

# **Jaypee Business School**

*A constituent of Jaypee Institute of Information Technology*

(Deemed University)

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## **Social Internship Report**

Submitted as a partial fulfillment for the award of the Two year Full Time Program in

Master of Business Administration

On

## **Women Empowerment**

### **Weaker Class Welfare Council**

**48,Indirapuram,Shakti Enclave,G.M.S Road,Dehradun(U.K)**

Submitted by: Gaurav Narang

Enrollment No.: 11609083

MBA 2011-13 Batch

NGO Supervisor: Vaibhav Walia

Academic Supervisor: Dr. Vandana Ahuja

Start Date of Internship: 25<sup>th</sup> Feb, 2013

End Date of Internship: 25<sup>th</sup> March, 2013

## **NGO Details**

**Name of NGO:** Weaker Class Welfare Council

**Name of President:** Mr. Ram Kumar Walia

**Year of Establishment:** 2010

**Area of Operation:** Women Self Help Group & Rural Entrepreneur Program

**Region Covered:** Uttar Pradesh

**Name of the Supervisor-** Mr. Vaibhav Walia

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**Starting Date of Internship:** 25th February , 2013

**Completion Date of Internship:** 25th March 2013

## **Self Certification**

I, **Gaurav Narang** hereby declare that I have followed all guidelines in completing my internship with “**Weaker Class Welfare Council**” from 25th February 2013 to 25th March 2013 .

I further declare that this report is my original work and I have not violated any norms relating to protection under Intellectual Property Right.

**Signature:**

**Name:**Gaurav Narang

**Enrollment No.:**11609083

**Date:** 29-03-2013

## **Certificate by the NGO**

## **Acknowledgement**

It gives me immense pleasure to acknowledge all those who have extended their valuable guidance and magnanimous help.

Special thanks to “**Weaker Class Welfare Council**” who accepted me in spite of my inexperience in the field and gave me opportunity to work and learn with them.

With a deep sense of gratitude, we wish to express our sincere thanks to Mr. Vaibhav Walia, Mr.Amitabh Bajpai, Mr.Rajeev Pandey & Mr Vidya Shankar Mishra who has the attitude and substance of a genius and has been a great source of inspiration throughout the internship.

I am fortunate to be given the opportunity of working under them. In spite of a tight schedule, he always found time for our difficulties and patiently answered all our queries. They have not only provided the necessary guidance and support, but also continuously motivated us to give our best in the project.

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## **Day wise Activities**

| <b>DAY</b>   | <b>Activities Carried Out During Internship</b>   |
|--------------|---|
| <b>1</b>     | Reported NGO office at Dehradun.Had a brief Intro with NGO Officials.   |
| <b>2</b>     | Introduction of the Project Work.   |
| <b>3</b>     | Went to Ghaziabad (U.P),where our project work was assigned.  |
| <b>4</b>     | Arrived the workplace in Block Sanjay Nagar, Ghaziabad. Then had a meeting with NGO Officials where I got the working of our internship objectives. |
| <b>5</b>     | Early morning visit of Block Sanjay Nagar ,Analyzing the general facilities in the area and recognized the available area for project work.         |
| <b>6-7</b>   | Did some field work and interaction with a few SHG's members, enquired them about socio-economic progress.  |
| <b>8</b>     | Met the Co-operative Bank Branch Manager & took information of saving bank A/C that were operated in that field.                                    |
| <b>9</b>     | Met with the members of SHG and told them about various opportunity available to them.  |
| <b>10</b>    | Attended a wedding function of one of the members. Financial support was provided by SHG.   |
| <b>11</b>    | Attended a weekly SHG meeting.  |
| <b>12-14</b> | Took part in the marketing campaign for SHG.  |

|              |   |
|--------------|---|
| <b>15</b>    | Went to the government schools and paid the fee for the children, kept one copy with the school and one with the organization. This was actually a great feeling to do all this for those children. |
| <b>16-17</b> | Final working days in the block , gave some valuable progress suggestions to SHG' s members   |
| <b>18</b>    | Started from Ghaziabad to Dehradun to report all the progress and project report.   |
| <b>19</b>    | Studied a few articles and government reports on agribusiness, checked various NABARD sites for some help relating to the project & took inputs from the project officer for report.                |
| <b>20</b>    | Gave feedback and some recommendations for SHG to the project officer for the report.   |
| <b>21</b>    | Took the resources and their idea about the final report and the feedback on the internship.  |



## **Executive Summary**

Our Social internship was carried out with “**Weaker Class Welfare Council**”. Basically its head office is in New Delhi. The project which I worked for is about ***Women Self Help Group- Enterpeunrship Program by NABARD(National Bank for Agriculture and Rural Development)*** . Our goal is to practice within the values and ethics of the social work profession and with an understanding of and respect for the positive value of diversity.

Group’s activities are to provide service to the community and to the denomination of which it is a part and also the ability to solve problem, to conduct interventions at macro and micro levels, and to practice within a framework of professional ethics and values.

# INTRODUCTION OF THE NGO

**“Weaker Class Welfare Council”** is a NGO which was formed with a vision of his President Mr. Ram Kumar Walia. The vision is to aware poor and lower class people of the society to their strength. WCWC works with the help of NABARD in which few of the co-operative banks are also included

The Weaker Class Welfare Council is the NGO which specially works in field of women empowerment, fight for the rights of poor, disabled, tortured, labours and against the person who do all that. WCWC also works to aware people regarding the help which government gives them and the schemes run by government for their upliftment and to also aware people of fundamental rights. Self-Help Groups are created at rural level. WCWC works all over NCR, Uttar Pradesh & Uttarakhand.

WCWC provides the best opportunity to come up with all their ideas who are associated with them and arranges best resources for the betterment of the families for whom they work and also for themselves and to encourage themselves to work hard in order to empower whole society for the better India.

It provides them a status to take their own decisions and state their position in the society.

# **INTRODUCTION OF THE PROJECT**

NABARD defines it as a group of 20 or less people from a homogenous class who are willing to come together for addressing their common problems. They make regular savings and use the pooled savings to give interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting self-determined terms for repayment, and keeping books and records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security.

Weaker Class Welfare Council selects any village with poor economic background and then starts the work. Starting from the selection of the members and the formation of the groups till the time they are economically independent.

## **Objective:-**

This objective is achieved as through it's association with an association named "Self Help Group" which generally do banking activities to strengthen the financial condition of the members of group .This association was established in 2005-06.

## **MAJOR ISSUES:-**

1. Creating awareness about financial condition of group members.
2. Improving financial condition of group members.
3. Helping the women to save their money and their involvement in various social activities.
4. Referring Co-operative Branch Managers for awareness to their money & co- operation.
5. Getting the women educated up to the at least primary school level.
6. Women empowerment.

## **METHODS AND PROCEDURES**

Method for the SHG is very simple and can be understand as follows:

- First find out 15–20 people whose social, economical condition are same and they are ready to make a group and can co-operate within the group without any conflicts.
- Form a group , name the group & decide who is who i.e. who is chairperson or treasury manager.
- Decide rules and regulations for group e.g. name, members of group, age limit, meetings, savings, transactions of debts etc.
- Responsibilities of members and other officials. Opening of saving accounts on the name of group. Allocations of funds for group activities.
- Maintenance of the ledgers and accounts of group(e.g. pass-book etc).
- Achievement of loans from banks.
- Seeking further opportunities for growth of group.

# **ANALYSIS AND INTERPRETATION**

## **SWOT Analysis**

|   |  |
|---|--|
| <p><b><u>STRENGTHS:-</u></b></p> <p>Informal and easygoing<br/>         People can bring their children with them and facilities are child- friendly, familiar and safe<br/>         Offers people opportunities to make friends/talk with people facing similar challenges<br/>         Individual progress can be monitored informally by staff and more focused support offered promptly if needed.</p>                    | <p><b><u>WEAKNESSES:-</u></b></p> <p>Lack of effective communication techniques<br/>         Less staff with limited skills Group leaders must be consistent and reliable, which can be difficult for bereaved people.</p>   |
| <p><b><u>OPPORTUNITIES:-</u></b></p> <p>It has not yet worked for the disabled section of the society. People working as trainees get to know about this organization and make their known ones about this.<br/>         Transport can be provided for members if necessary, so it is possible to reach a wide community of users<br/>         Leads to other social events organized by regular members during the year.</p> | <p><b><u>THREATS:</u></b></p> <p>Clash of personalities or conflict between group members<br/>         Group leaders not having the skills or support to deal with these situations – leaders need to be well supported and supervised to avoid this happening<br/>         Longstanding leaders can get burnt out or decide to leave and group could end if leaders leave - leaders and staff need to identify and prepare new leaders to avoid this Group could run out of steam and people might stop turning up.</p> |

## **FUNCTIONAL ASPECTS**

### **Human Resources:-**

In the group all the human resources are within the group. Since it is a group of some poor village people who share same type of financial & social condition.

They are generally in a group of 15-20 people. They appoint a Chairperson & a Treasury Officer among them who are responsible for all the meetings, decisions, financial investment and saving bank a/c.

They are elected in very fair selection process, the persons which got nominated are supposed to face voting. Persons with highest votes are appointed as Chairperson & Treasury Officer.

### **Marketing:-**

As far as marketing aspects are concerned, since it is a small NGO so it believes only in word of mouth marketing and don't have another source of marketing and its websites are about to be made.

Generally in one village they operate on very small scale, the persons who got advantage from these activities share their ideas and thought to other people who are not member of any of these groups.

In this way marketing is done.

### **Finance:-**

The finance for SHG is collected from the group's earnings only. At very initial stage the banks provide them money to start, after some time when they are able to pay the debt from their own savings (interest on savings that are deposited in the bank), they pay the debt. And after this pay back period they received their own money with which they can do their self improvement (economic or social) or they can start some other house hold businesses.

### **Operations:-**

The group is operated in a very fair manner. All the group activities are supervised by a bank official as well as a person from NABARD

The operation of SHG takes place as follows:

- Creation of Self Help Group.
- Rules and regulation of group.
- Selection of Chairperson & Treasury Officer.
- Opening of Saving Bank A/C in banks on the name of the group.
- Weekly meetings of group Transaction of internal debts Accounts and lagers of group.
- Collection of debt from banks and fund allocations.

## **RECOMMENDATIONS**

1. Trying for getting more educated Human Resources
2. To work with Hospitals and other medical centers.
3. Approaching the Corporate and association with vast ideas and resources in terms of capital.
4. Approaching the Funding agencies with a better quality proposal plan.
5. Try to work in a bigger group to utilize all the resources available.
6. To start some new house-hold business not as an individual but as a group.
7. Some guest seminars by other bigger NGO's professionals to get some brilliant suggestions moreover they can collaborate to deal with new big projects.
8. Try to adopt some technological changes like computers.



## **Initiatives taken by Weaker Class Welfare Council (WCWC) towards education sector**

WCWC firmly believes in working with the government to bring about large scale change and therefore our programs are aimed at supplementing rather than replacing governmental efforts.

All its programs are designed to ensure that :

1. Enrollment in schools increases.
2. Learning in schools and communities increases.
3. The education net reaches children who are unable to attend school.

It also work with the school systems and communities to plan and implement our programs. Hundreds of volunteers, mainly women, belonging to the same communities as the children work with us to implement the interventions at the grassroots. These volunteers are mobilised, trained and monitored by the WCWC team. This not only ensures more effective implementation of its programs, but also helps build capacities at the grassroots for providing quality education to the children. Empowerment of women, especially from economically weaker sections of society and from minority religious groups is often cited as one of its most significant contributions to the communities in which it intervenes. These young women benefit not only in terms of capacity building with regard to additional employable skills like teacher training, managing the local program/ enterprise, communication etc. but most importantly, confidence building and increased respect and acceptance in the local community.

## **CONCLUSION**

Although self help group is a small unit that operates in the fields of women empowerment yet it provide all the information related to a well managed organization that can be easy to understand as a trainee associate.

The SHG (Weaker Class Welfare Council) ,represent a form of intervention that is a radical departure from most current programs. They are an effective strategy for poverty alleviation, human development and social empowerment. They offer grassroots participatory implementation that is demand driven by 'beneficiaries' who, in other projects, often find themselves receiving goods or services in a manner that is opaque and impersonal.

Working with Weaker Class Welfare Council has been a very beneficial and encouraging learning experience which provided an insight to the women empowerment & entrepreneurial field as well as the functioning of such a professional non governmental non profit organization working for the social cause of social development & women welfare through its unique project.

## **REFERENCES / BIBLIOGRAPHY**

- Some literature work from NGO and SHG group.
- Website of NABARD.
- Personal interactions with people of NGO.
- Learning experience with SHG's members & banking officials.