



Arpana Services

Rural Women and Farmers on the Road to Prosperity



*"Carry the light of love, knowledge and service to illumine the lives
of our rural brothers and sisters... In their freedom lies our joy."*

Param Pujya Ma

Development Programs in Himachal Pradesh 2019

ARPANA RESEARCH & CHARITIES TRUST

Headquarters: Arpana, Madhuban 132037, Karnal Haryana
Himachal Pradesh: Arpana Medical & Diagnostic Centre, Upper Bakrota
Arpana Medical & Socio-Economic Centre, Gajnoi
Phone No. 91-1899-240112, 91-9816055264

Rural Women and Marginalized Farmers – on the Road to Progress in Chamba District, HP



Mahakali Bachat Samooh conducts its monthly meeting

Introduction

Arpana's services for the rural communities in villages of Mehla block, Chamba District have helped transform the lives of over a thousand women and farmers through the avenue of collective savings and collective action through Self Help Groups (SHGs).

Sustainable, holistic development through SHGs, energized by Arpana's endeavors; backed by proactive government policy, has found expression in improved infrastructure, and growing self-employment amongst these once impoverished villages. Village folk in Arpana's target area now have pooled resources, to draw upon. They have active groups; informed; motivated; through which they can access bank loans, and effectively access government schemes and benefits through submission of collective petitions.

Listening to the voice of enterprising self help groups members, we find they resonate with confidence and hope – reflecting the wider experiences of their peers.

Tailoring- a coveted skill!



Self Help Group members in village Sontalli

Ram Mahila group members of Saunthalli had gone to attend the Gram Sabha in January 2018, and asked for a tailoring centre in their village. The trainees would be girls and women from the neighboring villages of Chulihar, Gate and Sontali.

Their request was sanctioned. Smiling, SHG President, Kamla Devi said, "I offered space in my house free for the tailoring classes. It's good to see our girls learning a skill."

The tailoring classes have started: the centre is a hub of busy activity as 20 girls and women come daily for their tailoring lessons.

Target Area

At present, Arpana's target area includes 67 hamlets scattered across the forested mountains, of Mehla block, in Chamba. Today, there are 99 Self Help Groups composed of 808 women in these 67 villages. There were 30 new members in 2018-19.

SHG MICRO CREDIT LOANS

Cumulative savings are Rs. 3,880,112. There are 136 total loans in circulation. Of these, 65 are for income generating activities including 98 for livestock and 14 for shops.

Impact Study



Mr. Manish, interviewing SHG women for impact assessment



Mrs. Gita Chaturvedi, interviews SHG women

Senior Development Consultant, Mr. Khilesh Chaturvedi, and his team of senior professionals, interviewed stakeholders in October-November 2018. Here, are some of their findings:

- ❖ 84% women had no savings before Arpana formed self help groups in the area.
- ❖ 91% women credit Arpana for motivation and facilitation of SHGs to promote their habit of thrift
- ❖ 80.8% women have taken loans. Over 60% women's have taken loans for animal husbandry agricultural and shops or small business
- ❖ 98% income generated activities, started with these loans, are still continuing
- ❖ 89% women reported an increase in family income on account of IGA, some as high as Rs. 1 to 2 lakh per annum. Absolutely no women respondents reported an unpaid / bad loan.

Status of Farmers and Women's Self Help Groups



SHG Sharda Mahila Bachat Samooh conducts its monthly meeting

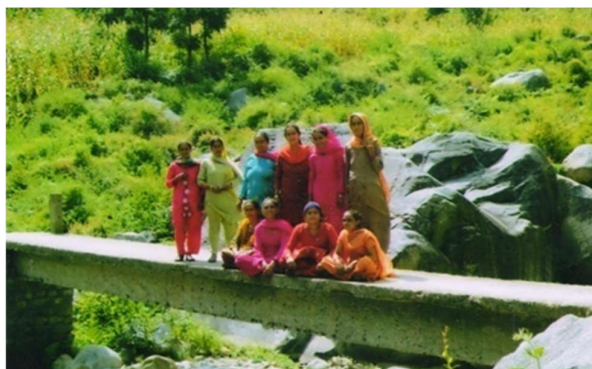
Monthly Meetings

Women's groups conduct their meetings each month, monitored by an Arpana Community Worker, who uses the opportunity to train the literate SHG members to maintain group records. This is a slow process as meetings are only once a month. Women are given regular training inputs on village governance, promotional health and good sanitation practices, conservation and reforestation. Other subjects, impacting their lives are taken up through the year.

2018-19 some of main topics discussed at monthly SHG meeting were:

- | | |
|--------------------------------------|--------------------------------------|
| 1. Gram Sabha: Recap and Preparation | 7. Children's immunization |
| 2. Sanitation & Waste Segregation | 8. Antenatal care |
| 3. Personal Hygiene | 9. Family Planning |
| 4. Group Records | 10. Pneumonia: symptoms and referral |
| 5. Nutritious diet to counter anemia | 11. HIV/AIDS symptoms and referral |
| 6. Tree plantation on common land | 12. Neonatal care of infants |

Participation in Village Governance



Women on a small bridge, built by their collective lobbying

Regular training on Panchayati Raj and mobilization of SHG members before each quarterly gram sabha enables them to prioritize village needs and services for which they must collectively petition. This requires their physical presence at the gram sabha.

Regular training and follow-up has promoted increasing participation of women over recent years and has resulted in a marked improvement in village amenities and infrastructure, in connecting roads: in helping needy and deserving village residents get their entitlements.

SHGs Participation in the Quarterly Gram Sabhas in 2018-19

REQUESTED

1. Mule track for village Gate to village Randoh
2. Road from village Gate to Jhalai
3. Roads from Tunda to Sanghar
4. Road from Kolka to Kakiara
5. Appointment of teacher in Kakiara school
6. A drinking water tank for school children
7. Road from village Jatkari to village Khaebra:
Water source to be made; paved street in village
8. A road from Mehla to Jatkari (a bus route to 12 villages)
9. A paved track from village Chandi to Huded
10. A jeep able road
11. Pukka track from Gajnoi to Ganni
12. Pukka Drain
13. A mule track from Hulel to Waqtpur
14. Jeepable road from Devi Dera to Basodhan
15. Handpump installation for drinking water in Devi Dehra
16. Water Source structure in Lodhi
17. Roads from Badian Kothi to Senior secondary school
18. From village Banot to Loadhi a pukka track
19. A pukka track from Badhian kothi to Banni village
20. completion of 100 meter stretch of pukka jeepable road Budget approved
21. SHG in Kalkela asked for a concrete drain for drainage Constructed
22. Mihani SHG requested road from Miyari Gulla to Manhatto Approved
23. The PM Kissan Samman Yojna Institute for poor farmers: 25% received first deposit of Rs.6,000 in their accounts in Feb.

RESULTS

Mule track is complete
Road is in progress
½ road completed
Sent request for funds

Funds for tank requested
Sanctioned

Delayed: trees cannot be cut:
Road work has begun
Work began
Track has been made

Mule track began
Survey done, funds sanctioned
Handpump been installed
Has begun
Has been made
Budget approved
Budget approved

Women of Kujjal SHG at bridge and cemented drinking water tap, a platform for washing clothes and a water trough for cattle.



The impact assessment conducted in October-November 2019, after interviews with men and women in the target area where Arpana is working, corroborates.

- 91% women did not know about gram sabhas earlier and had never attended any
- Now 87% women attend Gram Sabha meetings. Out of these women, 95% say that they raise village related issues and demands in their gram sabhas.
- Up to 70% women say that their increased participation in Gram Sabha is due to training, encouragement and motivation from Arpana. Others also attribute panchayat initiatives and the government, for promoting awareness.

Conservation and Environment

Plantation for reforestation: Over the years, through training sessions with the agricultural and horticultural departments and Arpana's facilitation, self help group members have developed a growing awareness of the need for conservation of natural resources. Since 2000, SHG members have requested check dams through the gram sabhas and plantation of trees on panchayat lands.



Women of Chattar with trees planted due to their collective petition to the DFO

Between 2000 and 2018, 326,800 trees have been planted on common lands across the target area of 100 villages, with local SHG groups taking the initiatives to petition the District Forestry Department.

The Forestry Department has the plantation done, often with village men and SHG members providing labour.

The SHG women collectively pledge to protect the plantation, shutting it off from grazing cattle for a period of 3-5 years.

In 2018, 20,000 trees were planted after the SHGs submitted collective petitions, approved by their Panchayats.

Health and Sanitation

Regular health information on prevention and management of water born diseases, reproductive health and childcare is provided to women when monthly meetings are held. In May and June 2018, workers did refresher training on prevention and management of water born diseases advocating collective action for good sanitation practices.

All 99 Self help groups across all villages conduct fortnightly sanitation drives. 85% women members participated to clean their villages.

Cleanliness drive in village Rukanbai



April 2018 to March 2019

No. of Sanitation drives held	2,296
No of Villages with sanitation drives	69
No. of SHG groups participated	99
No. of women participated	85-95%

70% of SHG members sell segregated waste

School Health Education

Arpana's outreach team also conducts monthly classes on Health in 22 local government school, with children in Standards 4-8.

The children learn about personal hygiene, sanitation and water born diseases, so that they can apply these lessons at home, and contribute to improved domestic hygiene. Flash cards, simple quiz sessions and games are used as tools.

Sensitized about good sanitation practices, children pitch in to help in sanitation drives conducted in their villages and are quick in recognizing symptoms and using ORS as required.

Number of schools covered	22
Number of villages	22
Number of children primary and middle school	1,029
Students participating in health education class (55%)	562



Health topics covered with the children:

- Personal Hygiene
- Diarrhea Prevention: Symptoms / use of ORS
- Recap: Typhoid Symptoms, Referral and Prevention
- Quiz: Jaundice: Symptoms and Prevention
- Immunization
- Proper use of Toilet
- Nutrition: Family Diet
- Anemia

School Management Committee (SMC)



SMC meeting of the middle school in Gajnoi

A Collective Voice for Improving Educational Inputs and Infrastructure

SHG women have been taught the value of participation in school management committees(SMC) women attend to lobby for improvements required in their children schools.

Arpana staff continue to motivate SHG members to attend SMC meetings and follow up so that school facilities and infrastructure are improved through community representation.

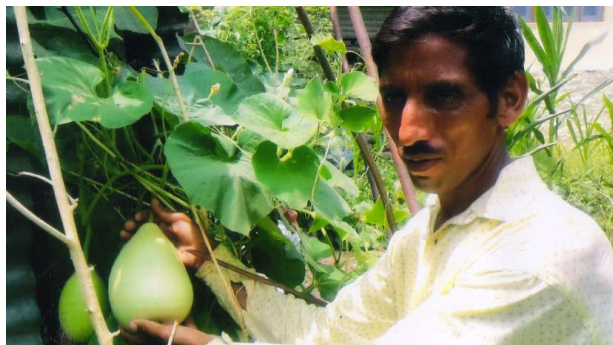
- SHG group members from villages Gate and Randh attended the SMC meeting in May 2018. They asked that CCTV cameras be installed to prevent misconduct, and Cameras have been installed.
- Members of SHG groups from village Huded attended the SMC meeting and requested that clean drinking water be provided for school children. A 1,000 liter. Drinking water tank has been installed.
- SHG members attended the SMC meeting at Tunda high school and requested that a Sanskrit teacher be appointed. Shri Bith Ram has been appointed to teach Sanskrit.
- SHG members from Bhoi and Devi Dera village attended the SMC meeting in village Mankot and discussed the need for repairs. Repairs have now been completed.
- Members of Asha SHG village Kakera and of SHG Radha submitted a petition for appointment of a teacher as there was shortage of staff in the local primary school. A teacher has been appointed.
- Sheetal group members from village Dalpa requested that a teacher be appointed in the government school. A teacher has been appointed.
- SHG Members from village Saru and Saru II villages attended the SMC meeting and requested that the primary school should have drinking water. A water tank has been installed.
- SHG members from village Kakiara requested that funds be sanctioned for classrooms for their primary school. Funds have been sanctioned and construction is scheduled for May 2019

Farmers Self Help Groups

There are 23 farmers groups functioning in the target area with 194 farmers as members. Farmer SHG meetings are held every month with 75% to 85% members attending.

Farmers, along with maize and wheat, have dedicated increasing portions of their land to vegetable crops. Arpana helped with ongoing training field visits and exposure visits and mini irrigation projects.

Farmers earn between Rs.30,000-300,000 per year, a tenfold increase since their journey of self help groups started with Arpana.



Karam Chand, a member of Ravi Valley FPO, proudly shows off his gourd crop.

Total No. of Farmer SHGs	23
Total members	194

Literate members	101
Illiterate members	93

<u>Cumulative savings</u>	Rs. 780,560
(including inter loan circulation)	

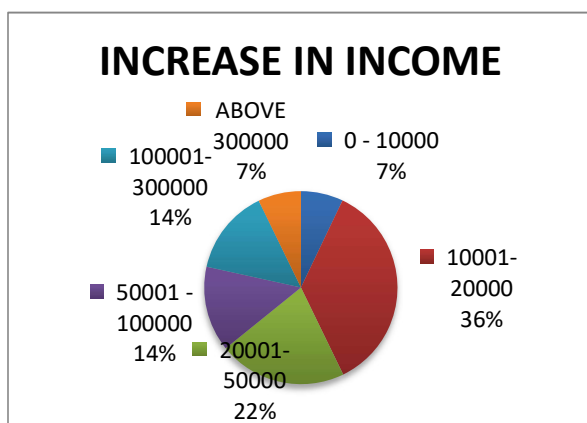
Prior Loans	15
Loans in 2018-19	10
Total Loans	25

Loan Purposes

Loan for Education	3		Loan for IGA	8
Loan for Health	1		Others	13

The assessment study confirms this transformation of farmers lives from a condition of poverty, marginalization, deprivation, and ignorance, to a condition where poverty is banished; information and linkage with government departments have improved agricultural practices and output has grown.

- More than 70% farmers have been members for over 5 years
- 50% members have availed of loans for domestic purposes agricultural and animal husbandry
- 93% farmers report improvement in agricultural practices
- 100% farmers report increase in income on account of better practices in agricultural and dairy activities



INCREASE IN INCOME	% of FARMERS
0 - 10000	7.1
10001-20000	35.7
20001-50000	21.4
50001 - 100000	14.3
100001-300000	14.3
ABOVE 300000	7.2
Total	100

Farmer Producer Societies

There are two Farmer Producer Societies functioning in partnership with NABARD, supported by Arpana, to promote the farmer members to grow and progress on a collective platform.

Both Societies held their monthly meetings with committee members and Arpana outreach team participating. The main objective was to increase membership and take it 150 members in each society.

Women members of the Gajnoi Farmer Producer Society from village Kakera.



These women farmers are preparing a consignment of radish for sale: the society vehicle will collect the produce

FPO members were motivated to have soil testing done and so get their soil health cards. FPO members were to also get Kissan Credit Cards where possible.



NABARD Campaign 2018: Strengthening of FPOs



FPO level Training at Bhadian Kothi

Gajnoi Farmer Producer Society	<ul style="list-style-type: none"> • Membership has gone up from 92 in April 2018, to 120 in March 2019 • Kisan Soil Health Cards were made by 29 FPO members • Kisan Credit Cards made by 20 members
Ravi Valley Farmer Producer Society	<ul style="list-style-type: none"> • Membership has increased from 91 in April 2018 to 128 in March 2019 • 23 members have had soil testing done • 22 members have had their Kisan Credit Cards made

The Ravi Valley FPO Committee members have been sourcing milk from local farmers and selling it in nearby settlements. A sale of Rs. 160,000 was made over the year there are and plans to source maize, to sell it at better rates.

The Farmer Producer Society hires the jeep when vegetable produce is to be taken for sale in wholesale market in Chamba, Jessore or Nurpur. Here, women members stack their radish crop into the waiting Jeep



Capacity Building of Community Members and Staff



Financial Literacy for SHG members of Miyari Galla, Jeuna, Miyari, Gate, Randoh and Chandaroo who attended and learnt about use of Bhim App to facilitate mobile payment. Also health insurance and to guard against digital fraud through appropriation of ATM cards pin codes etc.

Training camps were sponsored by Arpana and NABARD for farmers of the Ravi Valley Farmers Producer Co-Operation Society. In Bhadian Kothi, Mehla, on 24th August 2018. 74 participants benefited from the training session which covered:

- ▲ Orientation of farmers on benefits of Soil Health Cards
- ▲ Various government schemes for farmers were shared
- ▲ Avenue of bank linkage according to need
- ▲ Dr. Raina, head of the Krishi Vigyan Kendra Saru, advised farmers about problems facing by them.
- ▲ Dr. Manish, Scientist Horticulture, discussed fruit plants grown by farmers.
- ▲ Finance Facilitator, Mr. Byalwan informed farmers of various government schemes for farmers.
- ▲ In August 2018, The CEOs of both Ravi Valley and Gajnoi FPOs attended a 3-day training session in Lucknow, organized by NABARD.



Training Outreach Staff

Training outreach staff came to Arpana Madhuban for 3 days in January for refresher training on strengthening groups so that they are sustainable and can manage their meetings and records independently.

Planning and schedules of training SHG members, was also done, with Mr. Ish Bhatnagar, Senior Coordinator, Rural Services.

Training Camps

Training camps for Executive Committee Members of the Ravi Valley FPO were organized at Bhadian Kothi on 15th December 2018, by NABARD. 11 committee members and 9 members of the FPO participated.

Shri Tek Chand, shared business activities of the FPO. The FPO had done collective marketing of milk, vegetables and corn. He presented the problem of lack of irrigation facilities and dependency on rains. The members were advised to apply for water tanks through the irrigation department.

Shri Tek Chand, President, Ravi Valley Farmer Producer Society, reports at Board meeting



Exposure Visits at Rural Haat

Exposure visits were organized for FPO members. Women from Bhadian Kothi and Gajnoi areas visited the Rural Haat on 22nd and 24th December 2018.

The members were shown how agricultural produce and crafts of all kinds were on display, as the mart is designed as an avenue for farmers to sell their products. Women have left their products to be sold at the Tadoli Rural Haat.



On 16th December 2018, NABARD sponsored training camps for committee members of the Gajnoi FPO in which 12 committee members and 18 women and farmers participated. Shri Harish Sharma, President of Seva Samitee and DDM NABARD, Shri Ravi Dass, were also present along with Mr. P. C Kapur, Director, Arpana Services.

Shri Ravidass, District Development Manager NABARD, in discussion with FPO members at Gajnoi

Members of farmer groups formed by Arpana, the farmers of the Gajnoi FPO diversified into vegetables crops. They presented their problems and senior instructors answered their queries. They were advised to pursue collective sales and different options were shared.

Women displayed their crafts and were advised to display and market their products at the Rural Haat set up by the government in Tadoli village. It was decided that handicrafts be labeled, priced and brought to the Rural Haat set up by the government in village Tadoli.

Dr. Harish Sharma, Director of Seva Sanstha, discusses increasing the member base



Dai Training



On 26th August, a training camp to refresh learning's on infant care and safe delivery and link ages with NRHM (National Rural Health Mission), was conducted by Arpana's outreach team at the Gajnoi Center.

The midwives continue to be active as counselors to pregnant women, often accompanying them to hospital for delivery and assisting as nurse in the post natal period group, which is 3 days to a week.

Emergency Care Workshop

An Emergency Care Workshop was held by Mr. Frank Armstrong with his colleagues from Ireland Mr. Heather and Ms. Jill with Asha workers, SHG women, young men and midwives at Arpana's center in Gajnoi.

The workshop was conducted over 3 days and was very useful "we have learnt how to manage an emergency and what to do and what not to do" said the Asha participants.

Participants practice on mannequins



HIMACHAL HEALTH CARE

Speciality Medical Camps 2018-19

Arpana Health & Diagnostic Centre, Upper Bakrota, Dalhousie

A free daily outpatient clinic is held by a qualified doctor at Arpana's Health Centre in Upper Bakrota from March to December every year. Laboratory tests are done and about 3,200 patients are seen annually, a great boon to the hill folk in the surrounding area.

Speciality Camps – a Lifeline for Hill Folk

10 free Speciality Camps, held at Arpana's Health Care and Diagnostic Centre, Upper Bakrota, Dalhousie, in Chamba District, Himachal Pradesh, allowed hill folk access to Specialists, whom they would otherwise be unable to see. There were 490 patients, many from remote villages in Himachal and Jammu.

The Following Free Camps Were Held in 2018:

1. **Ortho Camp** was held on 22nd April, where Dr. Prashant Rana, Ortho Surgeon, Rana Hospital, Sultanpur, Chamba examined 52 Ortho patients.
2. **Gynaecology Camp** was also held on 22nd April, in which Dr. Hemant Sharma (MD. Obst. Gynaecologist) Satyam Hospital Sultanpur Chamba examined 32 gynae patients. Five Gynae patients who needed operation were advised to come to his hospital for free operations.



Dr. Parshant Rana with a patient

3. **Medical Camp:** Dr. C.B.P. Singh examined the 21 general medical patients.
4. **Skin Specialty Camp:** Due to a minor car accident, the Skin Specialist was unable to attend the clinic. However, the 20 skin patients were examined by Dr. C.B.P. Singh, a very experienced doctor.
5. **Dental Camp:** Dr. Sanjeev Verma BDS examined 14 Dental patients
6. **ENT Camp:** Dr. Punit Prashar MS (ENT Surgeon) Pathankot, examined 66 patients on May 5 & 6.



Dr. Rahul Gupta performing Endoscopy procedure

7. **General Surgery Camp** was also held on May 5 & 6. Dr. Y.P. Gandotra, MS (Gen. Surgery), Pathankot, examined the patients. There were 42 patients for General Surgery checkups and 29 of a more general nature which were examined by Dr. C.B.P. Singh.
8. **Endoscopy Camp** was held on June 23 & 24. Dr. Rahul Gupta (MBBS, DNB, FIMSA, MNAMS), Consultant Physician and Gastroenterologist, examined the patients and provided endoscopy procedure to 59 patients.

Many of the patients who availed this facility would never have been able to have this procedure since they were unable to travel to consult a specialist.

36 other patients had general symptoms and were treated by Dr. CBP Singh.

9. **Multispeciality Medical Check-up Camp** was held at Arpana Health Care & Diagnostic Centre Bakrota, Dalhousie on 21st October, 2018. The total OPD of this camp was 95.

Dr. Hemant Sharma, MD, Obstetrician, Gynaecologist), Dr. Parshant Rana (Ortho Surgeon) and Dr. S.K Saini (Eye Surgeon) from Pathankot examined the patients, gave treatment and advice.

10. Gynaecology Camp: A special free gynae camp was arranged at Satyam Hospital, Sultanpur (Chamba) where, from December 4-24, poor gynae patients were given free check-ups and operations.

7 gynae operations were done by Dr.Hemant Sharma (M.D, Obst, Gynaecologist) Satyam Hospital.

This has been very beneficial especially for the patients from far off places i.e. Churah (Tissa) sub-division of Chamba District and Banni Tehsil Basoli, District Kathua (J &K).

Ghimo, from Jammu & Kashmir



Arpana is deeply grateful to the Baij Nath Bhandari Public Charitable Trust for sponsoring these important and vital Speciality Clinics.

Our Gratitude is extended ...

... to all Arpana's friends and generous donors who enable Arpana to reach out help our rural brethren to find independence, dignity, new confidence and hope, to create a future full of promise and the fruits of progress.
