



Arpana Services

Transforming Lives in Rural Haryana



*'Together we stand! Walk hand in hand...
The goal is far, we understand.'*

*"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

Arpana Haryana Annual Report – 2019

ARPANA RESEARCH & CHARITIES TRUST

Headquarters: Madhuban, Karnal, Haryana, INDIA

Some Stories of Women's Struggles & Successes

Sufferings from Alcoholism

In village Nagla Megha, alcoholism had gripped growing numbers of men, young boys and children in its vice. Eve teasing, molestation, domestic violence made life intolerable.

320 women of 32 women's groups formed by Arpana, resolved to meet the challenge in May 2018.

- Campaigns were planned with Arpana's guidance: all members pledged to unite in the fight.
- Women leaders told the sarpanches, local police officials and district level officials of their problem.
- They led rallies and allocated duties to SHG women to patrol streets to identify illicit liquor vendors.
- They shut down all vendors selling liquor without permits.
- The police team, in dialogue with women leaders, give support.

The village environment has improved, molestation, harassment and violence has deescalated, liquor is sold only in licensed stores outside the village



Discussing the evils of alcoholism



The rally women with a mission!



Closing liquor vendor shops

Epidemic of Diarrhea Arrested!



Groups of women approached the Anganwadi and Asha workers to accompany them to have drinking water samples tested. They took the samples to be tested and they were found to be contaminated.

Immediately the government department announced closure of piped water supply, as some pipes were leaking. The Sarpanch was asked to provide clean drinking water using tankers. These were arranged by the Panchayat and a major epidemic was arrested.

SHG women approach PHC with a petition to test polluted water samples from village taps

Durga Vahini

A vibrant volunteer group of SHG leaders has become a nodal point for counseling and resolving problems. Women of village Nagla Megha formed a volunteer group from different SHGs which they named Durga Vahini - the 'vehicle of Goddess Durga' to take initiatives for village well being.

They mobilized women for sanitation drives and asked the Sarpanch for the machine to remove waste.

Durga Vahini members on sanitation drive



Women Taking the Lead in Civil Society, Social Justice & Livelihoods!

This year Self Help Group women worked towards saving their communities from social ills, avoidable diseases, and fought to promote development. An intense spate of training activities and events are showing results on the ground as women, across Arpana's target area, have stepped up to collectively meet challenges which threaten the wellbeing and health of their villages (see stories on opposite page).

Factors Which Foster and Nurture Vibrant Self Help Groups

▲ Ongoing Capacity Building of Arpana Outreach Team and Teams of SHG Leaders:



These leaders conduct village level training sessions with SHG representatives on group strengthening and issues related to community health and sanitation village governance and social ills in their villages.

- ▲ **Federations:** Investment of information, skills in SHG members has helped create a wide base of informed members whose spirit of solidarity is nurtured through networking and training events each month. The Federations support all the above activities with financial contributions. They fulfill the member groups' need for larger credit.

▲ Participatory Evaluation – Remedial Interventions for Stronger Groups:

The annual participatory evaluation conducted in March 2018 with a team of SHG leaders and Arpana team members covered a sample of 34.4% of SHGs showed weakness and strengths.

The sample covered SHGs formed 15-20 years ago and also new groups formed up to 3 years ago. Different castes were covered to ensure the sample was fully representative of the socio economic environment.

Mr. Sishan Project Supervisor, in discussion with SHG group's members in village Nagla Megha, while conducting a Participatory Evaluation



Auditing SHGs & uploading financial data

- ▲ **Regular monthly audit** of all SHGs were held through the year, with on spot corrective counseling for volunteers and scribes. Monthly review sessions with the MIS manager and Program Coordinator, were held with outreach team to plan remedial interventions and identify training needs.
- **A messaging facility** which sends good wishes to all sisters on festivals. It also informs and reminds SHGs and leaders about village based training events, rallies, health fairs and job events being held in their villages throughout the year. Timely reminders promote participation, punctuality and good co-ordination.

Status of Self Help Groups

In March 2018, 821 SHGs were functioning effectively and over the year several SHGs had to be dissolved and restructured, as some members had to leave. Many new groups were formed in response to requests of women. The status of self help groups in 100 villages of Arpana target area in March 2019:

Particulars	2018-19
Number of Women's Self Help Groups Formed till March 2019	865
Number of New Groups Formed from April 2018 to March 2019	42
Number of Members in SHG	12,038
Cumulative Saving of 865 Groups Till 31 March 2019	Rs. 3,21,378,925
Group Fund of 865 Groups till March 2019	Rs. 66,31,407 /-
Amount of Loans in circulation in Groups (April 2018 to March 2019)	Rs. 2,44,475,490
Loans taken by women from April 2018 to March 2019	5,513
Loans taken for Business Purposes from April 2018 to March 2019	1,122
Dividend distributed among 691 Groups (174 Groups will be eligible for Dividend after 2020 – onward)	Rs. 3,49,05,230

Arpana's Outreach Audit Team: a Vital Service to Ensure Transparency

The outreach audit team checked approximately 824 SHGs each month. The correct financial data was uploaded on the computer so that updated status of the groups and individual members is available.



Review session with Audit team

12 review meetings were held with the 8 member team to identify common errors, infringement of norms, poor or incomplete record keeping. SHG training needs are also identified and then addressed through village level accounts training for SHG volunteers. Some common problems included bank difficulties:

- ▲ Refused to open accounts
- ▲ Refused to accept deposits
- ▲ Misappropriation of funds by agents of the banks
- ▲ Rude behavior of bank officials

All these issues were taken up by the program coordinator with the LDM (Lead Bank manager) the DDM and also presented in the quarterly bankers review meetings. Some issues were resolved.

In the review sessions, team members shared their own difficulties and problems. 3 workshops were organized for them with Ms. Premlata a well reputed C.A, conducted via Skype as Ms. Premlata was in USA.

The repeated training inputs to foster the team's professional skills enables Arpana to promote and sustain transparency in financial transactions of over 800 SHGs.



Mrs. Premlata addressed audit team in Skype Workshop

Capacity Building of Staff and Outreach Team of Trainers

The most vital input to build, sustain, strengthen and energize the process of empowerment is the ongoing training and capacity building at several levels, on diverse issues using interactive media and tools.

In April, Arpana's outreach team, along with mature and seasoned SHG leaders participate in refresher training and also create training modules for village level training of SHG representatives through the year. Role plays, songs, banners are made and designed so that training materials and tools are ready.



Data of Participatory Evaluation of SHGs is analyzed and suitable norms designed to present to SHGs across the target area.

Some of the main issues that were covered and for which training material was prepared were Disability Laws, Immunization, Water Borne Diseases, Domestic Violence, Neonatal Care, Training on Mobile App, Gram Panchayat Development Program, Aam Sabha, Emergency Care Workshop and Vikas Utsav.

Mrs. Gita Chaturvedi discusses Disabilities Law in a refresher training session

Agenda Training is Building Capacities of SHG Women as Peer Educators

Monthly village level training of SHG representatives is a vital platform for strengthening SHGs and community action. Each month 3-5 days are dedicated to building capacities and training skills of SHG leaders. Each month 30 to 40 SHG women participate in the practice sessions at Arpana. 15 teams with Arpana staff conduct training in villages for SHG women representatives across the target area.

To sustain the efficient and independent functioning of SHGs, constant training of SHG women in group management is essential. Record keeping, issues of community health, sanitation, village governance are taken up repeatedly with matching plans for community action.

For this purpose, a cadre of SHG leaders is constantly by trained. Since 2015 over 200 SHG women leaders have participated in and conducted training session peer educators. At present over 75 SHG volunteers are actively engaged in village level training. Attrition does occur on account of personal reasons and domestic compulsions.



Some subjects taken up for village level training were:

1. Domestic Hygiene
2. Practices to Prevent Water Borne Diseases
3. Awareness of Symptoms of Malaria, Chikungunya, Dengue and Prevention of these Diseases
4. Training of Neonatal Care and Hypothermia
5. Discussion on Domestic Violence Act.

Agenda Training at village Araipura

Training and Exposure for SHG Members at Village Level

Accounts Training

Accounts Training needs of SHG members emerged from the regular review sessions with the outreach audit team. The team each month, checks the records of approximately 820 groups, and is conversant with SHG volunteers' weak points. It is necessary to address these needs through training of SHG volunteers regularly.

The first round of village based accounts training was in April with 7 teams of Arpana staff and SHG trainers covering 14 villages with approximately 250 SHG volunteers. Arpana conducted the next round of accounts training in August 2018. Teams of trainers were prepared for the training sessions in 40 villages.

In September, the accounts training was conducted in 40 villages in 2 days with 10 teams conducting 2 sessions on each day. The teams focused on record keeping, group discipline: inter loaning, process of accessing loans from the federation with appropriate entries. Use of calculators was taught to help avoid errors.



	<u>April</u>	<u>August</u>	<u>September</u>	<u>Total</u>
Total villages where training held	14	41	44	99
Total SHGs participated	122	261	327	710
Total SHG women volunteers participated	250	557	657	1,464

A Livelihood Avenue – Training in Mushroom Cultivation:

On 12th December 2018, eight SHG members with partners were sponsored by Arpana for a 4-day mushroom cultivation training program in the Murthal Mushroom Cultivation Centre including an exposure to a successful mushroom farm during their course.



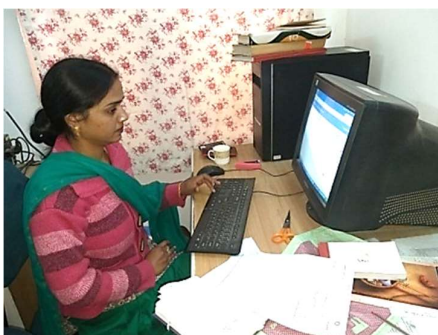
Trainees learn to prepare soil for mushrooms

Arpana provided the trainees with subsidized bags of 'soil' and arranged for a trained extension worker to monitor their progress and help resolve problems.

Another batch of 14 women from villages Kalram, Kairwali, Madanpur, Nagla Megha and Nalipar participated in a 5 day training course at end Dec. 2018, in mushroom cultivation at the Uchani Research Centre, Karnal. They also got certificates and 98 free bags each as first time support.

Regular visits to handhold the trainees were organized by Arpana. The trainees also got a fair result in their sales.

Messaging Facility: a Vital Channel of Contact, Communication & Coordination



Communicating with SHG members

For 2 years the messaging facility reminds SHGs about time and venues of their meetings and training sessions.

Village women burdened by livelihood pressures and domestic chores tend to forget times, dates and venues of different SHG activities. The SHG messages provide timely, effective reminders of meetings, campaigns, events; their times, dates and venues and of responsibilities allocated to members.

Over 106,000 messages were sent.

Earlier the cost was borne by Arpana and now the entire cost of Rs.22,000 is shared by the 2 Federations.

Exposure Visits for SHG Leaders

(Livelihood Committee Members enjoy their interface with government officials, learning government schemes and project for agriculture-based livelihood)

Arpana's team members made 2 liaison visits in July 2018, visiting all concerned government departments to make arrangements for the exposure trips for SHG leaders to learn about government schemes and projects to promote income generation activities for farming communities. They arranged for refreshments, local transport for the teams of women and met concerned officials to ensure they would be available to provide lectures and information.



In August 2018, an exposure visit was arranged to all government departments related to agricultural, horticultural and dairy activities.

120 SHG women, as part of their village livelihood committees, gained a wealth of practical information as they met officials and scientists in the Horticultural, Veterinary and Agricultural Extension Offices in Karnal, Gharounda and Indri Blocks of Karnal District.

Representatives of village based livelihood committees at the Krishi Vigyan Kendra

All participants expressed their satisfaction in the new learning and expressed a feeling of increased self confidence after their interaction with govt. officials, who were warm, welcoming, supportive and encouraging. They shared information on topics ranging from soil testing, bee keeping, dairy products and their sale etc.

Growing Participation of Women in Gram Sabha & Community Wellbeing



Mr. Sishan, Project Supervisor, facilitates the discussion of village problems amongst SHG women of village Kamalpur

In 2018-19, Arpana's outreach team organized networking meetings in June, September and February, prior to the Gram Sabha meetings usually scheduled for July, October, February. 30-60% of SHG members attended the gram sabhas in their villages where the date was announced.

Village Wards

Arpana's outreach team gave refresher training to SHG leaders on the Government's stress that village development plans be designed according to the needs of 'wards' in their villages, with 'ward' members presenting the specific problems!

In May 2018 all SHG women were asked to identify their wards. In June 2018, in the village level training of all SHG groups, women leaders presented their problems according to the ward.

Petitions were drafted and signed by all groups' representatives. These petitions were then presented to their sarpanch in May, September and January by SHG leaders and SHG women nominated as members of the Sukh Suvridha Committee, the Livelihood Committee and the Social Justice Committee.

Social Justice Committee Members: Towards stepping up for rights and relief for victims of Domestic violence

Stepping forward for village health and development, Arpana mobilized SHG women, across the target area, to nominate women to form Sukh Suvidha Committees, Livelihood Committees and Social Justice Committees in their villages. These committees have participated in training and exposure visits and are at the forefront organizing community events and fairs and rallies.

Workshop on Domestic Violence

In December 2018, over 60 women from social justice committee from 28 villages participated in a workshop on domestic violence conducted by Mr. Kamaldeep Dayal, Advocate, Supreme Court, Delhi.

They also took part in an intensive exposure visit to all related government agencies. Their delegation visited the Child Protection Centre where they were welcomed by Mrs. Reena Kalian, the District Child Protection Officer, the magistrate and Chairperson, Child Welfare Committee. Both officials made detailed presentations on services offered by the government.

Mrs. Savita Rana, District Women Protection Officer, addressed the women and explained in detail, the process of seeking assistance for victim of domestic violence. Mrs. Preeti, Head of the One Stop Centre, also told the women in detail about the services provided to women and children traumatized or abandoned or harassed by domestic violence.



Workshop in Village Budhakhera

On January 27th, 2019 a fresh batch of 50 SHG women from the Social Justice Committee in 25 villages, in Karnal and Indri Block, attended an intensive workshop in Arpana's center in village Budhakhera.

Mr. Ish Bhatnagar discussed with them their role as social justice committee members. The law on domestic violence was explained and the exposure visit to all government agencies planned out in detail.

Excited and enthused members of the social justice committees from 28 villages in January 2019

The Livelihood Committees in Action

SHG leaders and the Arpana team organized 2 Vikas Utsavs (Development Festivals) in villages Khirajpur and Khookhani.

Arpana project supervisors and SHG women met the Sarpanches of both villages to inform and invite them as chief guests for the 2 events. Both accepted and offered every support.

In Khirajpur, the Sarpanch provided free tea and refreshments to over 400 women and village folk participatory in the event.

Networking meetings were organized with SHG leaders in both villages and duties for cleaning, drinking water, welcome committee etc. were delegated to different groups. In each village SHG members fulfilled their roles as hosts admirably, looking after all arrangements.

Health Day

The Sukh Suvridha Committees members along with SHG leaders in all 100 villages arranged 2 health days in June 2018 and in Nov. 2018.

Waterborne Diseases (June)

In June 2018, along with Arpana staff, SHG women invited their ward members and government health workers to participate in awareness creation for prevention and management of waterborne diseases.

The awareness campaigns on the health days were extremely successful. They were participatory and enjoyable. Role plays, songs, flash cards and banners were used to explain the spread and symptoms of Typhoid, Jaundice and Diarrhea. The prevention of these diseases through good domestic hygiene was stressed

Over 50 SHG trainers, constantly built up through regular training, conducted these intensive, village-based health awareness events. They learnt and practiced songs, helped, script role plays and flash cards, to present symptoms of diseases and stressed importance of early referral.



Animated quiz session after the role play and training on waterborne diseases in village Nagla Megha.

Neonatal Care (November)



Preparations and plans for Health Day in November 2018 were done with SHG groups in October, with the theme of proper Neonatal care.

A lively play and songs depicted the danger of hypothermia. These were designed and performed by the Arpana team of staff and trainers. The audience participated actively. The infotainment package helped them understand the importance of averting hypothermia and adopting good Neonatal care practices.

Arpana's worker and trainers addressing SHG women and giving information about Neonatal care.

Malaria, Dengue, Chikungunya Prevention Campaigns

Easy steps to Prevent Malaria, Chikungunya and Dengue Practiced and Promoted by SHG Members

- ✓ Oil poured on standing water pools
- ✓ Cleaning of coolers in neighborhoods
- ✓ Checking rooftops etc. for vessels containing water
- ✓ Use of mosquito repellents, full sleeved clothing
- ✓ Early identification of symptoms and timely referral

Preventive measures to reduce incidence of Malaria, Dengue and Chikungunya are planned with SHG leaders



Trainings held on Prevention of Malaria, Dengue and Chikungunya	751
Total Attendance	9,012

Two Self Help Group Federations

General Body Meetings

The two Federations of women's SHGs, Jan Shakti Mahila Vikas and Jan Shakti Mahila Unnati, are growing in strength each year. The General body meetings of both Federations were celebrated with enthusiasm, and gusto. A spirit of wellbeing, hope and solidarity infused the events.



Networking meetings were held in villages Pirbadoli and Badagaon to allocate duties to SHG groups hosting to event.

Vikas Sangathan held its 'Aam sabha' in village Pirbadoli on 25th November, 2018. Shri Sushil Kumar DDM Nabard was Chief guest. He enjoyed the play put up by SHG women on Livelihood opportunities and enjoyed the meal served to all 800 SHG representatives who had gathered for the event.

SHG Volunteers and Arpana's worker present a role play on MNREGA

Jan Shakti Mahila Unnati Sangathan held its general body meeting on 10th December, 2018 at village Budhakhera. The event fair was successful with Chief guest Dr. Rajinder, Director of District Krishi Vigyan Kendara and Dr. Deepa encouraging women to continue to work for their goals of 'poverty alleviation, social justice and health for all!

Events and festivals organized by Vikas, Unnati and Arpana in village Pirbadoli, Choura, Khokhani, Khirajpur and Budhakhera were enjoyed by women and village folk from 15 villages.

Training of SHG Leaders and Elected Members

In 2018-2019, Jan Shakti Mahila Vikas Sangathan and Unnati Sangathan conducted their monthly meetings each month. Careful thought was given by SHG representatives to village development issues and some of the issues discussed were:

- Training events and exposure visits for SHG groups
- Strengthening of groups
- Scrutiny of loans applications
- Scrutiny of monthly expenditures and budgets
- Planning of village events, festivals, exposure visits etc.
- Promoting participation in gram sabhas



Status of Women's Federations as on 31st March 2019	Jan Shakti Mahila	Jan Shakti Mahila Unnati	Present Status of Both Federations
No. of SHGs who are Members of Federations	420	445	865
Savings made by groups in reporting period	Rs.1,176,540	Rs.1,706,485	Rs. 2,883,025
Cumulative Saving of Federation	Rs. 9,511,213	Rs.6,902,238	Rs.16,413,451
Group fund in Federation	Rs. 4,037,106	Rs. 1,970,449	Rs. 6,007,555
Loans given by Federation in past financial year	Rs. 6,342,500	Rs. 8,744,000	Rs. 15,086,500
Loans given by Federation till March 2019	Rs.49,535,430	Rs. 28,336,600	Rs. 77,872,030
SHGs who took Federation loans (2018-19)	45	70	115
Amount of Federation loans in circulation	Rs. 4,117,854	Rs. 4,652,665	Rs. 8,770,519
No. of SHGs received dividend during the year	Rs. 950,000	Rs. 500,000	Rs. 1,450,000
Total Amount of Dividend Distributed by Federation during 2018-19	368	366	734

Liaising, Networking and Visitors

On 5th February, Mr. Shiv Desani, the managing Trustee of BNB Charitable Trust and Arpana family members visited village Modipur.

This gave a glimpse to the visitors of the SHG women whose lives have changed and whose confidence and self worth have soared as they contribute at all levels to their families and communities.

Mr. Shiv Desani asked many questions which women answered, telling him how their status in their families has changed and how they are respected decision makers and not just passive spectators in family events.



Ish Bhatnagar presents Arpana's womens empowerment program briefly before facilitating interaction between the SHG women and visitors

Mr. Shiv Dasani and visitors meet the SHG women at village Nagla Megha where women were participating on training on the law pertaining to Domestic Violence. Women volunteers of 'Durga Vahini' shared how all 32 SHGs of Nagla Megha campaigned against the sale of liquor and how they sought the support of the Panchayat and police in fighting this battle! The visitors were greatly impressed by the collective spirit of the women as they fought to stop alcohol abuse and sale of illicit liquor.

In Haryana, Gram Sabhas (mandatory quarterly village meetings conducted by Panchayat and village folk of voting age) are not announced in time: Even repeated enquiries result in officials denying knowledge of firm dates.

However, despite obstacles, Arpana continues to educate and mobilize SHG women about the importance of participation in Gram Sabhas and in submitting collective petitions representing needs of their community.

E-Shakti Project

NABARD has given a project grant under E-Shakti to Vikas Sangathan 2018-2019.



Mr. Ish Bhatnagar attended 2 review workshops in Chandigarh and Dharamshala organized by NABARD, where field level issues were aired and resolved. SHG volunteers who are implementing activities also attended review sessions in Arpana and in Karnal, held by NABARD. The financial data of 780 SHGs is upgraded each month by 26 SHG leaders trained for the purpose, ensuring that all SHG member data is complete and updated on the site.

There were many technical problems which MIS manager Ms. Sonia and Mr. Ish Bhatnagar raised with NABARD Officials for resolution.



NABARD officials and agencies at state level Review



Awareness camp on Prime Minister Accident Insurance Schemes



New Villages Adopted: Promoting Participation in Village Governance



Arpana community workers and SHG leaders conducted surveys in villages Randoli and Kamalpur

Arpana with the kind support of partners has worked intensively with SHG women and Panchayats in 10 Panchayats from 2016-18. Training sessions were organized for elected members to inform them of their roles and responsibilities and the government processes to have plans passed etc. Women were also educated and mobilized to take part in Gram Sabha.

These villages were: 2016-17: Sadarpur, Kairwali, Peerbadoli, Balleda, Devipur
 2017-18: Dibarki Kalan, Umarpur, Rukanpur, Mustfabad
 2018-19: Badagaon, Randoli, Kamalpur, Khirajpur

In a recent feedback survey, the findings reveal encouraging enhancement in levels of information and participation and achievements

Diverse strategies were adopted this year to build the bridge between women and their Panchayat:

- Development Festivals were organized; panchayats members and neighbor villages were invited
- Working groups of SHG leaders were formed to work on village issues and with their panchayats
- Regular networking meetings of SHGs for discussions on village issues resulted in submission of wardwise collective petitions to gram sabha meetings.



Before working group formed: Dirty lanes, overflowing drains



SHG women with other village folk conduct sanitation drive

Story of Domestic Violence – Geeta’s Story

Geeta’s maternal home is in village Nagla Megha. She was married to Gopi of village Dhakwala, 11 years ago. She and Gopi had a happy life with 2 sons and a daughter. Geeta became a member of the self help group formed by Arpana in village Dhakwala, 2 years ago. Geeta was an active member and took part in her group activities.



In 2018, Gopi began consorting with another woman. He frequently beat Geeta and he gave his ATM card to his mistress who withdrew a large sum of money from the account. He blamed Geeta for stealing from him and turned her out on the street at night. In despair, beaten and hopeless, Geeta came to her maternal home in Nagla Megha

Arpana had taken up the law on domestic violence as part of the monthly SHG agenda. Geeta had been nominated as her village representative on the social justice committee. She attended the Arpana workshop in December 2018. There she interacted with Mr. Kamaldeep Dayal, Advocate Supreme Court. Geeta’s story was taken up as a case history and Mr. Dayal advised her and all participants on her rights and on services provided to victims like Geeta by government agencies.

This workshop gave Geeta hope and she shared her troubles with Mrs. Sarita Rana, District Women Protection Officer. Ms. Rana counseled Geeta and Gopi separately, warning him of strict action if he did not change his attitude and conduct.

However, Gopi continued his old ways and Geeta stayed in Nagla Megha where SHG leaders had formed a core group, ‘Durga Vahini,’ to deal with problems arising in their village. Geeta approached them and they pledged their support. Members of Durga Vahini visited Geeta’s family in Dhakwala and through January 2019, had several sessions resolving issues and pushing forward Geeta’s perspective and situation and also the backing of the legal authorities.

Finally, by January end, Gopi realized that an amicable resolution was the best option for himself and the children. It was also discovered that Gopi’s mistress had withdrawn the money. He broke relations with her and apologized to Geeta. Geeta is now back with her children and husband with hope in her heart for a new start.

Enterprising Women

Sangeeta’s Song: ‘My group is the wind in my sails! with its support, how could I fail?’



Sangeeta and her husband, Shri Popla, live in the distant hamlet, Kamalpur, on the banks of the Yamuna. Both earned meager wages as day labour. Their house, made of mud, often collapsed in the rains. The family lived in extreme poverty.

In 2009, Sangeeta joined one of the groups which Arpana formed in Kamalpur. She managed to save Rs.10-20 each month. Gradually she increased her monthly saving. She took her first loan so that her husband could set up a mobile stall of sugarcane juice.

The couple worked hard: Sangeeta took loans to make a pukka house and a shop. Sangeeta looks after the shop. She then took a loan for a popcorn machine for her husband who now earns with the sale of popcorn and sugarcane juice and is doing well.

Sangeeta and Popla’s home is now pukka and secure; their shop is doing well and the family has comforts which they had never hoped to enjoy. Both daughters are going to school. Socially they are recognized and respected for their struggle, achieving material security and success. Sangeeta says: “My group has made this new life of security, possible. Also I learn about cleanliness and health and we now have little sickness in our family whereas earlier, we were mostly ill. We are so grateful to Arpana: for its support and all we learn.”

The Taste of Success After Striving and Struggle



Bala, the wife of Shri Rishipa, has been a member of Puja Self Help group in Faiz Alipur Majra village for 13 years.

Bala came from a well off family and was used to material comforts. She married into a poor family and when Bala reached her in-laws home as a new bride, all her dreams disappeared, in the vortex of harsh reality.

Bala has 2 sons and a daughter. She decided to struggle and strive for a better life. She persuaded her husband to learn masonry skills and he became a good mason. She also became a member of Puja Self Help group formed by Arpana. Bala went to work as a daily wage labour and began regular savings.

She took her early loans to build a proper house and then for her children's studies. She took a loan of Rs. 45,000 for fees for her son who has now completed his MBA. Bala then took another loan for her daughter to do B.Ed., then got her youngest son to do his B.com. Today she smiles with pride as her eldest son is earning Rs. 60,000 as a manager in a firm and her daughter is a teacher in a school near Bala's village. Bala had also taken a loan for the weddings of her son and daughter. Her daughter in law is a B.com graduate and prospective son in law is completing his B. tech.

Bala with her groups' support and her husband's support has struggled for over a decade to pull her family out of deep poverty. Her husband is also earning well. Bala smiles and says "It is Arpana to whom we are grateful. I have fulfilled my dream for our family after years of struggle, want, and despair".

Solidarity Day Celebration on Param Pujya Ma's Birth Anniversary



On 26th August, Arpana Day was celebrated amidst joy and festivity. 700 women from 50 villages participated in the event.

They first offered gratitude at Param Pujya Ma's Samadhi and then partook of the Preeti Bhojan served, as women sang devotional rhymes in praise of the Lord.

Offering their gratitude to Param Pujya Ma on Arpana Day

Arpana is deeply grateful ...

... for the caring, compassion and magnanimity that engenders the support that enable these programs to transform the lives of thousands of rural folk. These vibrant programs are building self esteem, confidence and financial security for once impoverished rural women and their families.

Community health and wellness is being fostered by their collective's endeavors of SHG members who are now informed and aware about good health and sanitation practices. Participation of women in village affairs to promote development and fight social ills is growing steadily.