Helper,Tikri Boder	6,000	Done
73	Umesh KS	C-256	9582339788	Computer Opratore, Chanakyapuri	15,000	Done
74	Mukesh	C-129		Mason	15000	Done
75	Wasim Ahmed	D-109		Mason	9000	Done
76	Gazender	H-109		Mason	12000	Done
77	ramprasad	K-100		Mason	Rs. 15,000	Done
78	Sonu	J-90		Astt. Mason	Rs. 7,000	Done
79	Chandrika Prasas	L-10		Astt. Mason	Rs. 7,000	Done
80	Meera	K-99		Astt. Mason	Rs. 6,000	Done
81	Phool Vati	K-100		Astt. Mason	Rs. 8,000	Done
82	Mana Devi	m-10		Astt. Mason	Rs. 6,000	Done
83	Raj Kumari	M-90		Astt. Mason	Rs. 6,500	Done
84	Anita	G-189		Astt. Mason	Rs. 8,000	Done
85	Malti	H-186		Astt. Mason	Rs. 8,000	Done
86	Gajna Devi	H-108		Astt. Mason	Rs. 6,500	Done
87	Raja Bai	J-100		Astt. Mason	Rs. 8,000	Done
88	Somvati	G-10		Astt. Mason	Rs. 7,000	Done
89	Kusum	B-1030		Astt. Mason	Rs. 6,000	Done
90	Kesar	K-10		Astt. Mason	Rs. 7,000	Done
91	Pilot	J-198		Mason	Rs. 9000	Done
92	Ramesh	K-190		Mason	Rs. 9000	Done
93	Manoj	L-109		Mason	Rs.	Done

					15,000	
94	Satish	N-10		Astt. Mason	Rs. 7,000	Done
95	Bhagwat Prasad	G-190		Mason	Rs. 10,000	Done
96	Asha	G-198	9654629253	Field Worker in OBC Bank	9,000	Done
97	Rohit	C-154	9582125864	Field Worker in Tata Photon	9,000	Done
98	Sarfraz	B-1098	9654629253	Electrician	7,000	Done
99	Vinod	N-109	9654639473	Electrician	8,000	Done
100	Lalita	K-109		Field Worker in OBC Bank	8,900	Done

# 6.4. Annexure 4: Individual Account detail

Candidates Bank A/C in Union Bank				
	Name of the	Permanent		
S.No	Candidate	Address		
1	Navo Nath Mishra	D-11		
2	Rakesh	K-477		
3	Prashant	C-347		
4	Paro	D-10		
5	Nirmala	D-10		
6	deepak	D-29		
7	Arjun	H-488		
8	balveer	K-163		
9	Renu	K-153		
10	Tehra	K-169		
11	Parvesh	K-169		
12	Shera	D-160		
13	dinesh	H-119		
14	Bhaap vati	O-202		
15	Haseena	C-636		
16	ajay	H-70		
17	sanoj	H-252		
18	dinesh	J-309		
19	taani	J-225		
20	Ratan	B-237		
21	Pashu Ram	K-124		
22	Javed	O-521		
23	Dhani ra,m	J-255		
24	Peva	J-225		
25	Aslam	B-271		

26	Arshad	B-702
27	Renu	J-252
28	Lakshmi	J-201
29	Sameer	C-636
30	Anu	K-457
31	Sukant	K-476
32	Heeri	D-8
33	rajesh	J-155
34	Anju	J-155
35	Shankar	J-201
36	chand Taara	K-127
37	Sachin	K-128
38	Gattu	J-201
39	Jenny	J-201
40	Geeta	J-201
41	Chaman Lal	J-252
42	Tulsi	J-352
43	Savitri	J-129
44	Kaushal	C-159
45	Dinesh	K-128
46	Shiv Kumar	K-372
47	Meena	K-125
48	Gulshan	K-134
49	Shaheed	D-1109
50	Nashu Iqbal	H-55
51	Shaani	J-193
52	rasheed	J-193
53	Sarfaraz	E-17
54	Dhuni	J-80
55	Shaheen	K-185
56	Anil	J-330
57	David	G-540
58	Avtaar Singh	K-141
59	Vimla	A-185
60	raja	J-210
61	Sushila	J-105
62	Meera	J-97
63	Keshanti	J-155
64	Kanta	J-177
65	Anita	J-226
66	Ravinder Kumar	J-354
67	Pawan	J-354
68	Nanhe	K-148
69	Sumit	J-354

70	Ugati	J-105
71	Pramod Sharma	B-913
72	Jogender	K-629
73	Beju Sharma	K-580
74	Uma Devi	B-730
75	Gyan Chand	B-463
76	DeviDeen	B-1330
77	Tejveer	H-174
78	Samar Jahan	A-654
79	Veena	B-890
80	Mamoni	B-25
81	Feeroz	K-622
82	Heera	J-34
83	Begum	J-39
84	Izaz Ali	K-652
85	Sonu	K-653
86	Matadeen	K-696
87	Lakhan Halder	D-160
88	Mohd. Rizvaan	B-1321
89	Vidya Devi	J-14
90	Rohit Kumar	G-213
91	Hoshiyar Singh	D-190
92	Sanjay Kumar	D-11
93	deepak	H-73
94	Khurshid Ahmed	J-135
95	Ashwaq Ahmed	J-135
96	Mohd. Nasim Sheq	J-327
97	Ram Swarup Pahariya	J-75
98	Late singh Shravan Singh	J-57
99	Rakesh	J-57
100	Chander	J-201
101	Shri Amar Singh	M-265
102	Babu Ram	K-265
103	Shri Vinod Thakur	B-733
104	Bachchu Lal	E-7
105	Shobha	E-18
106	Sabbir Ahmed	B-1203
107	Babu Lal	K-92
108	Kailash	J-305
109	Vijay Kumar	B-733
110	Mohd Nazim	B-1247
111	Sanjay Prasad	J-53

112	Ramotar	J-87
113	Dharmender	J-201
114	Ahsan Khan	J-232
115	Saba	J-232
116	Ashok	K-544
117	Savir Ansaari	J-205
118	Tribhuvan Kumar	B-1345
119	Mulchand	D-7
120	Vijay Kumar	B-1345
121	Kashim	K-336
122	Sanjay Kumar	K-336
123	Kashim	H-247
124	Zafar	D-271
125	Geeta Devi	K-438
126	Mohd. Mehfuz Alam	K-335
127	Pilot Kumar	H-490
128	Raj Kumar	J-4
129	om prakash	J-286
130	Juber Akhtar	C-636
131	Arvind	J-302
132	Tilak Ram	G-714
133	Gyan Vati	G-714
134	Afsar Ali	K-709
135	Sunil Kumar	J-4
136	Ramnath	D-24
137	Mohd Rashid	G-708
138	Sandeep	G-840
139	Komal	H-21
140	Mohd. Nazeem	B-1291
141	Shabnam	A-539
142	Hazra	K-530
143	Anita	D-224
144	Wasim	H-379
145	Rizwal	E-41
146	Vijay	J-295
147	Anita	A-215
148	Nasreen	A-52
149	Lata	A-299
150	Sanjay	J-251
151	Aman	B-753
152	Anil	D-71
153	Radhey Shyam	O-48
154	Rikhu	O-48
155	Sameer	A-52

156	Narayan	A-215
157	Niranjan	J-97
158	Naushad	B-79
159	Ankit	J-724
160	Ranjeet	M-334
161	Kanak	D-34
162	Farah	J-86
163	Krishna	D-29
164	Lakshmi Yadav	D-29
165	Yasmin	G-750
166	Sangeet	C-631
167	Kajal	B-897
168	Aman	B-897
169	Vikram	C-639
170	Santosh	K-621
171	Lalita	J-9
172	Santosh	J-9
173	Vinita	H-253
174	Jhibu	C-303
175	Shobha	J-9
176	Rajesh	B-1335
177	Shila	J-724
178	Shahid	D-271
179	Sanoj	J-30
180	Jyoti	B-55
181	Naseema	H-182
182	Jayanti	A-242
183	Dashiq	A-563
184	Pratibha	K-302
185	Mutloob	C-354
186	Mirma	B-641
187	Shakuntla	J-228
188	Neeraj	J-340
189	Satish	J-641
190	aasma	H-56
191	Maltaz	C-354
192	Mehrun	K-53
193	Ukilla	J-126
194	Ramnaath	K-418
195	Savita	K-418
196	Mohd. Asif	H-182
197	Suvinder	E-7
198	Shiv chran Shaw	B-16
199	Radhey Shyam	J-126

201         Asif Husain         J-58           202         Shaina         D-196           203         Farzana         C-553           204         Manoj         H-129           205         Ravi         H-182           206         Bilal         E-41           207         Rahul         D-641           208         Khurshid Ahmed         J-98           209         Kiran Sharman         K-362           210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         s	200	Muqshid ali	C-553
203         Farzana         C-553           204         Manoj         H-129           205         Ravi         H-182           206         Bilal         E-41           207         Rahul         D-641           208         Khurshid Ahmed         J-98           209         Kiran Sharman         K-362           210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh<	201	Asif Husain	J-58
204         Manoj         H-129           205         Ravi         H-182           206         Bilal         E-41           207         Rahul         D-641           208         Khurshid Ahmed         J-98           209         Kiran Sharman         K-362           210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita </td <td>202</td> <td>Shaina</td> <td>D-196</td>	202	Shaina	D-196
205         Ravi         H-182           206         Bilal         E-41           207         Rahul         D-641           208         Khurshid Ahmed         J-98           209         Kiran Sharman         K-362           210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderje	203	Farzana	C-553
206         Bilal         E-41           207         Rahul         D-641           208         Khurshid Ahmed         J-98           209         Kiran Sharman         K-362           210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Di	204	Manoj	H-129
207         Rahul         D-641           208         Khurshid Ahmed         J-98           209         Kiran Sharman         K-362           210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230	205	Ravi	H-182
208         Khurshid Ahmed         J-98           209         Kiran Sharman         K-362           210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         Village           231 <t< td=""><td>206</td><td>Bilal</td><td>E-41</td></t<>	206	Bilal	E-41
209         Kiran Sharman         K-362           210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         M-106           232         Anita         K-359           233         Tej Sing	207	Rahul	D-641
210         Rina Devi         O-57           211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-35	208	Khurshid Ahmed	J-98
211         Muzlim         C-636           212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-7	209	Kiran Sharman	K-362
212         Shambhu         A-217           213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-34	210	Rina Devi	0-57
213         Amar         D-69           214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-41	211	Muzlim	C-636
214         Ali         B-85           215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-415           236         Mutadin	212	Shambhu	A-217
215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-415           236         Mutadin         K-696	213	Amar	D-69
215         Tej         J-347           216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-415           236         Mutadin         K-696			1
216         Subhash         G-23           217         Kanak         G-34           218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-415           236         Mutadin         K-696		Tej	
217       Kanak       G-34         218       Sita       C-661         219       Lakshmi       D-29         220       Narayan       J-9         221       Raksha       G-811         222       Tulsi       K-256         223       Mukesh       K-621         224       santosh       J-9         225       Lalita       J-9         226       Santosh       J-621         227       Vinita       H-253         228       Inderjeet       B-581         229       Dilraj       K-349         230       Kamal       159 Ghevra         Village       Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	216		G-23
218         Sita         C-661           219         Lakshmi         D-29           220         Narayan         J-9           221         Raksha         G-811           222         Tulsi         K-256           223         Mukesh         K-621           224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra           Village         Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-415           236         Mutadin         K-696		Kanak	G-34
219       Lakshmi       D-29         220       Narayan       J-9         221       Raksha       G-811         222       Tulsi       K-256         223       Mukesh       K-621         224       santosh       J-9         225       Lalita       J-9         226       Santosh       J-621         227       Vinita       H-253         228       Inderjeet       B-581         229       Dilraj       K-349         230       Kamal       159 Ghevra Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696		Sita	
220       Narayan       J-9         221       Raksha       G-811         222       Tulsi       K-256         223       Mukesh       K-621         224       santosh       J-9         225       Lalita       J-9         226       Santosh       J-621         227       Vinita       H-253         228       Inderjeet       B-581         229       Dilraj       K-349         230       Kamal       159 Ghevra Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	219	Lakshmi	D-29
221       Raksha       G-811         222       Tulsi       K-256         223       Mukesh       K-621         224       santosh       J-9         225       Lalita       J-9         226       Santosh       J-621         227       Vinita       H-253         228       Inderjeet       B-581         229       Dilraj       K-349         230       Kamal       159 Ghevra Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696			1
222       Tulsi       K-256         223       Mukesh       K-621         224       santosh       J-9         225       Lalita       J-9         226       Santosh       J-621         227       Vinita       H-253         228       Inderjeet       B-581         229       Dilraj       K-349         230       Kamal       159 Ghevra Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696		•	
224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-415           236         Mutadin         K-696	222		1
224         santosh         J-9           225         Lalita         J-9           226         Santosh         J-621           227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-415           236         Mutadin         K-696	223	Mukesh	K-621
226       Santosh       J-621         227       Vinita       H-253         228       Inderjeet       B-581         229       Dilraj       K-349         230       Kamal       159 Ghevra Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696		santosh	J-9
227         Vinita         H-253           228         Inderjeet         B-581           229         Dilraj         K-349           230         Kamal         159 Ghevra Village           231         Rakesh         M-106           232         Anita         K-359           233         Tej Singh         O-711           234         Suman         K-349           235         Ashniya         K-415           236         Mutadin         K-696	225	Lalita	J-9
228       Inderjeet       B-581         229       Dilraj       K-349         230       Kamal       159 Ghevra Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	226	Santosh	J-621
229       Dilraj       K-349         230       Kamal       159 Ghevra Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	227	Vinita	H-253
229       Dilraj       K-349         230       Kamal       159 Ghevra Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	228	Inderjeet	B-581
230       Kamal       Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	229		K-349
Village         231       Rakesh       M-106         232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	222		159 Ghevra
232       Anita       K-359         233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	230	Kamai	Village
233       Tej Singh       O-711         234       Suman       K-349         235       Ashniya       K-415         236       Mutadin       K-696	231	Rakesh	M-106
234         Suman         K-349           235         Ashniya         K-415           236         Mutadin         K-696	232	Anita	K-359
235         Ashniya         K-415           236         Mutadin         K-696	233	Tej Singh	0-711
236 Mutadin K-696	234	Suman	K-349
	235	Ashniya	K-415
237 Abrare K-295	236	Mutadin	K-696
	237	Abrare	K-295
238 sanjad K-295	238	sanjad	K-295
239 Aasma K-313	239	Aasma	K-313
240 Parmila K-420	240	Parmila	K-420
241 Chanda K-420	241	Chanda	K-420
242 Fabida K-313	242	Fabida	K-313

243	Shekh Abdul	C-505
244	Ramesh	B-526
245	Sanjay Mehto	K-420

# 6.5. Annexure 5: Beneficiary list A block O & M committee Cluster Septic Tank

S.NO	Address ( A block SG)	Name of the beneficiary	ONM Committee Contribution	Amount in Rs.
1	4	Kalu Halder	Paid	30
2	22	Karish Chand	Paid	30
3	25	Manorma	Paid	30
4	26	Sanjeev	Paid	30
5	33	Kaushal	Paid	30
6	37	Rajveer	Paid	30
7	69	Basanti Halder	Paid	30
8	76	Rani	Paid	30
9	83	Geeta Devi	Paid	30
10	84	Nisar	Paid	30
11	92	Mohd Shahir	Not paid	30
12	94	Shakeela	Paid	30
13	96	Naeem Khan	Paid	30
14	98	Sharif	Paid	30
15	102	aas Mohd	Paid	30
16	108	Sanju Devi	Paid	30
17	109	Nasrudin	Paid	30
18	118	Anjali	Paid	30
19	119	Madhubala	Paid	30
20	121	Shagufta	Paid	30
21	127	Nikhil	Paid	30
22	130	Basanti Devi	Paid	30
23	143	Ritu	Paid	30
24	149	Jamuna Devi	Paid	30
25	156	Barkat	Paid	30
26	163	Nasreen	Not paid	30
27	168	Mazboor	Paid	30
28	170	Shaheen	Paid	30
29	174	Sunita	Paid	30
30	175	Jyoti	Paid	30
31	194	Indrakala	Paid	30

32	195	sujeet	Paid	30
33	196	bahiro	not paid	30
34	206	Shabnam	Paid	30
35	207	chunchun	Paid	30
36	210	girija	Paid	30
37	215	Narayan	Paid	30
38	216	Sameer	Paid	30
39	252	Annapurna	Paid	30
40	261	Dilip Mishra	Paid	30
41	264	Lalita Devi	Paid	30
42	269	Laxman Sharma	Paid	30
43	277	Manoj	Paid	30
44	279	Bishu	Paid	30
45	284	Nafees	Paid	30
46	301	Mehraaz	Paid	30
47	306	Dilshad	Paid	30
48	314	Jagdish	Paid	30
49	317	Satender	Paid	30
50	318	Prashad	paid	30

# 6.6. Annexure 6: Access to Basic Services

## 6.6.1. Ration card

# Issues faced:

- Non-allotment, cancellation, unavailability of ration, difficulty in access to ration supplies
- Ration provided by depots to only some people while others were issued receipts for 1 years worth ration.
- Discontinuation of receipt rations
- Cancellation of 1500 ration cards when holders applied for renewal
- Incompletion of the biometric verification cited as a common cause by the government for inability to issue new cards

#### **Solutions:**

- Bhagidari involved for a review of cancellations
- Written request sent to the Assistant Commissioner (North West) and Food and Supply Department for re-verification of the cancellation
- Requests made to the Government to put up camps in SG to address these problems individually

## 6.6.2. Transport

- Transport plan designed by SPAK based on focused group discussions with SG residents
- Plan sent to DTC with the help of Bhagidari
- 6 new routes and extensions added to 30 existing routes
- Benefits to families include direct commute to work places, increased frequency of buses and lower travel expenses
- Benefits reached approximately 800 families
- Frequency of buses increased from every 1 hour to every 30 minutes
- Travel expenses decreased from Rs.60/- per day to Rs.30/- per day on an average

## 6.6.3. <u>Water</u>

- Initiative taken by SPAK to identify 21 new points in addition to 31 existing points for water supply through Delhi Jal Board (DJB) tanker
- Introduction of Water kiosk as a sustainable approach towards ensuring 24 hour water security in SG and also as source of livelihood for a household or group of households
- Two households identified for implementation of this project
- One household involved in production process with filtration system, water can sterilization and filling
- Second household involved in process of distribution by selling water cans through existing shops as well as delivery to homes

#### 6.6.4. Resettlement of Families from Nizammuddin Basti at Savda Ghevra

- 19 families evicted from Nizamuddin Basti to SG
- Families assisted by CURE in transfer of papers, allocation of adjacent plots, housing design and strategizing for livelihoods
- Families supported in post-resettlement period on incremental housing inputs, construction supervision, assistance in official paper work and streamlining
- Families also assisted in accessing basic services like school admission, electricity connection, water supply, cable connection, solid waste management, ration card transfer and accessing rental housing during construction period

## 6.6.5. <u>Preparatory Work</u>

Prior to relocation CURE held three meetings with the identified families to brief them about the conditions in SG. A site visit was also arranged followed by a workshop where discussions were

#### initiated on:

- Continuation of schooling; families were advised to collect transfer certificates from respective schools including the evening shifts that were being held at the Delhi Public School, Mathura Road.
- Livelihoods; CURE tried to understand their current occupations and skill sets to help them plan for livelihoods at SG
- Housing; transit housing options and payment of rentals by AKTC were discussed.

#### Plot Allotment

The Nizamuddin families did not want to be scattered across SG owing to socio-cultural reasons. Even as the necessary paper work for plot allocation was pursued by AKTC with the offices of the Lt. Governor Municipal Corporation of Delhi, CURE provided knowledge inputs on the process and approach. AKTC was advised to seek adjacent plots as that would allow contiguity and ensure that social networks remain intact post relocation.

CURE also met with Executive Engineers of MCD, Mr. C.P.Singh, Mr.Naveen Gulati, Mr.Madan Sharma, to follow up on the allocation of plots and for verification of documents.

#### • Transit Accommodation

Once the plot allotment was concluded, the 17 families were immediately required to be relocated. CURE helped the Nizamuddin families to rent houses in SG during this interim period between the shifting of families and the construction of their houses. CUE also helped with the identification of houses for renting and all families were assisted with access to rental housing.

AKTC team visited SG to review the identified houses, check the available services like power supply and to finalize the amount. Rental for transit accommodation was provided by AKTC. CURE provided support for distributing the rent money and getting rent slips signed by each renter and family on a monthly basis after receipt of money from AKTC.

## 6.6.6. Resettlement and Housing Construction

#### 1)Site Visit

A site visit was arranged for the affected families of SG after the plots were allotted to see the housing site. Discussions were held with families on the housing design, construction contracts, service options etc.

## 2) Housing Design Workshop

CURE had organized an exhibition cum workshop in collaboration with The University School of Planning and Architecture (USPA) and AKTC for development of housing designs. The students studied the existing housing in Nizamuddin where the 19 families resided and examined the nature of housing in Savda Ghevra. Based on these discussions and studies, they developed housing designs on the principles of space maximization, cost minimization, safe construction and potential to be upgraded incrementally. With the immense challenge of fitting of all basic amenities in12.5 sq.meters, house designs were prepared. Three models were shared with AKTC and were discussed with the families. The final housing design that was adopted is structured on these models with modifications by AKTC.

As per the designs, houses included a ground floor, mezzanine floor, open first floor, space for a kitchen, a staircase and pipeline for future provisioning of toilet on the first floor.

The workshop also included designs from movable shelves, livelihood specified doors and cost saving brickwork, developed with the help of local manufacturers. The alternative door design became very popular and the local manufacturer received several orders for the same. AKTC worked with the MCD on the complete paper work for allotment of houses to the families.

## i. Housing Construction Oversight

CURE has been responsible for monitoring and supervising the construction of houses. The construction funded by AKTC. One Cure facilitator was assigned the task of paying regular visits to the site to observe the progress of work and report any problem or concerns. CURE had repeated discussions with families, AKTC engineers and construction contractor to improvise housing designs at different stages of construction depending on individual family needs.

In the first round, 13 houses had been completed and handed over to the families in the month of December, 2010. In the second round 3 houses were handed over on April 2011. Construction of 16 out of 17 houses has been completed. Construction of one house has been stalled owing to problems within the concerned family with regard to the ownership rights of the house.

#### ii. School Enrolment

Initially SG Schools had refused to admit children of Nizamuddin families because of two reasons:

i) Earlier they were studying in a private school which did not provide them with necessary transfer papers and other required proofs

## ii) It was a problem to get enrolled in the middle of the year

CURE leveraged its relationship with Bhagidari and met with Deputy Education Officer for the read mission of these children and 11 children were enrolled in their respective grades in the MCD and Government Schools. From these 11 students, only one girl was admitted to 6 grade instead of the grade.

CURE also facilitated the participation of Nizamuddin families in parents' teacher meeting for enabling an understanding of the progress of their children.

#### iii. Livelihood Plans

After resettlement to Savda Ghevra, Nizamuddin families were faced with livelihood problems. Many travelled back to their previous location for work. This proved time consuming and expensive. In the initial stages CURE helped 16 individuals to make their bus pass which remained valid for a period of 6 months and could be renewed later. Money for the bus passes were paid by AKTC. At present people are paying for their own bus passes.

CURE has provided credit ofRs.10,000/-(at 0%interest) to Mohd.Javed, for setting up his own enterprise. He started his own mobile food van. Javed has re-paid Rs.1500/- in three instalments. Remaining amount will be re-paid in 18 instalments.

Women from these families were earlier mostly engaged as domestic workers and preferred to continue doing the same. But in the absence of this kind of work in the neighbourhood area they were unable to find employment. Most men and women still prefer to travel back to the Nizamuddin area to continue with their earlier work. There has not been much enthusiasm among the women members to join the micro enterprise groups pursued under CURE's Ajeevika Program. Recently women members from two households have expressed interest to take training in paper bag making.

#### iv. Electricity

CURE has supported the Nizamuddin families with legal electricity connection and installation of meter. CURE did a four round meeting with the NDPL officials at kanjhawlaand Bavana, following which NDPL organized a camp for electricity connection on 5-6 January 2011. CURE convinced the Nizammudin families to install legal electricity connection and helped the min completing their documents needed for the same. The total cost for the legal electricityconnectionwasRs1500/-. AKTC paid Rs.900 for each family and Rs.600 is being paid by the families in instalments along with their monthly electricity bill.

#### v. Television Cable Connection

Agakhan families sought assistance from CURE for installation of television cables at their home. These families could not get a guarantor due to which they were unable to install cable connections. CURE provided necessary support for installation of cable connections.

#### vi. Water

Earlier the Nizamuddin families were hesitant to install bore-Wells. However after much dialogue CURE has convinced Agakhan families to install Bore-wells. 2 bore-wells were installed for community use. Credit was provided through Mahila Housing Trust. 50% of the loan repayment is being borne by AKTC and 50% by the families themselves.

Families had also refused to install overhead tanks for storing of water from the bore-well. After much dialogue they have agreed to household water connections through installation of pipelines which will be connected to the bore-well. Due to high levels of TDS, this water is used only for washing and other daily activities but not for drinking.

#### vii. Ration Card Transfer

After relocation, the ration cards of the Nizamuddin families had not been transferred. Thus they are facing problems in procuring wheat, rice, Sugar and Kerosene oil and are faced with high food expenditure while income continues to below. To resolve this problem, CURE representatives met with Additional Commissioner of Food and Supply Department to discuss the transferring of ration cards. However the ration cards have not yet been transferred. Bhagidari Cell has informed CURE that action will be taken on these.

#### viii. Door to Door Waste Collection

Nizamuddin families used to dump waste in nearby vacant plots or in the lane itself making it unsuitable for children to play or for social interactions among women. This was realized by the families through the awareness campaigns and meetings organized by CURE. Thirteen families subscribed to the Door to Door Waste collection services for a monthly payment of Rs.15.

- 6.7. Annexure: Peri-urban Study (Attached with report)
- **6.8. Annexure: Resettlement Protocol** (Attached with report)