

Annual Report 2023-24



Disha Foundation



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Message from the Founder-Director's Desk

We at Disha Foundation are excited to present our Annual Report for the year 2023-24. Our dedication to social development and public health has only grown stronger, empowering unorganized sector workers and low-income groups throughout India. Through initiatives focused on capacity building, livelihood training, social and health protection, and leadership development, we aim to create a lasting impact and envision a brighter future.

In the financial year 2023-24, we are proud to announce that we have reached over 300,000 unorganized workers through our 'ShramGaurav' centres located in Maharashtra, Goa, and NCR Delhi. These centres provide a comprehensive solution for the diverse needs of low-income communities. Our efforts have led to financial inclusion, resulting in the opening of 80,000 bank accounts and the enrollment of approximately 181,400 workers in health and life insurance programs.

Moreover, we have raised awareness among 235,000 migrants about various social security schemes, successfully connecting around 250,000 individuals to these vital services. We are pleased to report that we have resolved 21,120 legal cases and provided life skills training to 150,000 workers. This year, we also continued our ambitious initiative to register construction sector workers under the Building and Other Construction Workers (BOCW) scheme, with the support of various Corporate Social Responsibility (CSR) initiatives. To date, we have registered 68,883 workers in the BOCW scheme across multiple project sites.

We are also delighted to inform about our sister concern- Adyagaia Pvt. Ltd. Adyagaia Pvt Ltd: It is a registered start up dedicated to provide customized need-based services to blue and grey collar workers about social protection, health, financial inclusion, legal support and skilling/job support. Our work of ShramGaurav app will be done through Adyagaia. Till now, we have registered 68265 workers in ShramGaurav app.

We are grateful for the opportunity to collaborate with numerous esteemed CSRs and government bodies. A special thank you goes to the NITI Aayog, Ministry of Tribal Affairs, World Health Organization, Governments of Maharashtra and government of Goa for their unwavering support and confidence in our mission and services.

This year has been filled with excitement, enthusiasm, and a sense of unity, despite the challenges we encountered. We look forward to exploring more opportunities in migration, health, and community development programs, all while remaining aligned with our vision and mission.

Thank you for your continued support as we strive to make a meaningful difference in the lives of those we serve.

Dr. Anjali Borhade



Message from the Executive-Director's Desk

Disha over the last decade has established itself as an organization committed towards welfare and empowerment of unorganised workers, migrants and tribals. The organization has worked with multiple stakeholders: governmental bodies, media, private sector, international and national NGOs and multilateral organizations to create a platform and an understanding towards this marginalized and voiceless section of the society. Taking impetus from its previous work Disha this year articulated and highlighted issues of unorganised sector workers at the CSR level as well. We have also received World Leadership Awards on World CSR Day.

Disha was able to present its experience of working to CREDAI. The presentation lead to signing of MOU with CREDAI-Maharashtra to strengthen social protection support of construction workers in Maharashtra, which includes - awareness and end-to-end handholding support to access the Building and Other Construction Worker Welfare (BOCW) scheme and its benefits, other social security schemes, financial literacy & inclusion, & need based legal support.

It is extremely gratifying to witness demand resurgence from the unorganised worker sectors. As an organisation, we have always been prepared to meet the diverse demands in fluid management, providing the highest quality services. I am delighted to announce that our unwavering focus on innovation has resulted in the successful launch of ShramGaurav app, which is a digital ecosystem or digital Migration support centres to provide continuous support to migrants.

This year we have also expanded our engagement with the tuberculosis (TB) eradication program by beginning the PPSA model in Nagpur. Disha Foundation is already present in 6 districts of Maharashtra and is associated with 3589 private healthcare facilities as a part of implementing the PPSA model. We have so far identified 737 health facilities to manage active TB patients and work with 796 Nikshay Mitras.

In conclusion, we extend our deepest gratitude to all our stakeholders, including our esteemed shareholders, for their unwavering support. We pledge to collaborate in making a brighter and better future together, as we continue delivering more efficient and future-driven innovations that enhance lives, transform industries and create sustainable value for unorganised sector workers. Together, let us embark on this journey of growth and prosperity, confident in the knowledge that our collective efforts will shape a brighter future for all.

Dr. Subhojit Dey

Words of Appreciation from Our Funders

"Disha Foundation has done great work of recognizing efforts and contributions of unorganised sector workers towards the economic development of Goa. Shram Gaurav Awards will surely inspire all the labour community and labour unions in the state.

-----Shri Atanasia (Babus) Monserrate, Minister of Labour and Employment

Government of Goa "Shram Gaurav awards will be held every year from now on a larger scale to encourage labour's contributions to development and the economy.

Rs 500 cr. From the BoCW board will be utilised for labour welfare for which two organisations are on boarded for effective implementation of the scheme by the Department of Labour and Employment, Government of Goa, namely Disha Foundation and EPIL (PSU).

-----Dr. Pramod Sawant, Hon'ble Chief minister of Goa

Acknowledgements

We sincerely thanks to various government officials who supported our efforts in improving the health and social determinants of low economic groups and migrant workers including access to health services, skilling & job support, legal aid, financial inclusion, and inclusion in social security schemes.

We are grateful to Honourable Chief Minister of Goa- Dr Pramod Sawant for his generous support to set up and implement migrant worker cell in Goa.

We are thankful to all officials of Ministry of Tribal Affairs for supporting various activities of our Centre of Excellence in Migration, including Secretary Shri. Anil Kumar Jha, Joint Secretary Dr. Naval Jit Kapoor, Director Shri Gopal Sadhavani, Under-Secretary Shri Nadeem Ahmad.

We are thankful to Er. Pramod Khairnar (President CREDAI-Maharashtra), Shri Vidyanand Badekar (Hin Secretary), Dr. Dharmveer Bharti (Joint Secretary) for their continued support in our activities at various CREDAI- city chapters.

We are thankful to numerous officials of health departments across project locations; mainly- Dr. Chitranjan Das, Deputy Director Health Dept. in NCR-Delhi region; Dr. Rajendra Borkar, State Vaccination officer, Directorate of Health Services, Mr. Ramesh Rathod, Goa AIDS control society, Ms. Rupali Yadav, Health Educator, Urban Health Centre in Panaji, and Public Health centres in Goa; Dr. Sanjay Chilkar, Medical Officer, Health Department Nagpur Municipal Corporation, Dr. Vijay Dohifode, Chief Medical Officer, State TB training and demonstration centre, Dr. Deepak Selokar, District Health Officer, Maharashtra State Health Dept., Dr. Shilpa Jichkar, City TB Officer, NTEP, and Local Urban Public Health Centres in Nagpur; Dr. Kapil Aher, District Health Officer, Nashik, Dr. Bapusaheb Nagargoje, Nashik Municipal Corporation, Dr. Navin Baji, Shri. Swami Samarth Rugnalay, Urban Primary Health Centre, and Dr. Pathak, Mico Hospital in Nashik; Mr. A. S. Patil, Rural Hospital in Shirdi.

We are thankful for wholehearted support received from district Legal Services authorities across locations for legal awareness and legal aid for migrants, mainly – Justice Kulkarni, secretary-District Legal Service Authority, Nashik; Justice Deshmukh, secretary-District Legal Service Authority, Nagpur; Justice Fernandes, Secretary-District Legal Service Authority, Nashik; and other officials of District Legal Services Authorities across locations.

We are thankful to the financial institutions for their active engagement in the project to support the financial inclusion of migrant workers mainly -Mr. Piyush Sisodiya, Manager, Axis Bank, Delhi, Mr. Vinay Kumar, Manager, Bank of Baroda, Delhi; Officials of Bank of Baroda, Goa, Mr. Anand, LIC, Goa in Goa; Officials of Bank of Baroda and State Bank of India, Nashik; Mr. Sagar Khandizod, Manager, State Bank of India, Shirdi and Mr. Pravin Tayde, Manager, Bank of Baroda, Shirdi.

We sincerely thank various government departments for extending their existing services and support towards the project population, which helped immensely bring marginal migrant workers under the social security safety net coverage. We are thankful to The Commissioner, of Labour dept. Delhi; Mr. Raju Gawas, Commissioner, Labour Dept., Goa; Mr. Tulsidas Dhabolkar, Dept. of Civil Supplies, Goa; Mr. Nitin Patankar, Labour Dept. Nagpur; Dr. Ashok Thorat, Civil Hospital, Officials of Building and Construction Works Department, UTIISL (PAN Card Centre), Dr. Zakir Hussain Hospital, Setu office and Food, Civil Supplies and Consumer Protection Department in Nashik;

Also expressing gratitude to representatives of various Civil Society Organizations and Non-Government Organisations for supporting in achieving multiple objectives of the project, Mainly -

Mr. Sudhakar Chaubey, Harsil Community Foundation Trust and Mr. Vinay Dwivedi, Udichi Foundation in NCR-Delhi Region; Mr. Shrinivas Patil, LifeLine, Ms. Pushpa Satpal, Foundation Presentation Society, and Sister Grace Rodrigues, Cannosa Samajik Vikas Kendra in Goa; Mr. Vikas Patil, Sahayadri Foundation, Dr. Sanjay Lahane, Sarthak Bahudeshiya Sanstha and Mr. Akshay Dhoke, Apollo Tyres Foundation in Nagpur; Dr. Rajendra Khaire, Shri. Guruji Rugnalay, Dr. Kalpana Devhane, MVP Medical College Hospital, and Mr. Nilesh Gangurde, Birla Eye Hospital in Nashik; Mr. Sunil Nikam, Saibaba Trust Hospital, and Dr. Yashwant Palgadmal, Pravara Institute of Medical Science, Centre for Social Medicine in Shirdi.

We are thankful to NGOs who supported us for Skill Building of the project population mainly Ms. Swati Basu, Tagore Institute of Vocational Studies and Federation of Institutes and Industries in NCR-Delhi region; Mr. Azaan Sheikh, CII MCC Shramashakti Bhawan in Goa; Ms. Deepali Patil, Nari Shakti, Ms. Keren Matthew, ICICI Foundation, Ms. Neetu Mishra, Upay Foundation in Nagpur.

We are thankful to educational institutes who supported us for Legal support to project audience mainly - Dr. Shabbir Ali, The Principal, V M Salgaonkar College of Law in Goa, and Mr. Sanjay Mandovkar, NBT Law College in Nashik.

We are thankful to agencies who supported us in extending Social Security Services to the project audience, mainly -Mr. Vinay Sankhe, Goa online and Community Service Centre in Goa; Community Service Centre Disha and Siddharth Nandeshwar, Aaple grahak kendra (CSC) in Nagpur; Common Service Centre in Nashik; and Community Service Centre in Shirdi also provided their support in improving the social determinants of migrant workers.

This report would not have been possible without the contributions of team members at various project locations of Disha Foundation. First and foremost, it is the result of the vision and dedication of Dr. Anjali Borhade, Founder- Director and Dr. Subhojit Dey, Executive Director of Disha. The commitment and hard work of other team members mainly: Dr. Isha Jain and Dr. Vishika Yadav at NCR-Delhi. Mr. Rahul Vaze, Mr. Vinit Kundaikar, Ms. Nidhi and Mr. Pravin Chavan at Goa. Dr. Shankar Dapekar, Ms. Indira Khambalkar, Mr. Chetan Wandhare, and Ms. Priyanka Bondre at Nagpur Centre. Mr. Kiran Malekar, Mr. Saurabh Ghan, Mr Ravi Sanap, Mr. Paulus John, and Mr. Sanjay Gavali at Nashik. Mr. Rahul Borhade, Mr. Suresh Adhav, and Mr. Avinash Gaikwad at Shirdi.

Last but not the least, we acknowledge and appreciate the wholehearted participation of workers, migrants tribals and other communities across project locations, without their participation, our activities would not be successful. We are particularly thankful to the Shramik Mitra's (peers among migrant's) Tapas Sarkar (Cleaner from West Bengal), & Krishan Kumar (Security Guard from Bihar) in Delhi; Santosh Ram (Labour from Karnataka) & Pradeep Rajwar (Labour from Uttar Pradesh) in Goa; Lata Motghare (daily wage worker from Madhya Pradesh) & Tufaan Uikey (Labour from Chhatisgarh) in Nagpur; Binoy Paswan (Labour from Madhya Pradesh) & Rahul Kumar (Labour from Jharkhand) in Nashik; Umesh Prajapati (Worker from Uttar Pradesh) & Raju Ahirwal (Labour from Madhya Pradesh) in Shirdi for their active engagement, dedication and support to take the program at next level among thousands of migrant workers across locations.

Our Partners

We sincerely thank all our government and non-government partners and donors for their kind support to our various initiatives to serve the marginal communities



जनजातीय कार्य मंत्रालय
MINISTRY OF TRIBAL AFFAIRS
GOVERNMENT OF INDIA



NITI Aayog



Office of the Commissioner,
Labour & Employment,
Government of Goa



Fishery Department,
Government of Goa



GOA STATE AIDS
CONTROL SOCIETY

World Health
Organization, India



Azim Premji
Philanthropic
Initiatives



National Commission for
Scheduled Tribes

सत्यमेव जयते

Government of India



PARVATIBAI CHOWGULE COLLEGE
OF ARTS AND SCIENCE



बैंक ऑफ़ बड़ौदा
Bank of Baroda



e-GOVERNANCE SERVICES INDIA LIMITED



CII MODEL CAREER CENTRE



Bayer CropScience



INTEGRATED TRIBAL
DEVELOPMENT PROGRAM

About Disha Foundation

The Disha Foundation is committed to supporting migrant and other marginalized communities in India. Through its Centre of Excellence in Migration, Health, and Development, Disha has launched numerous initiatives that include direct interventions, research, and policy advocacy. These efforts aim to improve access to health services and address other critical social determinants of health, such as living and working conditions, financial inclusion, education, and livelihoods. Disha actively collaborates with local, state, and national government authorities to promote policy reforms and changes that ensure inclusive development for migrant and marginalized communities.

Key Insights and Achievements in the year 2023-24

- Successful implementation of Goa State Migration Cell in collaboration with the Labour Department Goa, reached out to 25,000 migrant workers for their inclusion in various social protection programs
- Successful roll out of National migration portal in Andhra Pradesh and Goa with support of state tribal research institutes and Ministry of Tribal Affairs. Covered 16,000 tribal families of AP and 12,000 families of Goa in the migration survey.
- Initiated capacity building of government departments and NGOs in the state of Kerala, Goa and Gujarat through Shramiksaarathi- capacity building manual for addressing needs of migrant workers
- Disha has signed a MoU with CREDAI-Maharashtra to strengthen social protection support of construction workers in Maharashtra, which includes - awareness and end-to-end handholding support to access the Building and Other Construction Worker Welfare (BOCW) scheme and its benefits, other social security schemes, financial literacy & inclusion, & need based legal support.
- Disha Foundation with the support of Godrej Properties, SMFG Grihashakti, Oberoi Realty, and in collaboration with the Labour department, Maharashtra, has started a project to support construction workers to avail their entitlements through its MRCs. The project activities include awareness and handholding support to avail BOCW registration and its benefits, financial inclusion, and social security.
- Disha has registered 53,000 workers this year which has unlocked 25 crores of BoCW funds through various welfare benefits for these construction workers.
- Disha Foundation PPSA has reached out to
 - 3589 private healthcare facilities in 6 districts of Maharashtra
 - Identified 737 health facilities managing TB patients (active)
 - Established 796 Nikshay Mitra at a private health facility for providing end-to-end.

Photographs of achievement in the year 2024, Awards

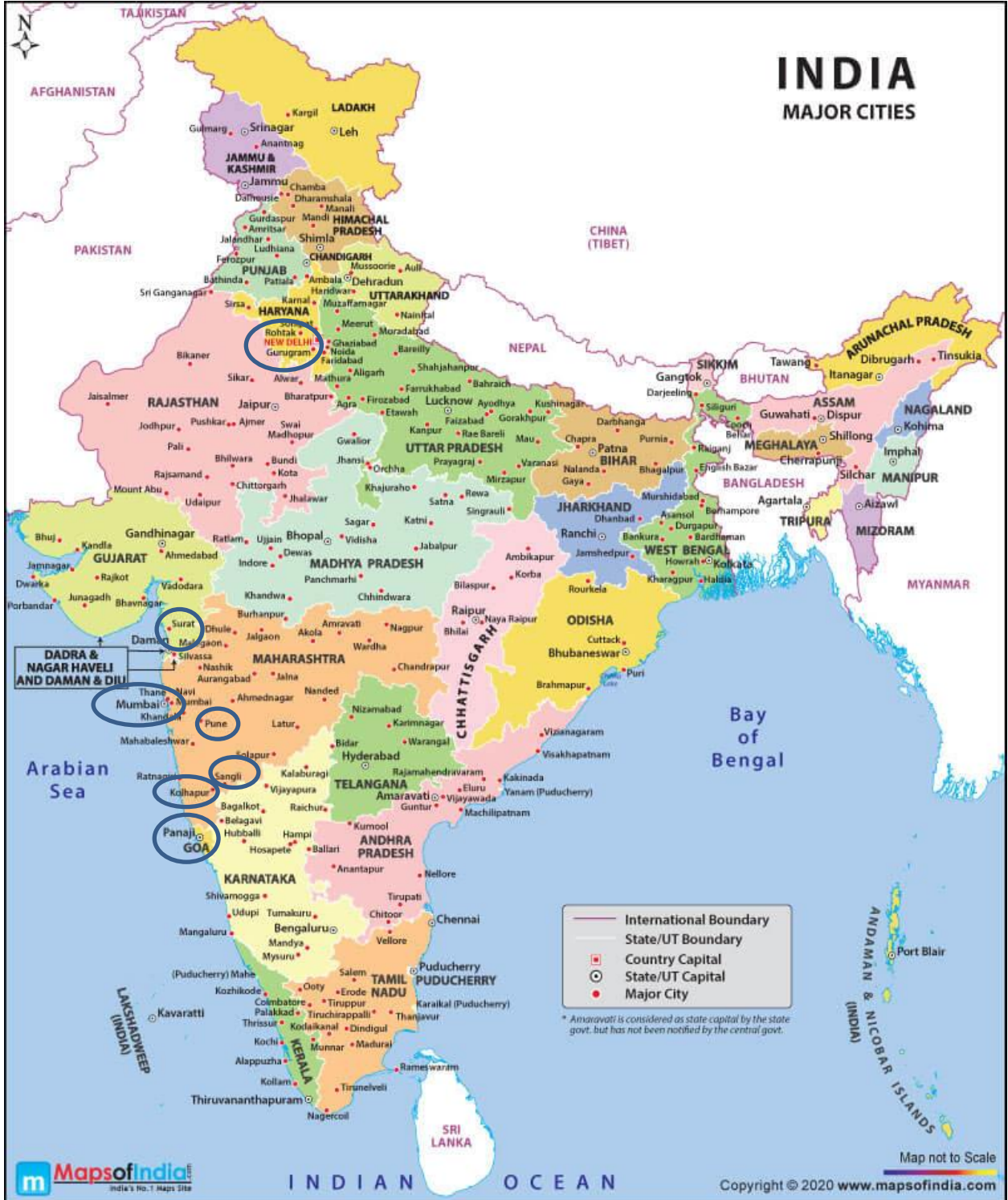
"Most Trusted NGO" of India Award by the Fortune Leadership Awards on 19th October 2024



Disha Foundation honoured as "Top 10 most impactful NGOs of the Year - 2024" by Indian Social Impact Awards an Initiative of Indian CSR Awards



Our Work Areas



Capacity Building Workshop to strengthen Social Protection and Health network of migrant workers In India

Disha foundation has developed a comprehensive **training handbook 'Shramik Saarthi'** for **capacity building of government officials and NGOs** to work proactively in the area of migrant health and social determinants **in collaboration with WHO, India office and NITI Aayog**. The handbook provides practical handholding support to address the many challenges related to labour migration and provide meaningful support to migrant workers, in line with the government's existing program and policy framework in India.

National and 6 state Workshops were held in this phase.

- **Goa National workshop held on June 10, 2023 at Panjim**
- **Goa state workshop held on June 09, 2023 at Panjim**
- **Maharashtra state workshop held on June 13, 2023 at Nashik**
- **Jharkhand state workshop held on June 15, 2023 at Ranchi**
- **Kerala state workshop held on June 20, 2023 at Kottayam**
- **Gujarat state workshop held on June 27 2023 at Surat**
- **Andhra Pradesh state workshop held on June 30, 2023 at Visakhapatnam**

Key Highlights of the workshop were from respective states:

1. Goa Workshop:

a. It was highlighted to strengthen the Goa State Migration Cell by collaborating with other departments; the welfare board should propose innovative strategies and social security for targeted inclusion of migrant workers in the construction welfare board and other schemes for unorganized sector workers (including mass awareness and outreach)

b. Special emphasis should be given for Ayushman Bharat scheme- ABHA card, one nation one ration card, and TB treatment for migrants

c. There should be proper interstate collaboration among Goa and other states, mainly Jharkhand and Odisha to set up a mechanism to provide protection and entitlements during migration period (preferably among labour and tribal departments)



Goa Workshop

2. Maharashtra Workshop:

- a. Migration support project, Nasik which was initiated in Peth and Trymbakeshwar block of Nasik was highly appreciated. It was proposed to replicate Migration support project in other districts of Maharashtra.
- b. Targeted inclusion of migrants in ICDS, TB, and Ayushman Bharat scheme should be emphasized.

3. Jharkhand Workshop:

a. There should be inter-state coordination to address interstate migration from Jharkhand. There are already some efforts being taken by Jharkhand labour department, such as signing MOU with destination states to address needs of their migrants.

b. Facilitating benefits of various development schemes for migrating families: Involvement of frontline workers is recommended such as ASHA worker, Anganwadi worker, or promote new human resource cadre for outreach and handholding activities for tribal department's various programmes for better inclusion of migrating tribals

4. Kerala Workshop:



Group photo at MGU, Kottayam

Kerala,

- Targeted focus of inclusion of maximum workers in Awaz- health insurance scheme
- Implementation of panchayat level action plan for Guest workers (migrant workers), and necessary support for capacity building of panchayats
- Special focus to address substance abuse among migrants- joint plan by panchayat and health department
- The migrant welfare board should help in establishing institutional mechanisms for inter-state coordination specially with source states' Labour and Tribal department- Madhya Pradesh, Jharkhand, Odisha, Bihar, West Bengal, Uttar Pradesh
- Need to devise special strategies of information, education and communication (IEC) in the local languages of migrants to avail the existing services for them in

5. Gujarat Workshop:

Developing draft city action plan for migrant health, which includes following aspects -

1. Collaboration between NGOs, Government officials, academicians etc and forming network to create a collaborative plan where information can be passed for vulnerable areas and the workforce can be contributed effectively.

2. Examine successful programs from other regions and sectors that have effectively addressed migrant issues. For instance, the workshop highlighted the successful TB control program. This program's strategies and methodologies should be studied and adapted to the context of migrant integration. By identifying and incorporating best practices, Surat can develop more efficient and effective interventions to support migrants.



Group photo at Surat

3. To establish a specialized team comprising representatives from the Surat Municipal Corporation and relevant NGOs. This team should focus on addressing specific migrant-related issues. By working collaboratively, the team can pool resources, expertise, and knowledge to develop targeted interventions and programs. Regular meetings, joint assessments, and joint monitoring of initiatives will help ensure a coordinated approach and maximize the impact of efforts.

6. Andhra Pradesh State Workshop

a. Strengthening of State Interstate Migrant Workmen's Act – Involvement of Union Labour Ministry with other ministries to work in coordination.

b. Inclusion of migration specific data in the existing government data sources such as the regular surveys conducted by specific ministries and the national census.

c. Based on recently collected data of migrants, the action plan to be developed for health and protection of migrants led by health, tribal and labour department jointly

Conclusion

These workshops serves as a base for developing model for inclusive health and social protection for migrant workers. It provided valuable insights into the challenges faced by migrants in various states. It emphasized the importance of integrating migrant workers welfare into existing programs, highlighting the need for generating migration data, registration and tracking of migrants, and creating awareness among migrant workers about available health and social protection services. It also recognized the significance of mother and child health, immunization programs, and occupational health awareness for migrant workers. Overall, the workshop facilitated knowledge sharing, networking, and the development of an action plan to strengthen the health and social protection network for migrant workers.

PILOT PROJECT

Addressing Health and Social Protection Needs of Diamond and Textile Workers in Surat, Gujarat, India

Project Introduction

Surat city is home to about 41.76 Lakh migrant laborers (from 21 states of India and also from 33 districts of Gujarat), about 60% of the migrants work as contractual laborers and daily wagers¹.

In Surat, workers face numerous psychological problems as reported by those with more experience in the diamond and textile industries like:

- Workers work 12-hour shifts seven days a week
- High work pressure and occupational stress are more prominent issues contributing to psychological problems and mental health issues among skilled workers².

To solve job-related problems and create a better working environment, acting with urgency is the right course of action. Thus, a pilot intervention awareness program for workers in Surat in the first phase was implemented with CSR partner SMFG Grihashakti. The project target group will be industrial workers of Surat. **The preliminary study was implemented from 10th February 2024 to 10th March 2024.**

Project Highlights

- 1. Internal collaborative Meeting between Urban Health and Climate Resilience Center of Excellence (UHCRCCE)**, which is a non-profit trust formed by Surat municipal corporation to address urban health issues; and DISHA Foundation for finalizing Correspondence with below agencies -
 - The Commissioner, Surat Municipal Corporation's health department regarding project partnership for health camps on screening through national health programs, referral services, and continued treatment care for textile, diamond, and other migrant
 - Southern Gujarat Chamber of Commerce and Industry for onboarding industry owners for sustainable support to our proposed project; permission to conduct activities in the premise of industry, mainly for access to workers.
- 2. Meeting with Southern Gujarat Chamber of Commerce and Industry**

Disha Foundation with the Urban Health and Climate Resilience Centre of Excellence (UHCRCCE), Surat conducted a meeting with the members of the Southern Gujarat Chamber of Commerce and Industry.

¹Patel, D.V. and Behera, K.C. *Diamond City surat's informal Labour Markets*. Available at: https://www.iimb.ac.in/turn_turn/diamond-city-surat-informal-labour-market.php#:~:text=Background%3A%20The%20Diamond%20city%20of,58%25%20of%20its%20total%20population

Summary of the meeting discussion

- Disha Foundation briefed about the kind of work that Disha Foundation is doing and discussed the concept behind the project and the long-term benefits of the project to the workers.
- The project proposal was explained regarding Health Check-ups and social welfare schemes.
- The need for partnership was discussed with SGCCI as they are in direct contact with the employers in the industry and how they can be beneficial for business, employers, and workers
- Dr. Vikas Desai Technical Director of UHCRCE addressed the Chamber and briefed the support that UHCRCE can provide especially sustainable government healthcare support for workers
- The chamber officials welcomed the project proposal and agreed to the activities. Chamber officials especially emphasised the need for Social protection schemes awareness and registrations of workers. Chamber officials suggested conducting detailed meeting on 12 February for the finalisation of the activities.



Pic

Pic of meeting with SGCCI chamber officials in Health and Wellness Expo, Surat

3. SGCCI meeting on 12th February at SGCCI office, Surat

The detailed presentation of the program was given by Dr. Anjali Borhade along with the preparations of the insights given by the SGCCI Officials.

The roles of the organizations were discussed and agreed by all stakeholders in detail as described below-

Role of SGCCI	Role of Disha	Role of UHCRCE
To Liaise with industries for their active participation and enable their workers to access in the project activities	Raising funding for the project	Liaisoning with the Southern Gujarat Chamber of Commerce & Industry (SGCCI)
To review the activities and provide need-based inputs to strengthen it.	Technical support for the content of the project activities	Liaisoning with local health authority (SMC health department).
To develop this project as a best practices model and project this initiative at the national level among the communities of chamber of commerce and industries	Implementation of the project activities including planning and documentation	Technical support for the implementation of intervention activities.
To provide office space for this initiative as a collaborator of the project		

Conclusion of the meeting:

- MoU to be signed among Disha, SGCCI, and UHCRCE for the sustainability of the project. MoU Draft to be shared by Disha.
- Meeting with the employers to be planned and with the Industrial Committee detailed discussions about the activities in their industries
- As per suggestions of SGCCI, Generic Occupational safety training can't be conducted, it needs to be customized as per job roles of the workers in different departments, hence assessment is essential, and training can be designed based on the assessment results. However, the below activities can be done after the employer's meeting in the industries where we get approval.
- Inclusion of the workers in health and social welfare schemes
- Health-Checkup Camps for primary health checkups
- First Referral can be nearby UHC/ Civil/ SMIMER
- IEC distribution in the Health Camps
- Benefiting approximately 1000 workers in the 1st phase i.e. in a pilot project
- Creating Peer Educators to create awareness in health camp participation and social scheme awareness.
- Worker's Welfare Center set up was planned for the longer project

Action taken:

1. MoU draft prepared and shared by Disha with UHCRCE and SGCCI
2. Draft pamphlets are prepared for awareness and services of the project during camps



Pic of meeting with SGCCI chamber president and other officials in SGCCI office, Surat

4. Meeting with Deputy Health Commissioner Surat Municipal Corporation

Date & Venue- 14th Feb 2024, SMC Office Muglisarai Surat

Summary of meeting -

- Support from the SMC health team in organizing health camps near the site of the Industrial Area
- Health Camps planned for the month of March
- Discussion of the social and health schemes
- Discussion on organizing training of the Corporation Health Team before the Camp
- The health mela stalls shall include the National Health Program, Health check-ups will be done for below -
 1. TB
 2. HIV/AIDS Prevention
 3. Vector Born Disease – Malaria, Dengue etc
 4. Non-Communicable Diseases – BP, diabetes
 5. Primary Health Checkup
 6. Social Benefits (Awareness and registration for ABHA and Ayushman Bharat scheme).

Ground-level action taken by the Disha team so far:

Till the SGCCI plan gets operationalized, our team in collaboration with UHCRCE has started visits to UMRA Urban Primary Health Center and Lakeview Aanganwadi, which is near the textile industrial area, to tap the workers for project activities.

- A questionnaire is prepared consisting of demographic details of the workers and their needs mentioned. Questions related to basic assessment of occupational health hazards, health checkups, and awareness in the context of health and social welfare schemes. (Detailed methodology and approach for data collection is mentioned below and questionnaire is attached)

- 480 Workers are already screened for health and social welfare schemes. Out of which 30% of the workers were having the benefit of socio-health schemes.
- Awareness for health and social welfare schemes benefits were provided to 200 workers Industry-wise/Industrial area-wise campaigns to inform, involve, and issue the socio-health benefit cards of migrants/workers/industrial workers.

The questionnaire was filled out daily and all the data was compiled. Once the compilation was done data Analysis, Inference, and Documentation were done. The analysis and Inference helped in developing findings and conclusions.

Addressing Social Protection Needs of Construction Workers

Disha Foundation with the support of various CSRs - Oberoi Realty Limited, Godrej Properties, SMFG Grahshakti and in collaboration with CREDAI-Maharashtra and Labour department, Maharashtra started a project in 10 cities of Maharashtra - Nashik, Pune, Kolhapur, Sangli, Satara, Ratnagiri, Sindhudurg, Ahmednagar, Navi Mumbai, and Chhatrapati Sambhajnagar to support construction workers to avail their entitlements.



The Inauguration of SMFG Grahshakti CSR Supported Project in Kalyan at Pawshe Construction Site.

Methodology and Approach

Based on Disha's 20+ years of experience, a need assessment of workers was done to understand their various needs related to awareness and registration in BoCW and Other Social schemes which include -

- Health service need and utilization like health check-up camps,
- Awareness and coverage of social welfare schemes like ABHA, E-shram, PMAY etc.
- Awareness and handholding support to avail BOCW registration and its benefits
- Awareness and coverage of legal-aid services
- Awareness and coverage of financial literacy and financial welfare schemes like PM Jan Dhan Yojana etc
- Information Education and Communication (IEC) with workers

Strategies Planned for the implementation of the project:

- Awareness sessions for small contractors were conducted to register them to Labour Department.
- Most of the awareness sessions were planned at places with high worker density like at labor nakkas, Road junctions to make workers aware of BoCW schemes, it benefits other government schemes

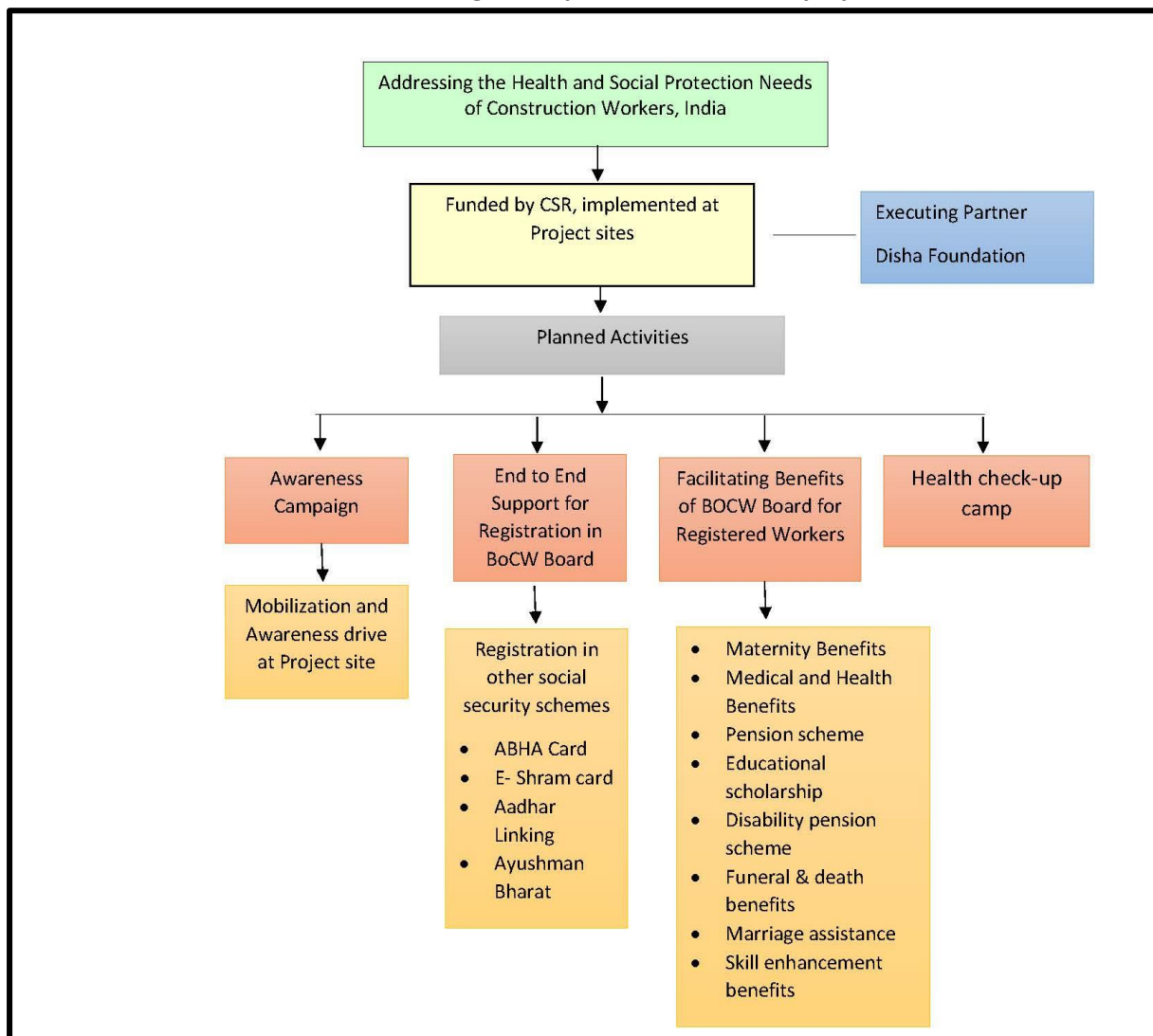
- Our team also coordinated with Labour commissioner & labour officer at the district level for the registration of labour who have completed 90 days of work under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) – Maharashtra.

Community Level awareness and empowerment

The project team also planned activities/sessions for project beneficiaries on topics such as the use of available services through the BoCW welfare board. The training was a mix of theoretical and practical sessions for better understanding. Real-life situations were depicted through role play and the participants were encouraged to reflect on the depicted situations. Activities were focused on:

- Linking socio-economically vulnerable families to protection assistance such as documentation for Welfare schemes.

Flowchart showing the implementation of the project



Programme and Activities under Social Protection Needs of Construction Workers

BoCW Awareness and Registrations drive

The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act or BOCW Act came into force in 1996 to keep vigilance over the working conditions of construction workers. The main objective of the BOCW Act is to regulate the conditions of service and the employment of BOCW Workers and to provide for their safety, health, and welfare measures. BOCW registration provides construction workers access to a range of welfare benefits.

Disha foundation has been conducting awareness programs on BOCW Registration at community level in various project locations for the Construction workers – including local and migrant workers.



BoCW registration and awareness program at, Pimpalwadi Gram Panchayat, Shirdi



Awareness and Registration programs on BoCW scheme at Labour naka and construction site, Goa



Awareness and registration programs on BoCW scheme and BOCW card distribution at Pawshe construction site workers in Kalyan construction site



Awareness and Registration programs on BoCW scheme at construction site in collaboration with Nashik Metro

Social security awareness programs were organized by Disha Foundation at construction sites, labor nakas, slum areas, residential areas, and gram Panchayat to create awareness workers in the unorganized sector about various social security schemes. The project team has been liaising with government officials and establish Linkages for social security schemes of government and provide information on social security schemes. We have also established Common Service Centres, local NGOs, and government departments to implement this program. Disha Foundation provided information on social schemes like Social security services:

- ABHA Card
- E-shram
- Aadhaar Card
- Ayushman Bharat Card
- Register in Shram Gaurav etc. services were provided.



Social Security e-Shram scheme and ABHA card at Nashik and Goa respectively.

Financial literacy

Financial literacy awareness sessions were undertaken in association with employers for major worksites to raise awareness about government schemes like Jandhan Yojna, PM pension scheme, Berozgaar Bhatta, etc. Workers were provided with information on how to transfer money both intra-state and inter-state. We have also tied up with financial institutes – Bank of Baroda, State Bank of India, Muthoot Finance, to provide financial support to set up small-scale businesses of migrants in all project locations. The sessions were designed to provide financial literacy and financial support to the workers in both urban and rural areas.

Following information is provided through financial literacy programs:

1. Opening a Bank account
2. Money Transfer
3. Savings and avoiding unnecessary expenses
4. The importance of savings
5. Business development training
6. Getting financial support from a bank



Passbook distribution at Nashik



Pradhan Mantri Jan Dhan Account Bank Account opening camp, Goa



Distribution of PMJDY passbooks among the workers at the construction sites

Legal Aid Awareness

Disha Foundation, in collaboration with the District Legal Services Authority, has created a legal support centre with the help of a small legal team. Disha manages and settle multiple legal cases related to wage and labour exploitation. Small group sessions are also leveraged to conduct legal awareness sessions. Various support is secured from local government colleges in different project locations to conduct awareness sessions and disseminate accurate information.



Legal Aid awareness session with self-help groups, Nashik



Legal Aid awareness session at Nashik



Legal Aid awareness session at Goa

Health Camps:

Disha works on providing access to health care services, awareness on health issues related to various health issues faced by migrant workers. Health camps are conducted in coordination with various NGO & PHC's wherein workers are given awareness about Infectious diseases like TB, HIV, etc., Occupational safety, general hygiene and sanitation, women health, etc.

Disha team also provides information on governmental health insurance schemes, linking with those schemes, information on government health facilities, how to access those facilities etc. Across location we supported local healthcare facilities in arranging health check-ups. General health check-ups (including BP, sugar, ECG, etc.), eye check-up, HIV testing, TB screening (with chest X-ray, sputum testing), free distribution of multivitamins, also expert guidance from doctors on CAB, etc. were undertaken during these health check-up camps.



Conducted onsite Health awareness programs at construction sites in Goa



Conducted Health check-up camps at Peth and Trymbak block, Nashik



Conducted Health and Eye check-up camps at Oberoi Realty's Thane, Goregaon Mumbai

Numbers at a Glance

Achievements of the Project	FY 23-24
Number of workers who received awareness training for social entitlements	83923
Number of workers who received awareness training for financial literacy	73788
Number of workers who received access to legal aid awareness	73678
Number of total workers outreached	127413
List of workers received BoCW registration card & Safety Kits	68883
Workers who were already registered under BOCW received additional benefits - Under BoCW Schemes	547
Newly registered workers received additional benefits of BOCW	0
list of workers registered under BoCW scheme	47648
list of workers registered under non-BoCW scheme	68883
Number of workers ho received post-employment counseling	23927
list of workers opted for Pancard +bank accounts	38900
Number of workers registered on ShramGaurav	68265
Number of community facilitators trained	2243
Potential government fund unlock through - BoCW Registration & BoCW Schemes (in INR)	13,82,31,0654
Potential government fund unlock through - non-BoCW Registration (in INR)	13,77,66,00,000

Patient Provider Support Agency (PPSA) Maharashtra

The National Strategic Plan (NSP) for TB elimination (2017-25), advocates the strategy of **'going where the patients go'** and highlights the importance of engaging private sector to improve the standards of TB care. There are significant gaps across the patient care cascade in the private sector on account of under reporting, diagnostic delays, irrational and non-standardized regimens and catastrophic health expenditure to patients. Considering the gaps, Government of Maharashtra has engaged Disha Foundation for implementation of Patient Provider Support Agency (PPSA) under NTEP in the 6 districts of the Maharashtra that is Nanded MC, Latur, Parbhani, Jalgaon MC, Dhule MC and Nandurbar. PPSA works as an interface agency between public and private sector and aims to address above-mentioned gaps through engagement with private health sector.



PPSA Project Sensitisation in District TB Forum Meeting in presence of Hon. Collector, CS, DHO at Parbhani

Overall aim of PPSA is to **“Promote Standards of TB Care in India (STCI) and Support NTEP in achieving Universal Access to TB Care (UATBC) in Maharashtra State”**.

PPSA is giving end-to-end NTEP TB services package to the patients seeking care from private sector implemented through Disha Foundation with following important objectives-

1. Advocacy with Private sector in Maharashtra for active participation in PPSA and Improve TB Notification from private sector
2. Behavioural change communication among private practitioners regarding their ethical duty for TB case notification and successful management
3. Provide prompt and responsive mechanism of diagnostic testing through Government NAAT/C&DST Labs for TB Patients from private sector as a part of Universal DST
4. Free NTEP treatment offer to private sector patients

5. Adherence support through counselling, ICT adherence tools for the private sector notified patients in concurrence with Private Practitioners
6. Public Health Action for notified TB patients from private sector like DST, HIV, DM testing, contact tracing, default retrieval
7. Linking patients for DR TB services under NTEP
8. Linking patients to social support schemes like Nikshay Poshan Yojana



Private Practitioners engagement

Innovations

- Nikshay Mitra: Use of existing private health care worker of private health facility as a nodal person for all TB related activities like notification, public health actions, adherence and social support. The designation given is “Nikshay Mitra”, which means friend in TB Elimination.
- Incentive based model for cost effectiveness, quality and sustainability
- Promotion of TB Care Standards along with behavioural change among private sector to improve ownership in TB Care
- Dedicated PPSA Field Officers and SFT Agents for each PPs as a single point of contact and problem solving.

Achievements of Disha PPSA on Important Programme Indicators:

Disha Foundation PPSA have reached out to 3589 private health care facilities in 6 districts of Maharashtra, identified 737 health facilities managing TB patients (active) and established 796 Nikshay Mitra at private health facility for providing end-to-end NTEP services to TB patients managed by them. Nikshay Mitra is responsible for carrying out NTEP activities at private health facility and they are being given incentives for the work done through PPSA. Following tables reflects performance of Disha Foundation PPSA in these 6 districts:

Notification performance April 2023 to March 2024

District	Target As Per MOU	Achievement	%
Dhule MC	660	943	143%
Jalgaon MC	1597	1537	96%
Nandurbar	1363	1290	95%
Latur	1174	1492	127%
Nanded MC	1236	2471	200%
Parbhani	539	869	161%
Total	6569	8602	131%

Data Source: Nikshay Diagnosis and Current Cohort of private sector notifications in April 2023 to March 2024

Key Indicator performance (April 2023-March 2024)

District	% UDST of all TB cases (Target-50%)	% Available Bank Details for NPY (Target-70%)	% HIV Known Status (Target-90%)	% DM Known Status (Target-90%)	% Contact Tracing (Target-90%)	% Treatment Success Rate (Apr-2021 to Mar-2022)(Target-90%)
Dhule MC	28%	89%	98%	97%	89%	90%
Jalgaon MC	46%	87%	100%	99%	97%	93%
Nandurbar	42%	93%	97%	94%	93%	84%
Latur	31%	90%	99%	95%	94%	92%
Nanded MC	59%	89%	97%	94%	91%	90%
Parbhani	49%	92%	99%	98%	99%	93%
Total	43%	90%	98%	96%	93%	91%



Nikshay Mitra Capacity Build cum Appreciation Program
Addressed by CTO



Nikshay Mitra Trainings

X-RAY OUTSOURCING PROJECT

Introduction:

Government of India has adopted many important strategies for early diagnosis and treatment of TB patients and to control TB. One of the important step taken is to implement revised diagnostic algorithm. All presumptive TB cases offered sputum microscopy and X-ray simultaneously. Considering X-ray as more sensitive tool for screening of TB cases, x-ray test offered upfront for presumptive TB cases and all showing any sign of TB on X-ray will be offered CBNAAT testing. This will improve sensitivity and specificity of diagnostic algorithm and help is early and accurate diagnosis of TB.

Though X-ray tests are important tool for screening of TB cases, they are issues with accessibility of them at Government settings. The availability of x-ray facility is limited and wherever available there are issues with availability of technician, radiologist for reading, which lead to delay in reporting. So it was been proposed to utilize private x-ray facilities for the x-ray testing of presumptive TB cases, which have decentralized presence in the field. It is been approved by NUHM and Disha Foundation has been involved under NTEP Innovations scheme to work as interface between NTEP and Private x-ray centers to provide x-ray tests to presumptive TB cases.

Geographies Covered:

Area of Nagpur Municipal Corporation.

Mechanism of X-ray test support for presumptive TB cases under the project

Under this project, presumptive TB cases, who have been identified at health posts or through health camps are referred to the closest private lab facility or mobile x-ray unit that offers X-Ray tests. X-ray test is provided free of cost to the presumptive case at the private lab facility or mobile x-ray unit and the patient will be further linked to CBNAAT lab by NTEP Staff and PHI for diagnostic work up by NTEP if x-ray is suggestive of TB.

A voucher system is used under this project. Vouchers are given to NTEP, who in turn gives to Health Posts and Staff of Health Camps, who will refer patient for a X-ray test. This voucher system is used by patient to avail free test and the X-ray facility to get test amount reimbursed by implementing us.

Operational Plan for X-ray Outsourcing from Private Sector

Identification and Enrolment of Private X-ray facilities:

Private X-ray facilities are identified and enrolled under project near each health post in coordination with NTEP so that presumptive TB cases will have easy access for X-ray and there will be improved utility of the service. Each X-ray facility is sensitized about the initiative and flow of patients and negotiated rates are fixed. Their bank account details are collected at the time of enrollment along with explaining the payment procedure. Mobile portable x-ray units are engaged to provide this facility at health camps organized by Municipal Corporation.

Sensitization of Health Care Workers:

NTEP has sensitized MOs and health post staff on linkage with private x-ray facilities, patient flows and voucher management.

Flow of Patients and Voucher Management:

Screening workflow utilized as per NTEP guidelines. Presumptive TB cases identified are offered X-ray testing through the project. A voucher system is used for linking patient to X-ray facility. Each PHIs/HP is given free x-ray vouchers, which will be in duplicate. One copy is given to the patients with details of the x-ray facility linked and one copy is kept with the PHI/HP. Voucher have mention of free services. At the end of each month, team submits their copies of used voucher to their supervisor.

Voucher Validation and Payments to Private X-ray Facility:

All vouchers are validated using the data from duplicate copies of issued vouchers, patient details from PHIs/HPs and X-ray reports from the facilities. All records of validated vouchers are maintained and payment against validated vouchers are made to the X-ray facility.

Recording and Reporting:

Disha Foundation staff are responsible for management of records related to voucher issue, utility and validation along with records of the patients. All screened positive on X-ray to be reported to NTEP staff for further action.

Output of X-ray Outsourcing Project in the quarter:

Sr No	Indicator	Achievement
1	Number of patients underwent free x-ray testing in the August 2023 to Feb 2024	5436
2	Number of Patients tested positive on x-ray test in the August 2023 to Feb 2024	499
3	Number of Camps where portable x-ray facility provided during the quarter in coordination with NTEP	39



Disha Foundation got Certificate for recognition for Innovations and Best Practices for Human Resource Management in National Conference for PPSA cross learning, New Delhi.

Disha as Centre of Excellence in Migration, Health, and Development

Tribal Research Survey

The Tribal Livelihood Migration Survey, focuses on understanding the migration patterns, reasons, employment sectors, migration routes, and challenges faced by tribal communities in Goa. Disha Foundation, started with the survey in 3 states Andhra Pradesh, Goa and Maharashtra in 2023. In Andhra Pradesh about 16 197 tribals were surveyed, in Maharashtra about 6000 tribals were surveyed in Peth and Trymbak block of Nashik and in Goa survey included 10,471 households, encompassing approximately 41,884 people, in the talukas of Quepem, Sanguem, Canacona, Dharbandora, Salcete, and Ponda by the end of June 2024.



Team Disha Foundation at Tribal Research Institute, South Goaduring Capacity Building Training Program

The survey began after receiving of an authorization letter from the TRI Director, of respective states. To initiate the project, the Disha Foundation conducted extensive awareness campaigns and advocacy meetings across various educational institutions. The aim was to recruit essential manpower, including enumerators, data entry operators, and data quality check managers, necessary for fieldwork. Eligible candidates were interviewed at the Tribal Research Institute by the Disha Foundation, where team conducted interviews for selection and training to prepare them for the field tasks.



Capacity Building Training Programme on Data Collection for Tribal Livelihood Migration Survey in Goa

Capacity Building Training Programme were conducted the recruited manpower. This program aimed to elevate their performance by refining their data collection skills, deepening their comprehension of tribal livelihood migration dynamics, and highlighting ethical considerations crucial for effective fieldwork. The training sessions were precisely designed to equip participants with the necessary tools and knowledge required to navigate the intricate aspects of tribal migration research and ensure the integrity of data collection processes.

Main Findings

Goa Tribal Migration Project Findings

Goa is home to three tribal groups: Gawada, Kunbi, and Velip, which are further divided by religion into Hindu and Christian populations. The survey identified Hindu Velip and Kunbi settlements in Morpirala, Barcem, Gokuldem, Cavorem, Shristhal, Cotigao, Poigunim, Netravali, Rivona, Molcornem, and Bati. In contrast, Christian Gawda settlements were found in Caremol-Molcornem, Velim, Devlamol-Molcornem, Nagvem-Molcornem, Pattem-Balli, Vaddem-Curdi, Cargal-Xeldem, Godgal, Bamnabhat, and Chinchiwadi-Ambaulim, Velim, Ambelim.

AP Tribal Migration project findings:

Of the total 16,167 tribal migrants from the state of AP, we find predominantly male migrants, i.e 14,301 who fall into 21-45 age groups (75.1%). The migrants below the age of 20 years constitute 12.38%. Of the 8 ITDAs covered, tribal migrants from 3 ITDAs, i.e Seetampeta ITDA, Parvatipuram ITDA and Paderu ITDA constitute 94.60%. This enumeration covered 28 tribes of which 6 are PVTGs. Although the total number of tribes in the ST list of Andhra Pradesh show 34 tribes, names such as Andh, Bhil, Gond, Hill Reddi, Reddi dora and Pardhan are not present in Andhra Pradesh state.

Tribe-specific aspects of migration can be projected. Population each tribe and number of migrants among them. We can observe that migrants from specific ITDAs engage in certain sectors of work. Migrants from Seetampeta engage in agriculture operations, Poultry among Parvatipuram ITDA migrants, Construction among Paderu ITDA migrants, Cash crop(tobacco and chilli) operations among Chintoor ITDA migrants, Agricultural works among K.R.Puram ITDA migrants and the like. Reason underlying such occupational patterns and specific issues pertaining to migrants can be presented.

Among the hunter-gatherer tribe of Chenchu it is rare to find husband and wife separately. However, this study shows that there are more women migrating as compared their men.

Research and Policy Advocacy

- Disha has emerged as a credible organisation in migration and research at national level. We are engaged at state and national level with various government and non-government agencies.
- National Centre of Excellence (COE) in Migration, Health and Development, supported by Ministry of Tribal Affairs and NITI Aayog at Disha foundation is working with migrants' workers on the issues of public health, livelihood and sustainability.
- Our COE is working with MoTA and state governments for execution of MoTA led ShramShakti – National Migration Data Repository and ShramSaathi - Information manual for empowerment of tribal and other migrant workers to access government social security programs before and during the migration for livelihood, which may be seen via <https://youtu.be/t6PBPJNsu3w>. The live portal may be seen at <https://shramshakti.tribal.gov.in>.
- Currently, we are in process of migrant worker's data collection in Maharashtra, Goa, Jammu and Kashmir, Andhra Pradesh and Odisha.
- Ministry of Tribal Affairs (MOTA) and Ministry of Tribal Development Maharashtra State has initiated India's first of its kind Tribal MRCs (Migration Research and Resource Centres) backed by digital ecosystem including mobile application – ShramGaurav and helpline where Disha is lead agency for technical support and operation of the Center
- Disha Foundation was part of the NITI Aayog's CSO Sub-committee for migrant workers, during COVID times to draft national policy for migrant worker's rights and welfare
- Disha is valued partner of World Health Organisation at India and at Global level in terms of developing first world report on migrants' health, interventions for migrants and capacity building of civil societies in India.

Celebrations by Disha round the year

Shramik Mitra and Shrama Sathi Award - 1st May International Labour Day

Disha Foundation celebrates International Labour Day- 1st May 2022 through 'ShramGaurav- Shramik Mitra' awards. Disha has taken a small step towards recognising and honouring the contribution of unorganised sector workers in India's economy. Shramik Mitra and Shrama Sathi Awards were given to peer educators identified by Disha Foundation. Also, other BOC workers, industrial workers, municipality workers were also facilitated during the program. Various union leaders, organizations and community leaders attended the program.

SHRAMGAURAV ShramikMitra Award-2023

Message

I am very pleased to express my thoughts on the eve of the 'Shram Gaurav-Shramik Mitra' awards initiated by Disha Foundation - a small step towards recognizing and honouring the contribution of unorganized sector workers in India's economy. Workers in the unorganized sector constitute about 93% of the total work force in India. As per Government of India statistics, the unorganised sector contributes almost 50% of the total GDP of India. Disha Foundation has been working for the holistic development of migrants and other workers in the unorganized sector, for last 2 decades. Millions of workers have been associated with Disha Foundation since 2002. Every worker who is being honoured today has been associated with Disha; with little facilitation and support, they have made visible difference in their lives. They started their journey as a daily wage worker or unskilled worker and today they are successful skilled workers and even contractors; some have started their own business and have also helped others to start their businesses, some of them brought up the issues faced by the workers such as wages exploitation, wage theft; some of them are supporting other co-workers for skilling, job support and even for inclusion in various social security schemes. Each of these workers' journeys have been outstanding! These workers have played a significant role of being the 'Change Makers' in the lives of thousands of workers. I firmly believe that these awardees will be a role model for their communities to carry on the legacy of 'Change Makers'. Heartiest Congratulations to all the awardees!
Happy International Labour Day to all our workers...our City Makers... Our Nation makers!
- Dr. Anjali Borhade-Dey
Founder President
Disha Foundation

International Labour Day - 1st May 2023

DISHA FOUNDATION
presents

SHRAMGAURAV
ShramikMitra Award -2023

Award Ceremony-2023



ShramGaurav Awards 2023 at Goa



ShramGaurav Awards 2023 at Nashik

International Yoga Day-21st June 2023

Introducing yoga to the workers and youth can be particularly beneficial as it helps them develop healthy habits and coping mechanisms from an early age. By organizing this event, organization played an instrumental role in spreading awareness about yoga and its positive impact for individuals and community as whole.



International Yoga Day celebrated at various tribals schools in Goa



Celebrating International Yoga Day with tribals in Nashik

Disha Foundation unites communities on the Independence Day celebration

The Disha Foundation organized an Independence Day celebration at various project sites mainly comprising tribals, workers, a community leader among domestic workers,, along with the team Disha Foundation where program manager emphasized the power of collaboration for holistic development. The celebration revolved around the 'Azadi ka Amrit Mahotsav' theme and featured various activities. This event brought the labor community together, fostering a sense of belonging and pride in their shared heritage. It celebrated India's journey to independence and encouraged community participation and empowerment, highlighting the essence of unity, diversity, and progress in India.



Independence Day Celebrations at Goa



Independence Day Celebrations at Nashik

International Women Day – 8th March 2024

On the occasion of International Women's Day, Disha Foundation celebrated Women's Day by honouring women workers contribution in labour market and economy. The focus of the event was to ensuring they have access to necessary benefits and support systems. During the event, a talk was conducted emphasizing the importance of hygiene. The discussion covered various aspects of personal and workplace hygiene, highlighting its significance not only for physical health but also for mental well-being.



Hirakani Awards, Nashik



Women's Day celebrations at Shirdi



Women's Day celebrations at Goa

JANJATIYA GAURAV DIWAS CELEBRATION 15- 25 NOVEMBER 2023

MAHARASHTRA AND GOA

On the birth anniversary of Bhagwan Birsa Munda, Janjatiya Gaurav Diwas was celebrated by Disha Foundation. Awareness programs were conducted at various remote tribal areas of Maharashtra and Goa state with respective Tribal communities; along with various camps were organised to facilitate access to government programs and schemes among these tribal communities.

Disha Foundation's team **successfully mobilized 520 tribals** and **provided various benefits to 182 tribal beneficiaries** under different welfare schemes through various camps during the celebration of Janjatiya Gaurav Divas , as described in below table :

Table 1: Various camps for inclusion of Tribals in Government schemes during the celebration of Janjatiya Gaurav Divas in Maharashtra and Goa

Scheme Name	No of camps	Beneficiaries in Awareness camps	Registered Beneficiaries during the camps
BOCW	7	190	84
ABHA	3	171	24
Aadhar Card	1	31	10
e-Shram	2	36	5
PM-JAY	2	50	36
PM- Vishwakarma (in Goa)	1	42	23
Total Beneficiaries		520	182

CELEBRATIONS IN MAHARASHTRA – PROGRAM DETAILS

15th November 2023

1. On this day, the Disha Foundation celebrated Janjatiya Gaurav Diwas at the Municipal Public Hall in Gharkul Chunchale, Nashik. Disha organized and conducted awareness sessions on government schemes, with a particular focus on raising awareness about Building and Other Construction Workers (BOCW) schemes among tribal workers.

Outcome of the program:

- 30 tribal participated in the program.
- Documents verification was conducted for 12 tribal who are construction workers to enrol them in the Maharashtra Building and Other Construction Welfare Scheme.



Disha Foundation conducted awareness sessions on Government Schemes among tribal workers.

2. Continuing celebrations of Janjatiye Gaurav Diwas on 15th November 2023 at Grampanchayat Kharval, Talula Trimbakeshwar, Nasik Disha Foundation conducted awareness sessions on the Forest Rights Act (FRA), 2006, for tribal communities. Additionally, awareness sessions were held on the Legal Services Scheme 2015. Information on the Building and Other Construction Workers (BOCW) schemes and their benefits was imparted to tribal workers in Nasik.

Outcome of the program:

- 29 tribal participated in the program, and 22 tribal who are working as construction workers were enrolled in the Building and Other Construction Welfare (BoCW) Board.
- They are now entitled to 12+ concrete benefits of the BoCW Board, including skill development, health and accidental insurance up to 2 lakhs, and family benefits such as scholarships for children's primary through higher education, and financial assistance for the marriage of daughters, among others.



Awareness sessions by Disha Foundation at Grampanchayat Kharval on Janjatiye Gaurav Diwas

18th November 2023

3. In commemoration of Janjatiye Gaurav Diwas and Bhagwan Birsa Munda's birth anniversary, an awareness and registration drive for Building and Other Construction Workers (BOCW) Schemes were carried out at the community ground of Gharkul Chunchale in Nasik's remote tribal areas. The initiative seeks to empower tribal construction workers by providing information on their entitlements under government schemes, contributing to improved well-being and inclusivity of these marginalized communities.

Outcome of the program:

- 25 tribal participated in the program. 10 tribal who are working as construction workers were enrolled in the Building and Construction Welfare Board.
- They are now entitled to 12+ concrete benefits of the BoCW board, which include skill development, health and accidental insurance up to 2 lakhs, and family benefits such as scholarships for children's primary through higher education, and financial support for the marriage of daughters, etc.



Awareness & Registration Campaign for Tribal Construction Workers at Gharkul Chunchale on Janjatiye Gaurav Diwas by Disha Foundation

4. On the 18th of November, Janjatiye Gaurav Diwas was celebrated in the tribal area of Gram Panchayat Ambai, District Nashik, in the honor of the birth anniversary of Bhagwan Birsa Munda. Awareness sessions and a registration campaign for the Building and Other Construction Workers (BOCW) Scheme, along with information on the benefits of the BOCW Scheme, were conducted for MGNREGA workers.

Outcome of the program:

- Twenty-one tribal participated in the program. Documents verification was conducted for 10 tribal who are construction workers to enrol them in the Maharashtra Building and Other Construction Welfare Scheme.



Awareness & Registration Campaign for MGNREGA Workers at Grampanchayat Ambai on Janjatiye Gaurav Diwas by Disha Foundation

5. Continuing the celebrations on November 18th, Janjatiye Gaurav Diwas was celebrated in the tribal area of Rohininagar, Peth Road, Panchavati, Nashik. A registration campaign for ABHA & E-SHRAM, along with awareness sessions on various government schemes for tribal workers, was conducted.

Outcome of the program:

- 36 tribals benefitted from the camp, with 10 in the ABHA Scheme and 16 in e-e-Shram. They enjoy benefits under the Ayushman Bharat Health Account (ABHA Card), ensuring easy medical access and reliable identity.
- In e-Shram, participants receive a Rs. 3,000 monthly pension post-60 years, along with Rs. 2 lakh death insurance and Rs. 1 lakh financial aid for partial disability.



A registration campaign for ABHA & E-SHRAM for Tribal Construction Workers at Rohininagar, Peth Road, Panchavati, Nashik on Janjatiye Gaurav Diwas by Disha Foundation

20th November 2023

6. Continuing the celebrations of Janjatiya Gaurav Diwas, the birth anniversary of Bhagwan Birsa Munda, the Disha Foundation organized and conducted a Registration Campaign for the BOCW Scheme and ABHA Card. Additionally, awareness sessions were held on various government schemes for Tribal Construction Workers at Indira Gandhi Vasahat, Cidco, Nashik.

Outcome of the program:

- 35 tribal people participated in the program, and 14 of them enrolled in the Ayushman Bharat Golden Card scheme.
- They are now entitled to health coverage of Rs 5 lakh per family per year for secondary and tertiary care hospitalization.



Awareness sessions for Tribal Construction Worker at Indira Gandhi Vasahat, Cidco, Nashik on Janjatiya Gaurav Diwas by Disha Foundation

21st November 2023

7. On 21st of November, 2023, Disha Foundation, in collaboration with the Tribal Department in Nashik, commemorated Janjatiya Gaurav Diwas, the birth anniversary of Bhagwan Birsa Munda. On this significant day, Disha Foundation organized guidance and training programs for tribal candidates preparing for the Army and Police Force. Additionally, an awareness and registration campaign for the ABHA Scheme took place at the Army and Police Force Pre-Recruitment Training Centre in Nashik.

Outcome of the program:

- 100 tribal students participated in the program, preparing for the Army and Police Force.
- The students gained a clear understanding of the recruitment process, making it easier for them.



Awareness sessions for Tribal youth at Army and Police Force Pre-Recruitment Training Centre, Nashik on Janjatiya Gaurav Diwas by Disha Foundation

22th November 2023

8. Continuing the celebrations on 22nd November, Janjatiya Gaurav Diwas was observed in the tribal area of Zilha Parishad School, Hiwali, Grampanchayat Berval, District Nashik, marking the birth anniversary of Bhagwan Birsa Munda. Games were organized for students from 1st to 4th standard to promote intelligence development, later fruits were distributed.

Outcome of the program:

- Sixty tribal students participated in the program.



Awareness and games sessions for Tribal children's at Zilha Parishad School, Hiwali, District Nashik on Janjatiya Gaurav Diwas by Disha Foundation

9. Continuing celebrations on November 22nd, Janjatiya Gaurav Diwas was celebrated in the tribal area of Rajivnagar, Nashik. A registration campaign for the Aayushyaman Bharat Golden Card, along with awareness sessions on various government schemes for tribal workers, was conducted.

Outcome of the program:

- 25 tribal individuals participated in the program, and 22 of them have enrolled in the Ayushman Bharat Golden Card scheme.
- They are now entitled to health coverage of Rs 5 lakh per family per year for secondary and tertiary care hospitalization.



Awareness & Registration sessions for Tribal Construction Worker at Rajivnagar, Nashik on Janjatiya Gaurav Diwas by Disha Foundation

23rd November 2023

10. On the 23rd of November, Janjatiya Gaurav Diwas was celebrated at Koliwada, Makhmalabad, Nashik, to commemorate the birth anniversary of Bhagwan Birsa Munda. An awareness and registration campaign for the Building and Other Construction Workers (BOCW) Schemes was conducted for tribal construction workers during the event.

Outcome of the program:

- Eighteen tribal participated in the camp. Documents for the verification of eight tribal, who are construction workers, were processed to enrol them in the Maharashtra Building and Other Construction Welfare Scheme.



Awareness & Registration sessions for Tribal Construction Worker at Koliwada, Makhmalabad, Nashik on Janjatiya Gaurav Diwas by Disha Foundation

24th November 2023

11. Disha Foundation celebrated Janjatiye Gaurav Diwas in Ahillyanagar, Pathardi Gaon, Nashik. Disha organized and conducted awareness sessions on government schemes, with a particular focus on creating awareness about Building and Other Construction Workers (BOCW) schemes among tribal workers.

Outcome of the program:

- 31 tribal participated in the program. Documents were verified for 12 tribal who are construction workers, enrolling them in the Maharashtra Building and Other Construction Welfare Scheme.
- Additionally, 10 tribal were referred to the Aadhar Centre to update their Aadhar Cards.



Awareness & Registration sessions for Tribal Construction Worker at Ahillyanagar, Pathardi Gaon, Nashik on Janjatiya Gaurav Diwas by Disha Foundation

CELEBRATIONS IN GOA

PROGRAM DETAILS

21st November 2023

1. Disha Foundation with Tribal Research Institute, Government of Goa, marked Janjatiya Gaurav Diwas on Bhagwan Birsa Munda Jayanti at the Government Primary School in Rivona. The foundation organized "Tree Walks and Tree Talks," a distinctive tree plantation initiative aiming not only to enrich the school environment but also to instil a sense of responsibility, community, and environmental consciousness among young minds and their parents.

Outcome of the Program

- 31 young minds, students of I to IV standard attended the session along with their parents in the presence of teachers.
- The aim was to educate both the students and parents about significance of trees and protecting our environment.
- The session students were motivated to be upstanding citizens of the society.
- Program emphasized a sense of cultural values to the students inspired from great national heroes like Bhagwan Birsa Mundaji.



" Tree Walks and Tree Talks," a distinctive tree plantation initiative on Janjatiya Gaurav Diwas by Disha Foundation

On 22nd November 2023

2. Disha Foundation and Tribal Research Institute, Government of Goa, marked Janjatiya Gaurav Diwas on Bhagwan Birsa Munda Jayanti on Wednesday, 22nd November, 2023. In a proactive move toward community development, Disha Foundation organized an awareness and enrolment program in Betki - Candola Village Panchayat, shedding light on the Pradhan Mantri Vishwakarma Scheme in the presence of esteemed Sarpanch Shri Vishal Naik, Deputy and Sarpanch Mrs. Sanjivini Talekar and Panch members Smt.Ramita Gaude and Shri Manoj Gaonkar.

Outcome of the Program

- The session was attended by 42 tribal artisans and craftsperson's belonging to the category of tailor, local flower vendors, washerman's (Dhobi), masons, pottery makers, sculptors, toy makers, etc.

- Through this session, participants have gained awareness of the financial support, skill development initiatives, and market linkages provided by the scheme, empowering tribal traditional artisans and craftspeople to enhance their livelihoods.
- The increased knowledge and engagement resulting from these sessions contribute to the broader goal of preserving and promoting traditional craftsmanship within tribal communities, fostering economic sustainability and cultural heritage.



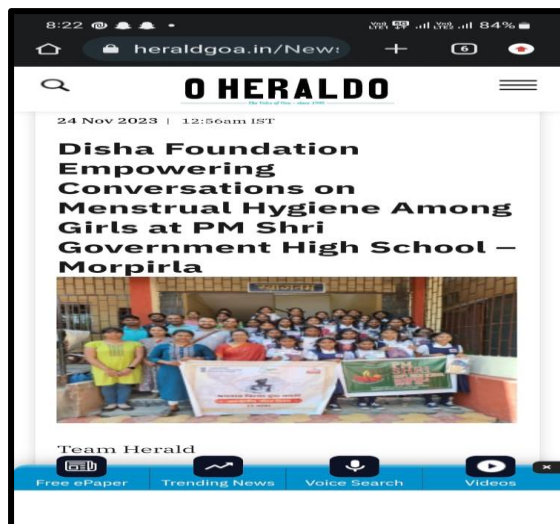
Awareness and enrolment program in Betki - Candola Village Panchayat on Janjatiya Gaurav Diwas by Disha Foundation

On 23rd November 2023

3. Disha Foundation with Tribal Research Institute, Government of Goa, celebrated Janjatiya Gaurav Diwas on Bhagwan Birsa Munda Jayanti on 23rd November, 2023. Disha Foundation organized awareness talk on Menstrual Hygiene and Nutrition at PM Shri Government High School, Morpirla, Quepem-Goa, adopted by Pradhan Mantri School for Rising India. Awareness session conducted for tribal girls for the 9th and 10th standard. Assistant Professor Ms. Sulochana Pednekar, from the Women's Studies Programme of Manohar Parrikar School of Law, Governance and Public policy at Goa University and brand ambassador for eco-femme reusable pads, served as a resource person for the program.

Outcome of the Program

- Following session was attended by 26 Tribal girl student's in the presence of their teachers. This session helped the them to understand menstrual cycle and significance of hygiene during this time.
- Chemical free reusable sanitary napkins were distributed to the participant after the session.
- The resource person explained significance of nutrition within the availability of local resources, allowing students to learn and share their experiences, providing valuable insights, and myths related to the menstrual cycle and how to maintain health during it.



News Published at Herald Goa: Disha Foundation Empowering Conversations on Menstrual Hygiene Among Girls at PM Shri Government High School – Morpirla

On 24th November 2023

4. Disha Foundation with Tribal Research Institute, Government of Goa, celebrated Janjatiya Gaurav Diwas on Bhagwan Birsa Munda Jayanti on 24th November 2023. Disha Foundation organised a Skill Enhancement Seminar for Tribal students of Utkarsh High School, Rivona-Goa.

Outcome of the Program

- Skill Enhancement Seminar was attended by 57 tribal students of IX and X standard. The outcome of this session was skill enhancement and goal setting.
- The seminar emphasized the essential role of skills in today's dynamic professional landscape, providing an interactive experience that motivated participants to align their skills with personal goals, fostering a proactive mindset.



Skill Enhancement Seminar for Tribal students of Utkarsh High School, Rivona-Goa by Disha Foundation

Calendar- Janjatiya Gaurav Diwas Celebrations by Disha Foundation

Sr. No.	Date	Location	Program Details	Outcome of the Program
Celebration in Maharashtra State				
1.	15 th November 2023	Municipal Public Hall, Gharkul Chunchale, in Satpur MIDC area, Nasik city, a housing colony of tribal workers who migrated to Nashik for livelihood	<p>Awareness sessions on Bhagwan Birasa Munda and his contribution in India's freedom struggle.</p> <p>Followed by a camp for registration of Welfare Schemes mainly BOCW Scheme among tribal workers.</p>	30 tribal participated in the program. Documents verification was conducted for 12 tribal who are construction workers to enrol them in the Maharashtra Building and Other Construction Welfare Scheme.
2.	15th November 2023	Grampanchayat Kharval, Talula Trimbakeshwar, Nasik	<p>Awareness sessions on</p> <p>a. 'The forest rights act (FRA), 2006' for the tribal communities.</p> <p>b. Awareness sessions on Legal services scheme 2015</p> <p>c. Information on BOCW schemes and its benefits to the tribal workers</p>	<p>29 tribal participated in the program, and 22 tribal who are working as construction workers were enrolled in the Building and Other Construction Welfare (BoCW) Board.</p> <p>They are now entitled to 12+ concrete benefits of the BoCW Board, including skill development, health and accidental insurance up to 2 lakhs, and family benefits such as scholarships for children's primary through higher education, and financial assistance for the marriage of daughters, among others.</p>
3.	18th November 2023	Gharkul Chunchale, Nasik	Awareness & registration campaign of BOCW Schemes was conducted for Tribal Construction Workers	25 tribal participated in the program. 10 tribal who are working as construction workers were enrolled in the Building and Construction

				Welfare Board. They are now entitled to 12+ concrete benefits of the BoCW board, which include skill development, health and accidental insurance up to 2 lakhs, and family benefits such as scholarships for children's primary through higher education, and financial support for the marriage of daughters, etc
4.	18th November 2023	Grampanchayat Ambai, District Nashik	Awareness sessions & registration campaign of BOCW Scheme along with its benefits for <i>MGNREGA</i> Workers.	21 tribal participated in the program. Documents verification was conducted for 10 tribal who are construction workers to enroll them in the Maharashtra Building and Other Construction Welfare Scheme
5.	18 th November 2023	Rohininagar, Peth Road, Panchavati, Nashik	A registration campaign for ABHA & E-SHRAM, along with awareness sessions on various government schemes for tribal workers, was conducted.	36 tribal joined the program, with 10 in the ABHA Scheme and 5 in e-Shram. In e-Shram, participants receive a Rs. 3,000 monthly pension post-60, along with Rs. 2 lakh death insurance and Rs. 1 lakh financial aid for partial disability
6.	20th November 2023	Indira Gandhi Vasahat, Cidco, Nashik	Registration Campaign for BOCW Scheme and ABHA Card along with awareness sessions on various government scheme for Tribal Construction Worker	35 tribal people participated in the program, and 14 of them enrolled in the Ayushman Bharat Golden Card scheme. They are now entitled to health coverage of Rs 5 lakh per family per year for secondary and tertiary care hospitalization

7.	21st November 2023	Army and Police Force Pre-Recruitment Training Centre, Nashik	<p>Guidance & Training programmes for tribal candidates who are preparing for Army & Police Force.</p> <p>Awareness and registration campaign were also held for ABHA Scheme</p>	<p>On the 21st of November, 2023, Disha Foundation, in collaboration with the Tribal Department in Nashik, commemorated Janjatiya Gaurav Diwas, the birth anniversary of Bhagwan Birsa Munda. On this significant day, Disha Foundation organized guidance and training programs for tribal candidates preparing for the Army and Police Force. Additionally, an awareness and registration campaign for the ABHA Scheme took place at the Army and Police Force Pre-Recruitment Training Centre in Nashik.</p>
8.	22 nd November 2023	Zilha Parishad School, Hiwali, Grampanchayat Berval, District Nashik	<p>Games were organized for students from 1st to 10th standard to promote intelligence development, and fruits were distributed</p>	<p>Sixty tribal students participated in the program.</p> <p>Playing intelligence development games with them made everyone happy and contributed to their intelligence development</p>
9.	22 nd November 2023	Rajivnagar, Nashik	<p>A registration campaign for the Aayushyaman Bharat Golden Card, along with awareness sessions on various government schemes for tribal workers, was conducted</p>	<ul style="list-style-type: none"> • 25 tribal individuals participated in the program, and 22 of them have enrolled in the Ayushman Bharat Golden Card scheme. • They are now entitled to health coverage of Rs 5 lakh per family per year for secondary and tertiary care hospitalization.

10.	23 rd November 2023	Koliwada, Makhmalabad, Nashik	An awareness and registration campaign for the Building and Other Construction Workers (BOCW) Schemes was conducted for tribal construction workers	Eighteen tribal participated in the program. Documents for the verification of eight tribal, who are construction workers, were processed to enrol them in the Maharashtra Building and Other Construction Welfare Scheme
11.	24 th November 2023	Ahillyanagar, Pathardi Gaon, Nashik.	awareness about Building and Other Construction Workers (BOCW) schemes among tribal workers	31 tribal participated in the program. Documents were verified for 12 tribal who are construction workers, enrolling them in the Maharashtra Building and Other Construction Welfare Scheme. Additionally, 10 tribal were referred to the Aadhar Centre to update their Aadhar Cards
Celebration in Goa State				
1.	21st November 2023	Government Primary School in Rivona, South Goa	Organized "Tree Walks and Tree Talks," a distinctive tree plantation initiative aiming to enrich the school environment and instill a sense of responsibility and environmental consciousness among young minds and their parents.	31 young minds attended the session along with their parents in the presence of teachers. The aim was to educate both the young minds and parents about significance of trees and protectong our environment. During this session students were motivated to become responsible citizens of the society. Parents were advised to develop a sense of cultural values to their children inspired from great national heros like Bhagwan Birsa

				Mundaji.
2.	22nd November 2023	Betki - Candola Village Panchayat, Ponda, South Goa	Awareness sessions on Pradhan Mantri Vishwakarma Scheme for Tribal Traditional Artisans and Craftsperson's.	The session was attended by 42 tribal beneficiaries. Through this session, participants have gained awareness of the financial support, skill development initiatives, and market linkages provided by the scheme, empowering tribal traditional artisans and craftspeople to enhance their livelihoods. The increased knowledge and engagement resulting from these sessions contribute to the broader goal of preserving and promoting traditional craftsmanship within tribal communities, fostering economic sustainability and cultural heritage.
3.	23rd November 2023	PM Shri Government High School, Morpirla, Quepem-Goa (The school is adopted by Pradhan Mantri School for Rising India)	Awareness session on Menstrual Hygiene and Nutrition and distribution of chemical free reusable Sanitary Napkins to the Tribal girls.	Following session was attended by 26 Tribal girl student's in the presence of their teachers. This session helped the them to understand menstrual cycle and significance of hygiene during this time. Chemical free reusable sanitary napkins were distributed to the participant after the session. The resource person also explained significance of nutrition within the availability of local resources, allowing students to learn and share their experiences, providing valuable

				<p>insights, and myths related to the menstrual cycle and how to maintain health during it.</p>
4.	24th November 2023	Utkarsh High School, Rivona- Sanguem, South Goa	Organized a Skill Enhancement Seminar for Tribal students.	<p>Skill Enhancement Seminar was attended by 57 tribal students of IX and X standard. The purpose of this session was skill enhancement and goal setting, emphasizing the essential role of skills in today's dynamic professional landscape, providing an interactive experience that motivated participants to align their skills with personal goals, fostering a proactive mindset.</p>

Ideathone 0.1 in Goa



Ideathone 0.1

IDEATHONE 0.1 was organized to invite ideas from tribal college students for the development of tribal villages and communities in Goa, by Disha Foundation in collaboration with Tribal Research Institute, Goa and Tribal Development Committee of Government College Quepem. Hon. Minister Shri. Subhash Phaldesai , Minister for Social Welfare, Government of Goa graced the event.

Other important guests of the program were –

- Shri. Shankar Gaonkar, Director for Tribal Research Institute
- Shri. Sagar Verlekar, Assistant Director, Department of Tribal Welfare, Government of Goa
- Prof. Dr. Sushila Mendes, The Convener, Tribal Development Committee, Government College Quepem
- 11 colleges of Goa participated for IDEATHONE 0.1.

Best 3 ideas are selected for actual implementation under the umbrella of Department of Tribal Welfare and Tribal Research Institute, Goa.

1. First Winner- Government College Quepem was focused on Ethno zoology medicinal animal's and their products used by tribal communities in Quepem, Sanguem, and Cancona Taluka, and how it can be commercialise.
2. Second winner- Government College Sanquelim presented on use of bio enzymes made up of Rito plant as an alternative to detergent, promoting it as an employment and livelihood opportunity in tribal villages.
3. Third winner- Parvatibai Chowgule College presented the concept of artificial village with reference to the Rajasthan artificial village, presented its replication in the village of Amone of Cancona taluka.

Partners and Collaborators for various Services

Specific Services	Government offices	Non-Government Partners
Legal Aid Services		
Awareness and Legal support	Local City Police Stations District Legal Service Authority (DLSA)	Law colleges- NBT Law College, Nashik
Social Security Services		
Pan Card		Common Service Centres (CSCs)
Pradhan Mantri Shram Yogi Maan Dhan Yojana (PM-SYM)		
E-shram		
ONE NATION ONE RATION CARD	SETU Office	
BoCW	Building and Other Construction Welfare Board (BoCW)	
Age Certificate	Municipal Corporation	
Handicap Certificate	Civil Hospital	
Financial Inclusion Services		
<ul style="list-style-type: none"> Jan Dhan Bank accounts PM Surakhsha Bima Yojana (PM-SBY) Pradhan Mantri Jeevan Jyoti Bima Yojana (PM-JJBY) Sukanya Samrudhi Yojana Atal Pension Yojana Rasta Appati Kawach 	<ul style="list-style-type: none"> Bank of Baroda HDFC Bank Axis Bank Post Payment Bank New India Health Insurance 	Common Services Centres (CSCs) and Business Correspondent (BC)
Housing Services		
Housing– affordable housing under the PMAY scheme	Maharashtra Housing and Area Development Authority, (MHADA), Government of Maharashtra	Andromeda Pvt Ltd- aggregator with 200+banks and NBFCs – for one stop solution of loan services to workers for the MHADA housing
Atal Awas Yojana – Rural and Urban	Building and Other Construction Welfare Board (BoCW)	
Health Services		
General Health Checkup Camp	District Civil Hospital	
	Shri. Swami Samarth rugnalay – Raje Sambhaji Stadium Road, Near Ambad Police Station.	
	Mico Hospital (Panchavati, Nashik)	

	Goa AIDS Control Society	Life Line Foundation (Goa)
	Urban health centre, Panaji	Presentation Society (Goa)
	Goa AIDS Control Society	Destero Eves Mahila Mandal (Goa)
	Primary Health Centre	Cannosa Samajik Vikas Kendra (Goa)
Other Partner		
Employers of workers – for projects at worksite activities	Maharashtra CREDAI and its City member partner, Builders and Developers	

Stories of Impact

Housing for BoCW workers... Dreams coming true

Pilot project by Disha in collaboration with Maharashtra Housing & Area Development Authority (MHADA), Government of Maharashtra

For targeted inclusion of construction workers registered in BoCW in Nasik.

On ground situation: PMAY houses were vacant and MHADA was facing challenge to identify the relevant beneficiaries.

Our project has supported MHADA to address this gap. We identified 120 BoCW registered worker in Nasik to avail the benefit of these houses.

- Out of 120, nearly 65 workers shown their readiness to purchase the house under this scheme – the house cost is Rs 13 Lakhs
- Subsidy of Rs 2.5 lakhs under PMAY, and 2 lakhs under BoCW., out of it total subsidy is Rs 4.5 lakhs.
- Workers are willing to pay self-contribution amount between Rs 2-3 lakhs.
- Remaining shortfall amount of Rs 3-4 Lakhs will be supported through loan.

Disha Foundation has collaborated with Andromeda Pvt. Ltd - aggregator with 200+ banks and NBFCs – for one stop solution of loan services to workers for the MHADA housing. Majority of workers are daily wagers and do not have required CIBIL score to avail bank loan. In this case, Disha made special advocacy with Andromeda to consider the loan requirement of workers. Since the houses are under the MHADA and PMAY, Andromeda has agreed to provide loan facility to workers. Most of the workers are on cash salary basis, hence they will provide loan to them in Product STSL (Affordable Housing Loan) for which the ROI would be between 12%-15% differs from case to case. Few workers who receive regular salary in their bank accounts, ROI would be between 10%-12%. After few interactive meetings with workers, MHADA and Andromeda, now the files are getting processed for loans.

This is unique partnership effort to make the housing dream come true for construction workers. It is estimated to deliver houses to these 65 workers in a month time – end of May 2023.

Houses approved for 10 BoCW workers, We will be able to unlock funds of Rs 1,30,00,000 through this initiative (subsidy of Rs 4.5 lakhs per worker including PMAY-2.5 Lakhs and BOCW – 2 lakhs ; 10x4.5 lakhs= 45,00,000)

Empowering Dreams Through Education: Rupali Chaulbhare's Journey for a Better Future

Beneficiaries Details

Name: Anita Anil Chaulbhare

Registration No: MH120940002390

Name of Beneficiary – Rupali Anil Chulbhare

Relation with Worker – Daughter

Claim Type – Education

Scheme Code – E03

Scheme Name - Educational assistance of Rs.10,000/- per educational year to the first two children of the registered construction workers

Benefit Amount – 10000/-

Type of Degree – B.A

Name of College – Shirdi Sai Rural Institute Arts Commerce and Science College

Anita Anil Chaulbhare with her daughter and husband



Anita who is a helper at the construction site is registered with BoCW. However, due to paucity of funds, they could not afford their daughter Rupali's education. Anita was unaware of the welfare schemes until she attended the Disha team's awareness program on government schemes at her construction site. She wanted to know more and came to the team and told them about her concern. Disha's team assisted her through the schemes and also provided hand-holding assistance in documentation. With the team's help, her daughter's education claim under Scheme Code E03 was approved, providing her with much-needed financial support. This assistance fulfilled her daughter's dream of higher study and now she could pursue her B. A degree at Shirdi Sai Rural Institute Arts Commerce and Science College without worrying about fees. The family was incredibly grateful to the Disha Foundation for their invaluable support.

Testimonial of Anita, mother of beneficiary

I am indebted and thankful to Disha's team for the assistance provided by them to support my daughter's education. With their support claim under Scheme Code E03 was approved, providing us with much-needed financial support. We are incredibly grateful to the Disha Foundation for their invaluable support. They didn't just help us access financial aid; they helped us restore hope and confidence in our daughter's future. Their dedication to helping families like ours is truly commendable, and we cannot thank them enough for the difference they've made in our lives.-

Anita, mother of Beneficiary.

Educational assistance with BoCW: Story of Transforming Lives of Community Workers' Children - Partik and Savita Balaji Bhatlavande

Beneficiary Details

Name: Balaji Pralhad Bhatlavande

Registration No: MH080510010741

Name of Beneficiary – Partik Balaji Bhatlavande

Relation with Worker – son

Claim Type – Education

Scheme Code – E05

Benefit Amount – 20000/-

Type of Degree – BBA(CA)

Name of College – Sinhgad Institute, Sinhgad College of Science, Pune

Name of Beneficiary – Savita Balaji Bhatlavande

Relation with Worker – Daughter

Claim Type – Education

Scheme Code – E03

Benefit Amount – 10000/-

Type of Degree – B.sc

Name of College – Maratha Vidya Prasarak Samaj Arts Commers and Science College

Family of Balaji Pralhad Bhatlavande



Balaji Pralhad Bhatlavande is a registered construction worker who dreamt of a brighter future for his Children, Savita and Partik. However, due to limited funds, he was not able to afford higher studies for his children. Determined not to let financial constraints stand in the way of his kid's dreams. He came to Disha for assistance. Disha's team informed him about the government welfare schemes that can help him get financial assistance for both his kids. Disha's team also provides assistance and hand-holding support for proper documentation.

With the Disha team's perseverance, the application was approved for the son under Scheme Code E05, earmarking a benefit amount of 20,000 rupees to support Partik's education expenses. Also, with the support of the Disha team, his daughter Savita Balaji Bhatlavande got financial assistance of Rs 10000/- under scheme code E-03. Through that money, she was able to get a fee for her B.Sc degree. Through the Disha team's determination and assistance, both kids were able to complete their higher education. With a sense of relief and gratitude, the Bhatlavande family rejoiced, knowing that this assistance would alleviate their financial burden and pave the way for their

children's academic journey. His son Partik's enrollment in the prestigious Sinhgad Institute, Sinhgad College of Science, Pune, and his daughter Savita's admission to Maratha Vidya Prasarak Samaj Arts Commerce and Science College marked the beginning of a new chapter in their life. They wholeheartedly thanked the team and expressed gratitude for their support.

Testimonial of Balaji Pralhad Bhatlavande, father of the beneficiary

*When I first heard about Disha and their assistance for accessing government welfare schemes, I wasn't sure if it would make a difference for my kid's future. But from the moment I walked through their doors, I knew I was in good hands. The team at Disha didn't just help us with paperwork; they gave us hope. With their guidance and support, we navigated the complexities of the application process. To our delight, I got support for both children's education through BoCW welfare schemes. To anyone facing similar challenges, I wholeheartedly recommend reaching out to Disha. With their help, anything is possible."***-Balaji Pralhad Bhatlavande, father of the beneficiary.**

Empowering Dreams: Namira Firoj Nadaf's Pursuit of Education

Beneficiaries Details:

Name: - Firoj Yakub Nadaf

BoCW Registration Number:- MH151510223533

Address: - Shahuwadi, Dist, Kolhapur, Maharashtra

Claim Type – Education

Scheme Code – E05

Scheme Name - Educational assistance to the wife/husband/ first two children of the registered worker of Rs.1,00,000/- for Medical degree and Rs.60,000/- for Engineering degree.

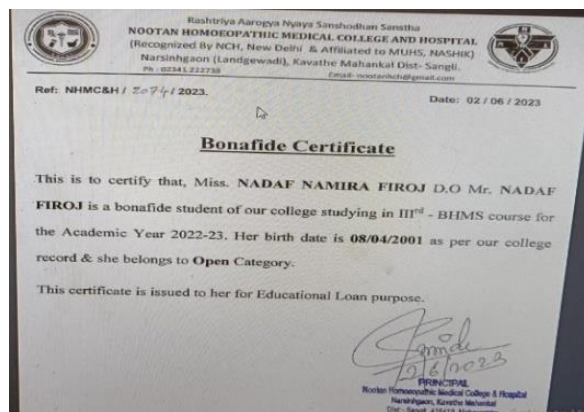
Beneficiary Name and Relation – His daughter Namira Firoj Nadaf

Benefit Amount – 100000/-

Type of Degree – Medical - Bachelor of Homeopathic 3rd Year

Name of College – Nootan homoeopathic medical College and hospital, Narsinhgaon

Firoj Nadaf is a construction worker who is registered with BOCW welfare scheme. When her daughter wanted to pursue medical education. He came to Disha's team for help. Disha's team helped Firoj get the necessary documents and assist with educational fees through scheme Code E05. This scheme provided Rs. 1,00,000/- for medical degrees, offering a lifeline to students like Namira who dared to dream of a career in the medical field. With the financial support provided through the scheme, Namira was able to enroll in Nootan Homoeopathic Medical College and Hospital, taking a significant step towards realizing her aspirations. The Nadaf family's journey serves as a testament to the transformative power of education and the invaluable support provided by government welfare schemes. Through their commitment to empowering individuals like Namira, these initiatives pave the way for a brighter and more prosperous future for generations to come.



bonafide certificate of college

Testimonial of Firoj Nadaf, Father of Namira

We are immensely grateful for the invaluable assistance provided by the Disha team during a pivotal moment in our lives. With their assistance and support, I navigated the complexities of government welfare schemes and secured the necessary documents to avail of educational benefits under Scheme Code E05. This scheme, offering Rs. 1,00,000/- for medical degrees, emerged as a lifeline for Namira, by providing her the opportunity to pursue her passion for medicine. I extend my heartfelt thanks to the Disha team for their unwavering assistance and commitment to serving individuals in need”- Firoj Nadaf, Father of Namira.

A Journey of Support and Assistance of BoCW: Sanket Tanaji Patil's Pursuit of Engineering

Beneficiaries Details:

Name: - Tanaji Tukaram Patil

BoCW Registration Number:- MH151510053480

Address: - Shahuwadi, Dist, Kolhapur, Maharashtra.

Claim Type – Education

Scheme Code – E05

Scheme Name - Educational assistance to the wife/husband/ first two children of the registered worker of Rs.1,00,000/- for a Medical degree and Rs.60,000/- for an Engineering degree.

Benefit Amount – 60000/-

Beneficiary Name and relationship– His son Sanket Tanaji Patil

Type of Degree – Engineering BE - Mech 4th Year

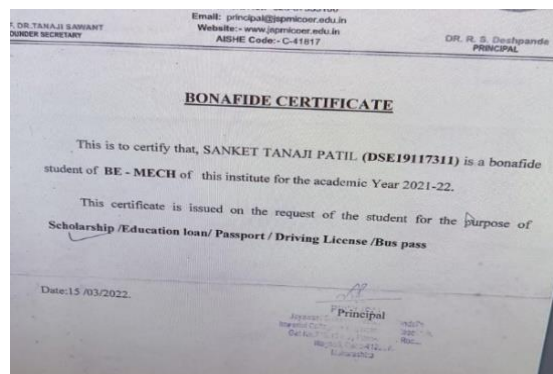
Name of College – Imperial College of Engineering & Research, Pune

Tanaji Tukaram Patil is a dedicated construction worker registered under the BOCW welfare scheme. His son Sanket, wanted to do Mechanical Engineering. Recognizing the need for assistance, Tanaji turned to the Disha team for support. With the guidance and expertise of Disha’s team, Sanket’s family navigated the intricacies of government welfare schemes and applied for educational assistance under Scheme Code E05. This scheme, offering Rs. 60,000/- for engineering degrees, emerged as a lifeline for Sanket, providing him with the financial support he needed to continue his education. With the support of his family and organizations like the Disha team, he is poised to embark on a journey of professional success and personal fulfilment. The family whole heartedly thanked the team for their support.

Testimonial of Tanaji Tukaram Patil, father of Sanket

"As a construction worker striving to provide for my family, my son wanted to be an Engineer. With the expertise and unwavering support of Disha team, my family and I navigated the complexities of government welfare schemes and applied for educational assistance under Scheme Code E05. I am immensely grateful to the Disha team for their dedication and commitment to serving individuals in need. Their assistance not only eased the financial burden on our family but also instilled in us a renewed sense of hope and possibility for the future. We are very thankful to Disha team"- **Tanaji Tukaram Patil, father of Sanket.**

bonafide certificate of college



Expanding Our Reach

We Reached To 8 Lakhs + Migrant Workers in 2022-23

Financial inclusion	Social Security	Health	Capacity Building and empowerment	Legal Support	Livelihood and skilling
<ul style="list-style-type: none"> •200000 Bank Account Opened •181400 Workers Enrolled in Health & Life Insurance 	<ul style="list-style-type: none"> •435000 migrants made aware on social security •250000 workers linked to social security schemes 	<ul style="list-style-type: none"> •560000 Workers screened for Tuberculosis & other health problems •70000 Patients Treated 	<ul style="list-style-type: none"> •3000 Shramik Mitra- Para Legals trained 	<ul style="list-style-type: none"> •50000 Cases registered worth of Rs. 5 Crores for wages non-payment & Fraud with Migrant workers •21120 Cases Successfully Resolved •Rs. 3.5 Crores Compensation Recovered 	<ul style="list-style-type: none"> •75000 Workers Received Livelihood Training •45000 Workers Received On-the-Job Training •150000 Workers Received Life Skills Training

Our efforts enabled holistic growth of migrants & support the achievement of several Sustainable Development Goals (SDGs)





Disha Foundation

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