



ARPANA SERVICES

Self Help Group Women – Becoming Strong, Energized & Capable



**Informing, Cajoling, Motivating –
Through Song/Dance/Role Plays!**

Haryana Annual Report 2022

ARPANA RESEARCH & CHARITIES TRUST

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Our Founder Inspiration – Param Pujya Ma



Motivated and guided by Param Pujya Ma, who saw the Lord in every person, Arpana members reached out to the underprivileged and vulnerable women in 100 villages of Haryana.

With the motif of service with respect, dignity, and love to each beneficiary, Arpana facilitated 946 women's self-help groups in Haryana leading to awareness, self-esteem, and financial security.

Param Pujya Ma's spontaneous words, flowing with wisdom and devotion, and her extraordinary life of service, continue to inspire and motivate Arpana members.

Arpana Empowers Rural Women in Haryana

- Arpana continues its efforts to strengthen the poorest of the poor families in 106 villages in Karnal District, Haryana.
- Arpana has organized 946 self-help groups, with 13,306 women members, improving their socio-economic condition through savings, micro-credit loans, income generating activities, etc.
- Also, continuous capacity building is carried out to strengthen the individuals and SHGs.

Women Gain Economic Security and Self Confidence by:

- Forming their own self-help groups for awareness, solidarity and action
- Starting their own enterprises for an independent income
- Learning about basic health principles for better family health
- Learning about gender discrimination, resisting dowry demands, becoming aware of the evils of female foeticide, etc.
- Information about local governance and becoming a part of it through Shadow Committees.

SHG women use calculators



Arpana's Programs – a Model that can be Used Throughout the Country



SHG trainer conducts a demonstration session

13,306 women in 946 self help groups (SHGs) are breaking the chains in which they were born!

- Not only are they earning money through their own businesses, but they are getting loans from their SHGs for their husbands to also start businesses.
- Not only can they now feed and clothe their children, but many send their children to private schools.
- Not only are they and their families in better health, they also work for village health and sanitation.

Self-Help Groups Evolving as Catalysts of Change and Development

Women's self-help groups are gaining stability and adopting new processes and norms as advised. They can now conduct difficult bank transactions, including cashless, digital transfers in case of loans, etc.

Greater Advantages – Greater Responsibility



The savings of women are increasing. The collective cumulative savings of 946 self-help groups is Rs.450,000,000 (Rs.45 crore). The loan limit for an individual member from her group is up to Rs. 250,000 (Rs. 2.5 lakh).

All these factors combine to generate confidence and a new energy amongst women members. The increasing funds in SHGs require strict observance of norms. Reinforcement of the importance of group discipline is stressed in the monthly village level training sessions.

Activities of SHG Women

- Reinforcing Covid-19 protocols for protection and vaccination for all members and families.
- Giving information about Covid-19 vaccinations, i.e. the importance of vaccination and dispelling existing fears about the virus. Collecting data on the vaccination status of SHGs and their families.
- Sharing information about Government skills training and schemes available to improve the economic condition of underserved rural women.
- Participation in the Government's campaign for a Drug-Free India by sharing detailed information with SHG women members and preparing for the networking meeting in different villages.
- Micro planning with SHG leaders in each village for successfully conducting Annual Meetings in all villages of the target area.
- Monthly feedback and review sessions with the seven-member MIS team.

SHG Women Use WhatsApp for Lightning Fast Communication

What used to take days **takes only minutes**, as 13,600 women in Haryana turn to WhatsApp and SMS!

The ease of sharing Agendas for SHG meetings with SHG leaders and members by WhatsApp led to it being used to communicate quickly with all leaders.

All SHG women with smartphones were identified and their names, numbers, groups, and villages were put into the phone directory at Arpana.

Thus, when the Government gave the date a vaccination camp would be held (sometimes that very morning!), it was passed on immediately so that people could attend.



SHG Women's Contribution to Health Care

Self Help Group Women Volunteers are Trained as Health Animators in Arpana's target area of 100 villages. These 80 SHG women volunteers inform villagers about:

- Seasonal diseases and how to protect themselves.
- Government medical schemes and how to avail these benefits.
- Health services they can find at Arpana Hospital.

Animators also work with Arpana Hospital medical staff to arrange outreach camps for free treatment and medicines. They refer critical patients to Arpana Hospital.

With the help of these animators, Arpana organized free camps in villages and in Arpana Hospital. Now every month, 10 Eye Camps are held in villages and a Multispecialty Camp is held at Arpana Hospital.

A “Vaccine Wall” Built Against COVID-19 in 100 Target Villages

COVID CAMPS: Due to the Covid epidemic, patients with fever, headache, etc. appeared in every other house in Arpana’s 100 target villages. Some villages had to be sealed off to contain the epidemic.

Arpana officers discussed the situation with the Chief Medical Officer, Karnal. Arpana offered to join with the government team to build a “Vaccine Wall” against Covid in these 100 villages.



For this program:

- ✚ Arpana trained 80 self-help group women volunteers to inform and motivate each household to get vaccinated.
- ✚ The SHG women, along with Government Asha and Anganwadi workers and ANMs, conducted house-to-house surveys in all the villages, giving information, quelling doubts, and motivating people to get protected.
- ✚ SHG women accompanied nervous families to the Government Vaccine Centers.

94% of the population of 100 villages received the 1st dose and 77% of the population received the 2nd dose of vaccination by the end of December 2021. Thus, Arpana teamed up with the Government and –

Built a “Vaccine Wall” to Defeat COVID in Arpana’s 100 Villages!

Workshops for review and planning to implement the awareness creation and vaccination campaign for adolescents, were held on 4th December, 1st January, 4th February and 19th March 2022.

Visiting Students Interact with SHG Women

Ms. Dhristi, a visiting student from the Netherlands, and Ms. Devanshi from Karnal, visited self-help groups in village Khirajpur and had a lively interaction with SHG members who also entertained them with folk songs.



Training of Trainers

Building Skills of Village Level Trainers

The regular monthly training of the trainer’s workshop is a vital part of the empowerment process. Women’s confidence, communication skills, public speaking capacities, and general knowledge base are fostered. They also gain, an incrementally understanding of the entire structure, functioning of SHGs, their federation, and a spectrum of other issues.

Prior to the monthly meetings, Mr. Ish Bhatnagar, Director of Rural Services, and his staff decided on the topics to be taken up with the SHG representatives in their monthly village-level training sessions.

Each month, fresh topics are taken up in a planned manner, with typed information detailed in the scheduled village-level training of SHG leaders, who in turn carry the agenda to their peers.

Onward and Upward – Capacity Building of SHG Women as Trainers



SHG volunteers’ record keeping and accountancy skills had to be upgraded this year.

The Arpana team designed a training module and first trained SHG trainers in conducting the record-keeping and accounts training workshop, over two days.

Three days of training sessions for 45 SHG trainers were conducted in preparation for accounts training to be held for SHG volunteers in the target area of 106 villages

Ms. Sonia conducts a training session on Record Training

Information Visits

In September 2021, 4 teams of Arpana visited the Krishi Vigyan Kendra (Farmers Outreach Center), Punjab National Bank (PNB), and Rural Self-Employment Training Institutes (RSETI), Agriculture Horticulture Department, Fisheries Department, and the Center of Excellence for Vegetables.

These departments provide training on peanut farming and fish farming, making pickles, chutneys, papad, masala powder, and candles; cow rearing, vermicomposting, beekeeping, mushroom cultivation, beauty parlor, computer, accounting, female tailoring, textile painting, embroidery, hybrid seed vegetable farming, etc. This information was obtained for Arpana's self-help groups.

Arpana's Skill Training Centers for Tailoring & Beauty Culture

The new Skill Training Centers were started in early 2022 because lack of skill means women have to take low-paying daily labor jobs – a big obstacle to self-reliance and independence.

Women members were identified to become Trainers for the skills required. A three-day training was held by Arpana, including skill instruction, ordering material, teaching the syllabus, etc. Two Strategy & Planning Workshops were organized for trainers for Stitching and for Beauty Parlors. Duration of courses, contents, fees, resources, materials, etc. was covered.

On 1st March Arpana opened 5 skill training centers in Bassi, Modipur, and Chattargarh villages. The courses were of three-month duration, three with a dozen trainees. Another center in Bassi and one in Chandasamand had 5 and 4 trainees each.

Training on Mushroom Cultivation

Ms. Kiran Khohar of the Horticultural and Agricultural Department discussed with Arpana staff about the training course on mushroom cultivation.

Arpana's team in the course of SHG meetings, made a list of women candidates for the training, giving it to Ms. Kiran.

20 SHG women from different groups in different villages attended the training from October 7th till October 11th.

SHG women at the Uchani training on mushroom cultivation



Shrimati Neelam, resident of village Kairwali, has been attending training sessions on mushroom farming during the last 3 years.

Two years ago, Neelam and her husband started mushroom cultivation on a small scale.

She received some bags last year on subsidy and earned approx. Rs. 40,000/- over the 2-month season.

Neelam keeps a vigilant eye on her mushroom bags.

Orientation on Skill Training

Dr. Kiran Khokhar, Chief Instructor at the Krishi Vigyan Kendra in Uchani, spoke at the Annual General Meetings about Skill Training in Uchani for:

- Mushroom Cultivation
- Pickles & preserves
- Dairy products

She addressed 150 SHG women in village Madanpur and 125 in village Nagla Farm, informing them of the trainings (up to 5 days), urging women to come forward and learn these skills.



Dr. Kiran Kokhar addresses women leaders

Federations of Women Self-Help Groups

Two Federations with 933 SHG members (448 and 485 groups respectively) are platforms for women's voices to be heard in local and District venues.

These Federations are now becoming financially sustainable and are financially supporting activities like capacity building of trainers, monitoring of groups, and evaluation of groups by trainers.

These Federations are also paying wages for the outreach audit team, earlier borne by Arpana. The 2 Federations pay for the printing of training materials and also pay an annual dividend to member groups.



Rich Dividends

The dividend calculations of 797 self-help groups were completed in December and by January (instead of March/April), 78% of SHG received their share of the total Rs. 30,935,800 distributed in the FY 2021-22.

Women look forward to their SHG dividends, for paying off loans, adding to savings, or just taking home!

Building Volunteers Capacities as 'Sahayaks' for Persons with Disabilities (PwDs)

The 'Sahayaks' are SHG women volunteers who are being trained to assist and walk with PwDs on the path of development. They are a vital resource in facilitating the empowerment process of PwDs.

Sahayaks participated in the monthly review and planning sessions throughout the year, covering:

- Plans and agendas, including planning for Surveys.
- Micro planning for the free assistive devices camps, conducted by the Deen Dayal Upadhyay institute.
- Identifying and planning with PwDs about the food processing courses at the Skill Center in Karnal.
- Strategies to ensure maximum PwDs get vaccinated.
- Medical certificates for those PwDs with speech and hearing impairment.



Mr. Bhatnagar and sahayaks in a planning session

Liaising & Networking

1. **Liaison visit with bank officials** on 17th July to share the problems faced by SHG women in banks. Women constantly face challenges of different demands of documentation, and uncooperative officials resulting in repeated and non-productive visits to banks.
2. **In an Extension Education Institute (EEI) online workshop**, 17 senior government officials from Haryana, J&K, H.P., and U.P. heard Mr. Ish Bhatnagar (head of Arpana Rural Services) talk about Arpana's experiences with self-help groups being catalysts in village development. He particularly used examples of how microcredit empowered women and the differently abled.
3. **Representatives of Haq Darsak**, an NGO working with small women entrepreneurs, visited Arpana on 9th October, to collaborate on furthering their goal of enabling small women entrepreneurs to upscale their businesses and improve access to Government schemes and benefits.
4. **The District Review Committee Meeting** was held with the ADC, LDM and other senior district level officials present along with representatives of all banks. Mr. Bhatnagar from Arpana attended and presented many problems being faced by women in bank transactions, opening accounts, etc.
5. **National Dairy Research Institute and Arpana** celebrated World Disability Day in village Sangohi.
6. **The District Committee on Prevention of Substance Abuse** heard Mr. Ish Bhatnagar talk about Arpana's intensive SHG collective campaign to fight alcoholism/drugs to reduce domestic violence and poverty.

Campaign Against Substance Abuse

In December, all SHG trainers and the Arpana outreach team worked together on substance abuse. Micro planning was also done for village campaigns and rallies to create awareness about substance abuse. The women across the target area of 106 villages enthusiastically worked against substance addiction since it destroys families, damaging children and women through violent behavior and reckless expenditure.

Annual General Meetings of the Vikas & Unnati Federations

13,306 women from 946 self-help groups held General Annual Meetings of their Federations in each of the 106 villages. Attendance ranged from 60 to 400 women.

Due to the detailed Micro planning of SHG leaders and the Arpana outreach team, the Aam Sabhas took place smoothly and enjoyably with all SHG members participating in all target villages.

SHG women present a stimulating role play, urging all women to fulfill their duties as responsible members of their groups



Justice for All: On 18th November the 10th General Meeting was celebrated in Modipur. Ms. Jasbir Kaur, Chief Judicial Magistrate (CJM), attended and talked to 100 women about free legal services offered by the Government for poor women.

She also invited women to the 'Lok Adalat' (People's Courts), organized pan India on 11th December, held in Karnal. She said it was the Government's goal to ensure justice for all.

Ms. Jasbir Kaur, Chief Judicial Magistrate, with SHG women

Extension Education Institute Trainees Visit the Taprana Women's Milk Cooperative

A delegation of Pan India trainees of the Extension Education Institute, Nilokheri, visited the Nirmal Dhara Dugadh Samiti (Milk Cooperative) facilitated by Arpana, in village Taprana.

The trainees were introduced to Arpana's programs to empower underserved rural women.

They had intensive interactions with all 7 members of the milk collective and were extremely impressed by the women's confidence, drive and abilities in running their dairy enterprise.



EI delegates meeting the 7 enterprising women who run the Milk Cooperative

Arpana Self-Help Groups from Delhi Visited Arpana in Madhuban

In the slum resettlement colonies of Gautampuri, New Delhi, where Arpana has set up education support for 1400 underserved children, Arpana had also formed self help groups (SHGs) ten years ago which are still functioning!

Twelve women leaders from ten SHGs visited Arpana, Madhuban, on 17th July for an accountancy workshop. They had also brought their records to be audited. It was a stimulating and useful visit with sharing and learning taking place in a friendly and cheerful ambience.

Women Empowerment Day – International Women’s Day

On 8th March 2022, the Unnati Federation, Arpana and NDRI celebrated Women’s Empowerment Day.



The Chief guests were Dr. Sankhla, Dr. Sadiqui, Dr. Sunita Meena, Mrs. Sangeeta, Panchayat members of village Sangohi and a group of NDRI students.

Over 400 women from 5 villages participated. Women’s groups had put up 2 dozen stalls for handicrafts, cosmetics, garments and food items.

NDRI gave free food packets for 150 volunteers who had worked to make the program a success.

Dancing to the beat of empowerment!

Livelihood Avenue Opens for Santlal

Santlal had recently recovered from a critical Kidney transplant operation, made possible by generous support from self-help groups, the Vikas and Unnati Federations and Arpana.

After the lifesaving operation, his frail health does not allow him to take a regular job. He is a cook and decided to start a fast food shop, but he did not have the funds.

A cheque of Rs. 27,000/-was presented to him by Arpana to help him start his fast food shop.

His progress is being monitored, and it is rewarding to find that he earns between Rs.1200-2,000 on a daily basis.



Santlal with his family – accepting the cheque for his new venture

We at Arpana are profoundly grateful for the generosity and compassion of our partners and donors who embrace those in need.

Arpana salutes this spirit of humane caring so vulnerable communities can:

- create new opportunities
- carve a better tomorrow
- reach for their dreams

Arpana is especially grateful to Mr. Ravindra Bahl (New Delhi), India Development & Relief Fund (USA), Kalpana and Jaydev Desai (USA), Baij Nath Bhandari Public Charitable Trust (New Delhi), Mrs. Sushma Lall (New Delhi), and ANSYS Software PVT. Ltd.(Maharashtra) for support.

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