

Arpana Services

**In the Mountains of Chamba –
Rural Women and Marginalized Farmers
on the Road to Prosperity**



Members of the Mahakali Group at work in their fields

Arpana Himachal Report 2018-19

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

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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.

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.

Ram Mahila SHG



Tailoring- a coveted skill! 20 girls and young women attend a tailoring center in village Saunthali

Smiling, Kamla Devi Said, "I offered space in my house free for the tailoring classes. It's good to see our girls learning a skill"

Ram Mahila, Self Help Group members in village Sontalli I, 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, Ghate, Sontali

Their request was sanctioned. The president of the SHG, Kamla Devi, offered the use of a room in her house. The tailoring classes have started: the centre is a hub of busy activity as 20 girls and women come daily for their tailoring lessons.

Status of Farmers and Women's Self Help Groups



SHG Sharda Mahila Bachat Samooh conducts its monthly meeting

At present, Arpana's target area includes 67 hamlets scattered across the forested mountains, of Mehla block, in Chamba.

Below is a brief summary of the present status of Self Help Groups of women in these villages:

No. of villages where SHGs formed	67
No. of SHGs	99
Total Membership	808
Total No. of literate members	258
Total No. of illiterate members	550
Total No. of new members in 2018-19	30
Cumulative savings inclusive of loans in circulation	Rs. 3,880,112/-
Total Loans till March 2019 (within groups)	25
Inter loans issued 2018-19	111
Total Loans in circulation	136
Loan for Education	12
Loan for Health	13
Loan for IGA and business	65
Others	40
Bank Linkage: Old	69
Bank Linkage: New	14
Members benefiting from Linkage	130
Purchase of Cows	38
Purchase of Buffalos	34
Purchase Goats and Sheep	26
Shops	14
Agriculture	1
others	17

Ongoing Learning:



Mr. Manish, interviewed SHG women for impact assessment



Mrs. Gita Chaturvedi, interviews SHG women

In October- November 2018, Senior Development Consultant Mr. Khilesh Chaturvedi and His Team of Senior Professionals Interviewed Stakeholders:

Here, are Cited, Some Findings in an Impact Study Conducted by Them:

- ❖ 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 Lac to Ra. 2 Lac per annum. Absolutely no women respondents reported an unpaid / bad loan.

Monthly Meetings



SHG monthly meeting

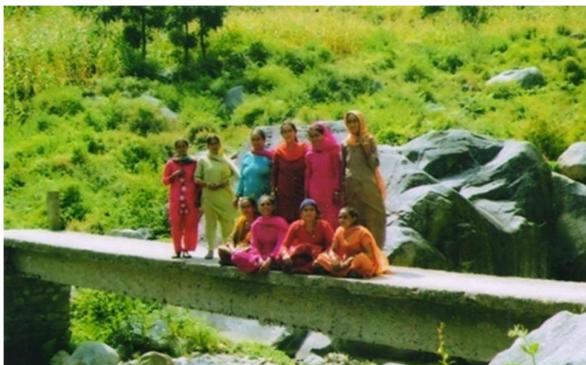
Women's groups conduct their meetings each month, monitored by an Arpana Community Worker, who uses the opportunity to train the literate SHG members to maintain group records. This is a slow process as meetings are only once a month.

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

April 2018	<ul style="list-style-type: none"> ▪ Recap of the Gram Sabha held in April ▪ Personal Hygiene ▪ Maintenance of group records ▪ Motivating members to increase group fund for common expresses
May 2018	<ul style="list-style-type: none"> ▪ Anemia and a nutritious diet, to prevent and lower incidence of anemia ▪ Good Sanitation: waste segregation ▪ Reinforcing group norms ▪ Teaching volunteers to maintain records
June 2018	<ul style="list-style-type: none"> ▪ Preparation for the Gram Sabha ▪ Mobilization for tree plantation on common Panchayat Land
July 2018	<ul style="list-style-type: none"> ▪ Feedback, on Gram Sabha ▪ Children's diet ▪ Strengthening group norms and record keeping
August 2018	<ul style="list-style-type: none"> ▪ Children's immunization ▪ Training volunteers on group norms ▪ Motivation of literate women to become members
September 2018	<ul style="list-style-type: none"> ▪ Preparation of third gram sabha ▪ Antenatal care: good practices ▪ Group discipline ▪ Waste segregation
October 2018	<ul style="list-style-type: none"> ▪ Family planning ▪ Volunteers training ▪ Mobilization for new members
November 2018	<ul style="list-style-type: none"> ▪ Recap of Gram Sabha ▪ Observance of group norms ▪ Pneumonia symptoms and referral
December 2018	<ul style="list-style-type: none"> ▪ HIV/AIDS symptoms, spread, referral ▪ Preparation of Gram Sabah ▪ Audit of SHG records
January 2019	<ul style="list-style-type: none"> ▪ Antenatal care and postnatal care ▪ Training of volunteers
February 2019	<ul style="list-style-type: none"> ▪ Neonatal Care of infants ▪ Strengthening group norms abidance
March 2019	<ul style="list-style-type: none"> ▪ Recap of gram sabha ▪ Sanitation, reinforcement of proper use of toilets

Participation in village governance



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.

Women on a small bridge, built by their collective lobbying

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

MONTH OF APRIL

Location	SHG/ Village	Issues raised	Works completed
Rattiar Panchayat at village Gate	Radha and Soni SHG-Randoh village, Sapana and Pooja SHG – Jhallae village, Gita SHG-Gate village	39 women's members out of 54 attended and presented petitions Asked for mule track for village Gate to village Randoh for a road from Gate to village Jhalai	The mule track is complete, the road is in progress
Audha Panchayat at village Audha	SHG Ram of village Tunda SHG Pooja of Village Rukanbai SHG Madhu of village Sangar SHG Sapna of village kakera	35/46 women attended and presented collective petition asking for <ul style="list-style-type: none"> ▪ Pukka road from Tunda to Sanghar ▪ Pukka road from Kolka to Kakiara ▪ Appointment of teacher in kakiara school and a drinking water tank for school children 	<ul style="list-style-type: none"> ▪ ½ road has been completed and budget has been approved ▪ sent request for funds for road ▪ teacher has been appointed ▪ funds for water tank been requested
Panchayat Jatkeri in village Bargar	SHG Vaishno of Khabra village SHG Saraswati of Khabra village SHG Arati, Bharti, Isha , Disha of Huded village	27/39 members attended gram sabha to request for <ul style="list-style-type: none"> ▪ Road from village Jatkeri to village Khaebra ▪ Water source to be made; paved street in village ▪ A vehicular road from Mehla to Jatkeri which will serve over a dozen villages in the area with a bus route ▪ A paved track from village Chandi to Huded 	<ul style="list-style-type: none"> ▪ The road from Jatkeri to Khabra sanctioned ▪ Trees on way have not been allowed to be cut: Delayed ▪ Road work has begun
Waqtpur Panchayat held gram	SHG Chandani of village Miyoni Gulla	29/44 SHG members attended to present petition for <ul style="list-style-type: none"> ▪ A jeep able road 	<ul style="list-style-type: none"> ▪ Work began ▪ Track has been made ▪ Mule track began

sabha in village Waqtpur	SHG Kajjal of village Guani SHG Jyoti of village Kujjal SHG Ganga of village Jankhanda SHG santosh of village Halel	<ul style="list-style-type: none"> ▪ Pukka track from Gajnoi to Ganni ▪ Pukka Drain ▪ A mule track from Hulel to Waqtpur 	
MONTH OF NOVEMBER			
Basodhan Panchayat Gram Sabha in Devi Dera	SHG Chandani of village Basodhan SHG Madhu of village Basodhan SHG Sharda of village Devidera	19/24 women attended to present petition for <ul style="list-style-type: none"> ▪ Jeepable road from Devi Dera to Basodhan ▪ Handpump installation for drinking water 	<ul style="list-style-type: none"> ▪ A survey for the jeepable road has been done and funds sanctioned ▪ Handpump been installed in Devi Dehra
Panchayat/location of Gram Sabha	SHG/ village participating	Issues raised	Works completed
Badian Kothi Panchayat held gram sabha in village Badian Kothi	SHG Kali, Banni Mata of village Banni SHG Mahakali of village Bharota SHG Parwati of village Badian Kothi SHG Sharda of village Lodhi	29/40 women attended to collectively petition for <ul style="list-style-type: none"> ▪ Water Source structure in Lodhi ▪ Roads for better connectivity from Badian Kothi Panchayat office to Senior secondary school ▪ From village Banot to Loadhi a pukka track ▪ A pukka track from Badhian kothi to Banni village 	<ul style="list-style-type: none"> ▪ The water source structure has begun ▪ The road till school been made ▪ Budget for 2 remaining concrete tracks has been approved
Audha panchayat held gram Sabha in village Audha	SHG Sapna of village Kakiara SHG Sudha of village Kakela SHG Durga of village Manhattoo SHG Arati, Bharti of village Mihani	23/39 women attended to collectively petition for completion of 100 meter stretch of pukka jeepable road Kalkela; SHG Sudha, asked for a concrete drain for drainage The SHG from Mihani requested for jeepable road from Miyari Gulla to Manhatto	<ul style="list-style-type: none"> ▪ Budget for concrete 100 meter jeepable road has been approved ▪ Drain has been constructed ▪ MLA has approved road from Miyarihulla to Manhattoo
MONTH OF FEBRUARY			
Panchayat of Rathiar, Basodhan, Audha, Waqtpur, Badiyan Kothi, Jatkari held Gram Sabhas in target area	288 women and men of 47 SHGs and farmers groups attended their gramsabahs with a total of	The government agenda for the February Gram Sabha was to Institute the Prime Minister Kissan Samman Yojna through which poor farmers will get an annual deposit of Rs. 6,000 in their accounts.	<ul style="list-style-type: none"> ▪ In February 2019 25% of the target beneficiaries received their 1st installment of Rs. 2,000 in their accounts



Lambo Devi ward member and women of Kujjal SHG Jyoti stand near the cemented and recently constructed facility; their request was submitted in the gram sabha in March 2018 and it was sanctioned. Work began in September 2018 and was completed in Oct. end.

There is a drinking water tap, a platform for washing clothes and a water trough for cattle. It has made life easier for the community

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

91% women said that earlier they did not know about gram sabhas and had never attended any earlier

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 form 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 for check dams through the gram sabhas and for plantation of trees on panchayat lands.



Women of Chattar at the plantation of trees planted after 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 with the following SHGs submitting collective petitions after being approved by their Panchayats.

Particulars	Trees Planted
SHG Mamta from village Gajnoi and SHG Kajjal from village Ganni submitted a petition for a plantation of Bantrees	2,000
SHG Seeta and SHG Bharti of village Huded submitted a request for planting trees	4,500
SHG Soni and SHG Radha of village Randoh submitted petition for plantation	6,500
SHG Sharda and SHG Sharma of village Devedera requested for a plantation	4,000
SHG Durga and Chandi of village Basodhan submitted a collective petition for plantation	3,000
Total Tree Planted	20,000

Health and Sanitation

All 99 Self help groups across all villages conduct fortnightly sanitation drives.

80% women members participated in this ongoing collective endeavor to keep their villages clean.

Cleanliness drive in village Rukanbai: SHG members mobilized to clear pathways blocked by storms in September 2018



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.



85% women members of SHGs now segregate their waste.

Green waste is deposited along with manure and recyclable waste is sold to waste vendors every 3 months. Women earn Rs. 100 to Rs. 400 through such sales. Many SHG members recycle plastic into weaving seating mats and stitching bags and others items for domestic use.

100% SHG members have toilets which are being fully utilized. This required 3 years of constant motivation and mobilization.

With the waste vendor: Selling segregated waste, every quarter, is a practice adopted by over 70% of SHG members

April 2018 to March 2019

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

A Collective Voice for Improving Educational Inputs and Infrastructure through School Management Committee (SMC) Meetings



SMC meeting of the middle school in Gajnoi where utilization of annual fund of Rs. 25,000 upscale from annual grant of RS. 10,000

After discussion it was decided that railing be fixed on upper verandah for student safety.

All schools painted in one colour, under separate funds for purpose

A written petition submitted by SMC committee for supporting wall behind Middle School. MLA Headmaster, parents and others Rs. 2 Lac sanctioned and work to begin in April 2019 after remittance of funds.

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.

- SHG group members of Geeta and Radha SHGs from villages Gate and Randh attended the SMC meeting in May 2018. They asked that CCTV cameras be installed to prevent misconduct, and misdemeanors are caught, so that action may be taken. The CCTV Cameras have been installed in the government school in village Gate.
- Members of SHG groups Asha, Arati, Seeta and Disha from village Huded attended the SMC meeting and requested that clean drinking water facility be provided for school children in the school. 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.
- Members from SHG Durga, Satti from Bhoi village and Sharda SHG from Devi Dera village attended the SMC meeting in village Mankot and discussed the need for repairs. They submitted the request to the DC (Deputy Commisner). 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.
- Durga SHG Members from village Saru, Chandani SHG from Saru II village attended the SMC meeting and requested that the primary school should have drinking water. The Pradhan in village gate was requested. A water tank has been installed. Arpana staff continue to motivate SHG members to attend SMC meetings and follow up so that school facilities and infrastructure are improved though community representation.
- SHG members from village Kakera requested that funds be sanctioned for classrooms for the primary school in village Kakiara. They also visited the local MLA (Member of Legislative Assembly) for his intervention and visited the DEO (District Education Officer) collectively. Funds have been sanctioned and construction is scheduled for May 2019.

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:



The topics covered with the children:



Month (2018)	Subjects Covered
April	<ul style="list-style-type: none"> ▪ Personal Hygiene ▪ Proper use of toilet
May	<ul style="list-style-type: none"> ▪ Quiz Recap ▪ Diarrhea prevention: symptoms / use of ORS
June	<ul style="list-style-type: none"> ▪ Recap: Typhoid Symptoms, referral and prevention
July	<ul style="list-style-type: none"> ▪ Quiz: Jaundice: Symptoms and prevention
August	<ul style="list-style-type: none"> ▪ Immunization
September	<ul style="list-style-type: none"> ▪ Nutrition's family diet
October	<ul style="list-style-type: none"> ▪ Anemia

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	562



Children learn about personal hygiene

Farmers Self Help Groups



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

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 has helped with ongoing training field visits and exposure visits and mini irrigation projects.

With their vegetable crops farmers have earned between Rs.30,000 Rs.300,000 in the year. This is a tenfold increase since their journey started with Arpana on the platform of self help groups.

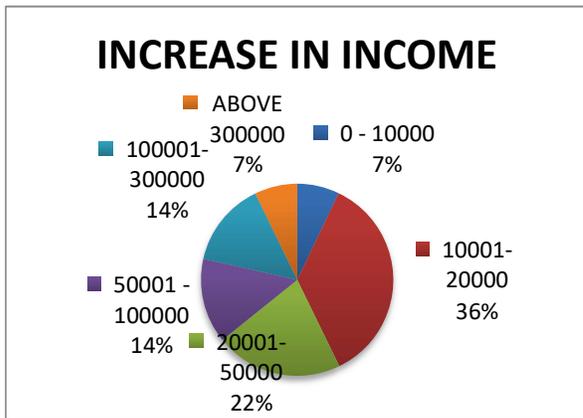
<u>Total No. of Farmer SHGs</u>	23	<u>Literate members</u>	101
<u>Total members</u>	194	<u>Illiterate members</u>	93
<hr/>		<hr/>	
<u>Cumulative savings</u>	Rs. 780,560	<u>Prior Loans</u>	15
(including inter loan circulation)		<u>Loans in 2018-19</u>	10
		Total Loans	25

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



These women members of the Gajnoi Farmer Producer Society belong to village Kakera. There they are preparing a consignment of radish for sale: the society vehicle will collect the produce

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.



NABARD Campaign 2018: Strengthening of FPO level Training at Bhadian Kothi FPOs

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.

<p>Gajnoi Farmer Producer Society</p>	<ul style="list-style-type: none"> • Membership has gone up from 92 members 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
<p>Ravi Valley Farmer Producer Society</p>	<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 active in sourcing milk from local farmers and selling it in neighboring settlements such as Kria. 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 CEO, President and Secretary prepare the vehicle to collect and sell farmers' produce in the vegetable market in Jassore

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 issues given below-

- ▲ 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, asked farmers about problems facing by them. He advised farmers to get their soil tested and to purchase good quality seeds from authorized dealers
- ▲ Dr. Manish, Scientist Horticulture, discussed fruit plants grown by farmers. He advised them to get plants from certified nurseries and seek advice from Krishi Vigyan Kendra Saru about which Plants suit their soil.
- ▲ 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 Camps

Training camps for Executive Committee Members of the Ravi Valley FPO was organized at Bhadian Kothi on 15th December 2018 by NABARD. 11 committee members and 9 members of the FPO participated. Shri Tek Chand, shared the business activities of the FPO. The FPO had done collective marketing of milk, vegetables and corn.



Shri Tek Chand, President, Ravi Valley Farmer Producer Society, provides details of work done by the Society at Board meeting

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.

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.

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.



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



Shri Ravidass, District Development Manager(DDM) NABARD Discussion with FPO members at the Arpana Center, Gajnoi

Farmers of the Gajnoi FPO have been members of farmer groups formed by Arpana and have 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 showed their craft products and it was decided that handicrafts be labeled, priced and brought to the Rural Haat set up by the government in village Tadoli.



Women showed their craft products

Exposure Visits



Exposure Visits at Rural Haat



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.

Dai Training



Refresher Training of Dais

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



Live Demonstration



Participants use the maniquin to demonstrate their skill



Mr. Frank instructs a trainee



Lively participation

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.

Training Outreach Staff



Mr. Ish Bhatnagar, explains the importance of SHG Norms to members of the H.P outreach team



Training outreach staff came to Arpana Madhuban for 3 days at January end 2019, to participate in refresher training on how to strengthen groups so that they all 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.

Towards new Horizons

Success after struggle

Anju Devi



Anju Devi is a member of Sharda Mahila Bachat Samooh. She is an enterprising woman and has earned fame as maker of excellent mud cooking stoves. (Chullahs) people take her to distant villages to make their chullahs. She charges Rs. 500 to make a chullah and earns up to Rs. 3,000 a month from this unusual skill!

She took a loan of Rs. 30,000 and bought a cow and is supplementing her income by sale of milk in Chamba, making Rs. 5,000 per month. She plans to purchase another jersey cow soon.

She took a loan for her son's education and he completed his ITI diploma in electronics. He is now a government employee; her younger son is in the 12th Grade.

Anju Devi, is all smiles, recounting her success

Bhallai Mata SHG: Nisha Devi

Bhallai Mata SHG, in village Devi Dehra II, Nisha Devi took a loan of Rs. 25,000 to start a small village shop.

She is doing well and is able to contribute 1,500 to her family income, after expenses. She is presently paying off the loan she took.



Shrimati Chingoo Devi



Shrimati Chingoo Devi is a Member of Satya Mahila Bachat Samooh. Her husband was the sole earning member of this family of 4 persons. Their 2 sons are in 8th and 12th Standard.

Tragically her husband, who suffered from respiratory disease, passed away. The family was bereft with the pain of loss and of financial anxieties.

Chingoo Devi decided to take a loan and purchased a jersey cow and is now selling milk which provides a monthly income of Rs. 6,000 This has helped stabilize the finances of the small family.

Chngoo, with her livestock which are also her lifeline!

Shrimati Garibo

Shrimati Garibo, of Chandani SHG in village Miyari Galla, began the first commercial laundry in the area, several years ago.



With a fresh loan, she brought a second washing machine as her son joined as a partner. Through subsequent loans, she helped her son purchase a 2nd hand vehicle to transport laundry from and to her hotel clients.

Garibo Devi says, “I have employed a full time assistant as now me and my son provide a laundry service to all hotels in our neighboring areas, such as Khajjiar.”

Garibo Devi leads the way! Her smile radiates her sense of achievement as the first woman laundry entrepreneur in the area!

This year, Garibo’s business went up to another level, when she took a loan of Rs. 35,000 to purchase a commercial washing machine and dryer, which was essential for efficiency in their family business. Mother and son earn upto Rs. 20,000 a month, after expenses.

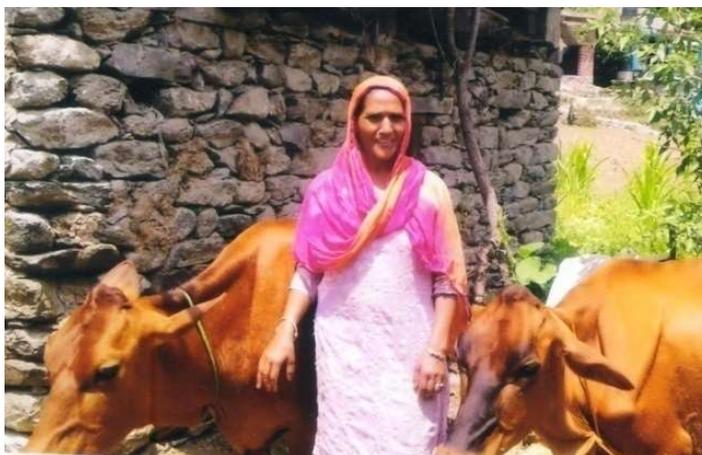
Vikarma Devi

Vikarma Devi, of Sharda Self Help Group in village Lodhi, in the Badhiya Kothi panchayat has been burdened by extreme poverty. Arpana formed Sharda SHG in 2014.

In July 2017, the SHG was linked for larger credit from the bank and Vikarama Devi took a loan of Rs. 40,000 to buy 2 Jersey cows.

Vikrama Devi says “we now earn Rs. 10,000 to Rs. 12,000 a month through the sale of milk. Our family, after years, is relieved from the daily pressures of poverty!”

She smiles, “our children are now in better health, and go to school. After all we are able to give them full and proper care.”



Vikarma Devi, with her two jersey cows which helped her emerge from deprivation

Babbly Devi



Babbly Devi is wife of Shri Krishan Chand who is a daily wage laborer and so their family income was small and uncertain and they continually struggled to meet their family's daily needs. Their children, a boy and girl go to school nearby.

Bubbly became a member of Ganga Kisan Club and made small savings there.

In March 2018, she took a loan of Rs. 30,000 and bought a Jersey cow.

The sale of milk in the village of Mangla brings in Rs. 6,000 a month which supplements Kishan's wages and helps provide security, after years of uncertainly and deprivation.

Bubbly has every intention of buying another Jersey cow "I will soon complete repayments of my loan. We will take another loan and buy one more Jersey cow! Our family will be able to be comfortable at last."

Conclusion

Arpana is deeply grateful 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.
