



**ARPANA SERVICES**

## **Self Help Group Women – Becoming Strong, Energized & Capable**



## **Haryana Annual Report**

**April 2020 to March 2021**

**ARPANA RESEARCH & CHARITIES TRUST**

**Headquarters: Arpana, Madhuban 132037, Karnal, Haryana**  
**Contact Person: Mrs. Aruna Dayal, Director Development, Tel: +919991687310**  
**email: [rural@arpana.org](mailto:rural@arpana.org) | Website: [www.arpanaservices.org](http://www.arpanaservices.org)**

## *Our Founder and 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 913 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.

### **Introduction**

Arpana is constantly striving for the sustainable development of the underprivileged rural folk in their area. Women's self help groups (SHGs) have been facilitated and new activities are regularly initiated to bring direct benefits and happiness to them and their families. Also, continuous capacity building is carried out to strengthen the individuals and SHGs.

Today the women of self-help groups formed by Arpana have built up their financial security and solidarity. They have new skills, confidence and self-sufficiency. The security of knowing that Arpana is always there – for advice, practical inputs and resolutions of problems – is an anchor for the members. Regular audits also ensure transparency in financial transactions, providing a strong support to the women.

### **Women with a Drive to Succeed!**

A Women's Milk Cooperative, the Nirmal Dhara Dugdh Samiti, was formed by Arpana and the National Dairy Research Institute, Karnal, over 6 years ago. Since then, its women members have displayed courage, initiative and enterprise as they collectively strengthen their business.

They set a new precedent in the area when 2 members learned to drive a vehicle gifted to them. They were the first village women to drive their van into Karnal for marketing. They have been praised for their collective venture and were covered by Voice of America and local TV Networks.



In Covid times too, the women went to the DC of Karnal District in person, to get a pass made, so they could continue to deliver milk to their customers in their van.

Their clients were happy to get their supply uninterrupted and praised the women's determination.

Their spirits are high. They are taking a loan of Rs.1,50,000 from the Federation of SHGs, of which they are a member, to refurbish and replace their dairy equipment.

They have opened a side business of children's school's materials which supplements their daily income. They are now planning to stock cattle feed to sell to their milk suppliers.

**They continue to give inspiration to other village women who are enthused by their success.**



# SHG Women Becoming Pillars of Strength in their Villages

Arpana is continuously making efforts to empower the marginalized and deprived rural women and underprivileged families of 106 villages in Karnal District. Every effort is being made to make the women of self help groups (SHGs) financially independent, energized and strong.

Together the 12,851 women members of 913 Self Help Groups (SHGs), are endeavoring to achieve their objectives of eliminating poverty and eradicating disease. They are also raising their voices against social evils and working for better governance.

## SHG Women's Proactive Efforts during the COVID Pandemic Lockdown

During the lockdown, which was imposed without warning, Arpana's Self Help Group women saw the needs of their community and rose to the challenge by:

- Voluntarily distributing rations to the needy.
- Making masks and distributing them

Members of the *Sukh Suvidha* (Social Justice) Committee of the Panchayat were active in:

- Collecting funds for rations for jobless migrant labourers and their families.
- Cooking food and distributing meals to those unable to get food.



*SHG women collect donations and purchase rations for poor and needy families*

## Arpana's Team Give Support Against COVID

- Arpana's team made women aware about prevention methods and the various government schemes.
- They also guided *sarpanches* (headmen) on ensuring that relief reached needy families, such as:
  - ✚ Ensuring distribution of rations, cash stipends, cooking gas
  - ✚ Medical care through govt. mobile clinics
- The rural team also reached out to *sarpanches* of villages in Arpana's target area, providing guidance and maintaining sustained flow of new information.
- Arpana made all SHGs aware of the online relief scheme for migrant labor or poor families to get relief. Such a person could get Rs. 1000/- each week i.e. Rs. 4000/- month.
- SHG leaders were informed of the Arogya Setu App which enables the user to get the most recent updates on the status of Covid-19. Seeing its usefulness, the women downloaded the app.

## Training for Building Capacities and Skills



- LEVEL ONE – Training of Arpana's Core Team
- LEVEL TWO – Training the Trainers: 3 days a month, the Core Team trains 50 Peer Educators (selected SHG women) to train SHG representatives for specific development issues.
- LEVEL THREE – Peer Educators give 1-day training to 1,700 SHG women representatives.
- LEVEL FOUR – SHG representatives inform all 12,851 SHG women monthly about health, income generation, social and civil equity, etc.

## Activities of SHG Women: Peer Educators & Mobilizers

50 enthusiastic village women, trained over the past 3 years to have the requisite skills and proficiency to be Peer Educators, performed the following activities amongst the nearly 13,000 women members of SHGs:

- Alleviated the fear of Covid-19 for women in the SHG meetings.
- Explained why Social distancing, Masks and Hand washing are now mandatory.
- Educated/mobilized SHG women on the importance of participating in the *gram sabhas* (village councils).
- Gathered collective petitions which they presented to the Headmen at the *Gram Sabha*.
- Reviewed bank procedures for SHG women e.g. depositing savings, making cheques, bank statements, cashless transactions etc.
- Discussed necessary prerequisites for having a bank loan sanctioned.
- Discussed addiction to alcohol and drugs which is destroying families and creating suffering, poverty and violence in communities
- Trained SHG women in keeping their own group records, maintaining bank transactions including NEFT protocols.

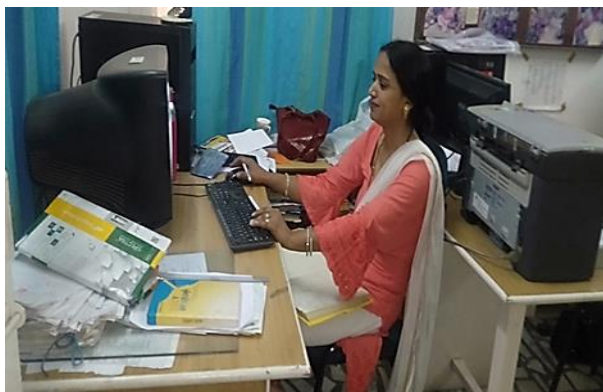


*Women from all 8 self help groups of Sirsee gather, to learn about the evils of substance abuse*

## SMS and App Messages

A climate of uncertainty prevailed. It was necessary to have more communication channels. An app that provided for audio and visual messages, including videos, was chosen. All staff, trainers and women with smartphones were taught to use the app. This facility was started in July 2020.

The messaging facility has been a strong link in the chain of solidarity that binds the groups together. 206,691 messages were sent to members about dates/venues/times of meetings, trainings, audits, etc.



*Waves of Messages speed to scores of SHG leaders each month across 100 villages*



*A senior SHG member listens as her grand daughter reads out a message from Arpana*

## Mushroom Farms – a Promising Livelihood Opportunity

Since 2017, 20 SHG women with their sons and husbands participated in mushroom cultivation training in Uchana, and also in Murthal.

In 2020, despite the Covid restrictions, several women again got the special composted soil and grew mushrooms, earning a good income.

**Neelam Devi, a member of Arpana's SHG in Kairwali, participated with her husband in mushroom farming training, organized by Arpana in 2018 and 2019 and earned well. In 2020, on their own, they purchased 300 bags of special soil for mushroom farming. Their earning for the 3 month season was Rs. 48,000!**





## Federations of Women's Self Help Groups

There are two Federations with 877 SHG members (429 and 448 groups respectively). These platforms enable women's voices to be heard in local and District venues.

### Facilities Provided by the Federations to SHGs

1. Information & Training about:
  - Govt. Schemes
  - Women's Laws
  - Health Topics
  - Panchayati Raj
  - Record Keeping
  - Safe Drinking Water
2. Federation's Savings, Loans, Dividends
3. SHGs Annual Evaluation by the Federation
4. Monthly Checks by Audit Team for SHGs
5. Banking Information



**Federations deposited dividends in the accounts of member groups** In August 2020. Vikas Federation distributed Rs.11,50,000 to 374 SHGs and Unnati Federation distributed Rs.9,50,000 to 435 SHGs.

The Federations work to strengthen all SHG groups through regular monthly training of members. Their current goal is teaching SHG members about digital accounting and completing cashless transactions online.

**Covid Restrictions** meant that the regular monthly Federation meetings were not held in May and June 2020. However, any SHG requiring loans from the Federation met with the Executive Committee who sanctioned loans and sent the funds by bank transfer.



### Monthly & Annual Audits of SHGs

SHG volunteers are present at the audits to understand and correct or complete their records. This is a strong factor in the sustainability of groups.

Monthly feedback and review sessions were conducted with the seven member MIS team. The team discussed all steps to be taken while checking records, so that oversight would be complete and thorough.

### Information on Hospital & Medical Camps

Arpana's doctor met with SHG animators from 20 villages and gave them an update about all Arpana Hospital services including the new and highly skilled orthopedic Surgeon who has joined the hospital.

The doctor urged the animators to counsel patients in need of surgery to avail of the special two day camp being held on 21st & 22nd November 2020.



**The Orthopedic camp** was held at Arpana Hospital on November 21st & 22nd November 2020. 51 patients attended this camp.

**Surgical Camp:** Arpana's outreach team, informed and mobilized SHG groups about a subsidized surgical camp at Arpana Hospital. 35 patients with chronic ailments attended the camp on December 20th, 2020.

**Endoscopy Camp:** 40 patients were examined in this Arpana Hospital camp. 14 endoscopy procedures were performed.

## Exposure Visits to Alcoholics Anonymous

In December 2020, the subject of alcoholism was discussed in detail in all groups – its effect on the alcoholic and on the family. The contact number, and venue of AA meetings was shared with all groups.

- SHG women, wishing to take up collective action against alcohol and drug abuse, obtained training materials and training related to substance abuse and the rehabilitation of victims and their families.
- Mr. Alok Dutt, a volunteer and senior member of AA, and his colleague from AA, conducted an orientation session with the Arpana team and senior SHG trainers, giving many inspirational personal examples.
- It was arranged that 8 SHG trainers and all the Arpana core staff would attend AA and ALNOL meetings to gain a deeper understanding on how AA helps victims of alcoholism to break the habit: how they are able to start life anew. The visits were conducted on 3 Sundays of December 2020.

## Hope Rises as AA Counselling Helps Affected Family from Mehamadpur

An SHG member in Mehamadpur was advised to take her husband to an AA meeting. On a pretext, the lady took her drunken husband to the meeting. Despite being fully drunk, he was still touched and did not drink liquor for a full week. On the next Sunday he went to the AA meeting. Both he and his wife attended the AA and ALNOL meetings, which are now helping them to combat the ill effects of alcoholism in their family.

## SHG Women Welcome New SHGs

Even if they have heard of so many women whose lives have been transformed through Arpana's SHGs, members of newly formed women's self help groups often have doubts that they can also be successful.

Arpana's established SHGs are eager help. In February 2021, established SHGs in Nut Majra invited the 80 members of 8 new self-help groups in village Tikari for an exposure visit.

They shared their own experiences, encouraged the new members, discussed how to make the SHGs effective and served them all a huge feast!



*Gifting procedural kits to new Tikri SHGs*



*Meeting of representatives of SHGs in Nut Majra*

On 23<sup>rd</sup> March, a workshop was held for 100 members of 9 new SHGs from Kundkalan and Bajidpur villages, hosted by the 130 members of 7 robust SHGs of village Chundipur.

The new SHG members were informed about the importance and effectiveness of SHG procedures. SHG women shared their own experiences and presented folk dances and songs as well as a play based on a real life story of transformation.

They also celebrated the upcoming festival of Holi by joyfully throwing colored powders and flowers.

## E-Shakti Project

With Arpana's guidance, the Jan Shakti Mahila Vikas, a Federation of 429 Arpana's self help groups, is effectively implementing the E-Shakti project in partnership with NABARD. The E-Shakti project ensures that the correct financial data of all Self Help Groups is digitalized. The software is continually upgraded. A monthly workshop upgrades the skills of the SHG operators, firms up their understanding and clears doubts.



## Liaising with Government Offices

### Department for Disaster Management



*Shri Shabad Dayal with Mr. Ish Bhatnagar*

On 21<sup>st</sup> September, 2020, Mr. Ish Bhatnagar, Head of the Rural Department, visited the District Level Disaster Management HoD, Mr. Shabad Dayal, who explained the Department intervenes in natural calamities like earthquakes, flooding, epidemics and major accidents.

Mr. Bhatnagar proposed that Arpana would like to support the Disaster Management Department in creating awareness and building teams of first responders in villages where it has formed groups. Networking and collaboration and liaison can be fostered with the Disaster Management Team.

**ADC Office & Solar Energy Department:** Mr. Ish Bhatnagar met with the ADC, Mr. Bansal, and Mr. Parveen Girdhar, of the Solar Energy Department. They discussed using the self-help platform to introduce advantages of solar energy to rural families. Panchayats could also be mobilized for civic purposes.

### Training for Arpana Team at Social Welfare Department

On 30th December 2020, the 8 member Arpana outreach team participated in an intensive 2 hour training session on substance abuse and rehabilitation initiatives, conducted by Mr. Satyawan, HOD, and his colleague Mr. Surendra Rana.

Addiction was explained as well as how addictions create family crises, mood extremes, poverty and violence. Shri Rana informed them about therapy and rehabilitation.

The team visited the rehabilitation facility in Kalpana Chawla Hospital and Dr. Batla's de-addiction centers.



*Ms. Santosh, Psychotherapist in Kalpana Chawla Hospital in discussion with Arpana team*

## Awareness Rally for Alcohol & Drug Free India in Arpana's Target Area

The District Commissioner requested Arpana's Self Help Groups to participate in two rallies of the Prime Minister's National Awareness Campaign against alcohol and drug abuse.



*SHG women lead a rally against addiction in village Badagaon*

The DC initiated the campaign in November 2020, when 500 village women from 27 Arpana self help groups in Bada Gaon participated in a rally to spread awareness about the dangers of addiction.

In January 2021, the campaign stepped up in the form of signature campaigns rallies and a collective pledge in all Arpana's target area.

The SHG women and others felt very strongly about the growing use of drugs and availability of illicit liquor which is encouraging alcohol addiction even amongst their children. They informed their panchayats seeking their cooperation and support. 3,830 women members of 809 SHGs participated in these rallies.

Arpana's rallies were showcased on the Website of the Ministry of Social Justice and Empowerment, Government of India.

## **Parkashi's Path to Success!**

Parkashi, her husband and their 4 children, from village Kairwali, barely subsisted on meagre daily wages.

Parkashi says, "I joined a self help group formed by Arpana. All our needs were met by small loans from the group. I did not have to beg and borrow for my daily needs!

"I started a rice and flour mill and earned well. I took a loan to lease farming land, which my husband tills and earns with dignity. With another loan I purchased a buffalo and now have a supplementary income from the sale of milk. Today, our lives are transformed!"

Parkashi's voice and smile reflect her pride and joy. "My daughter is a teacher in Yamuna Nagar earning Rs.30,000 per month. My son is a motor mechanic. We have independence and respect and a good status in our village."



*Parkashi with her rice and flour mill*

*We at Arpana ... are profoundly grateful for the generosity of spirit, and compassion that flows from our partners and donors who embrace those in need.*



*Arpana salutes this spirit of humane caring which enables us to work with vulnerable communities so they can:*

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

### *Add Your Support to Empower Underprivileged Women*

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Contact Person: Mrs. Aruna Dayal, Director Development, Tel: +919991687310, email: [rural@arpana.org](mailto:rural@arpana.org)  
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