



A Brighter Future Beckons Hill Folk in Remote Villages of Himachal



Arpana's Programs for Health & Development in Himachal Pradesh 2022

ARPANA RESEARCH & CHARITIES TRUST

Headquarters: Arpana, Madhuban 132037, Karnal, Haryana
Himachal Pradesh: Arpana Medical & Diagnostic Centre, Upper Bakrota
Arpana Socio-Economic Centre, Gajnoi

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 and farmers in 60 villages of Himachal Pradesh.

With the motif of service with respect, dignity, and love for each beneficiary, Arpana facilitated 81 women's self-help groups and 23 farmer's groups in Himachal, leading to awareness, self-esteem, and financial security.

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

"The world is the Lord's creation - let us give ourselves joyfully in its service and we will always be content."

Param Pujya Ma

Backdrop

Arpana's persistent work with marginalized men and women in isolated hamlets of Chamba District in Himachal Pradesh has sown the seeds for a brighter future. Self-help groups of women and farmers are learning about income generation, skills, agriculture, collective marketing, and community health.

Micro-credit loans, along with their hard work, fuel their path to economic security while successful interactions with government offices self-esteem.

Greening Their Common Land



Women plant walnut trees

The Chandani women's self-help group in village Basoden was formed in 2015. Taking the initiative, 10 members of the group, through their Panchayat, were allocated 100 walnut trees from the Government Horticultural Center.

The women have planted 10 walnut trees each in their fields.

The trees will yield fruits after 3 years and these far-sighted women will earn up to Rs 40,000/- per annum from the sale of walnuts.

Recycling Brings Rewards

Seema Devi of village Huded is a member of a women's self-help group. Seema's family is extremely poor and she wished to contribute to the family income.

Having learned sewing, she collected used clothes and recycled them into attractive patchwork quilts for sale.

The Forest Department, which engages migrant labor for work in the forests, is happy to buy Seema's quilts at Rs. 300/- per quilt. Seema earns up to Rs. 10,000/- annually and is a living tribute to the concept of recycling and rescue!



Women Self-Help Groups Nurture Financial Security, Community Health, Sanitation & Development



SHG monthly meeting

Arpana has been working with poor, underserved rural women in Chamba District for over 2 decades, empowering them through Self Help Groups (SHGs).

At present, 81 SHGs work effectively across 55 villages in Arpana's target area, with a total membership of 840 women.

They are now active agents of change, development, and well-being in their communities.

Their monthly meetings, not only promote savings and provide credit access but also provide ongoing training on health issues, sanitation, and agriculture.

Transforming Their Lives through Health, Micro-credit, and Development

Two decades ago women had no livelihood avenues, nor did they go out for daily labor. Illiteracy was high and they had no savings or bank accounts. Farmers lived in severe poverty.

Over the last two decades, women members and their families have seen their lives transformed as they have had access to credit in times of need. Women and farmer members of the SHGs have taken **744 business loans** for income generation, i.e. cows, small village shops, selling goats and sheep, etc. During this past year, 54 business loans were taken.

As Arpana is dedicated to integrated development and empowerment, the women have been motivated and educated to work for the health, sanitation, and development of their villages.

Activities Self-Help Groups

- **Tailoring & Knitting Centers in Chabdi & Dalpa Villages:** started by Arpana on request of the SHG women. The tailoring course began on April 1st, 2021, and was completed on April 31st, 2021. 21 trainees in Chabdi and 18 Trainees in Dalpa village completed the course.



Sanitation Drive at village Nagli

- **Sanitation Drives:** All SHG groups hold regular sanitation drives fortnightly. This ensures that the village environment is kept clean. Over 80% of members take part and draw their children in to help.
- **Build Toilets:** Arpana's team mobilized and educated members to build toilets and use them. Now, 99.5% of homes have toilets and families are using them. (Orthodox beliefs/superstitions often kept rural folk from using toilets-utilizing them as storage, etc.)
- **Preparing and Using Compost Pits:** Women members, motivated by Arpana, dig compost pits for organic manure from the kitchen and other wet waste. Members of 81 SHGs made 363 compost pits.
- **Segregation of Waste:** Dry waste is sold collectively by the women every quarter when they call the local dealer in waste materials. In many groups, women recycle waste materials to make floor mats and carry bags. 75 SHGs women collected waste items and sold them for Rs. 137,650.
- **Tree Plantations:** Tree plantations were held in 55 villages, and 617 members of all SHGs participated in it. 4008 fruit trees and 88,566 fodder trees, i.e. a total of 92,574 trees were planted from April 2021 to March 2022.

Himachal Health Care

Arpana Health & Diagnostic Center, Upper Bakrota, Dalhousie

The Arpana Health & Diagnostic Center is a great boon to the hill folk in the surrounding area. A free outpatient clinic is held by a qualified doctor at Arpana's Health Centre in Upper Bakrota on a daily basis. Laboratory tests are done and about 3000 to 5000 patients are seen annually.

In 2021, Arpana's Health Centre was also affected due to the lockdown during COVID-19, and fewer patients were able to be examined and treated at this time.

Speciality Medical Camps – a Lifeline for Hill Folk

Due to the Covid-19 pandemic, Arpana was unable to hold its yearly complement of 8 to 10 free Speciality Camps for poor patients. However, two specialty camps were able to be held – for Gynaecology and for Orthopaedics. Patients were from families in Chamba District, battling disease and suffering, but unable to get treatment. These camps relieved their suffering.



Nisha Rani, a patient from village Chatpat

Free Camps In Partnership With Arpana

1. **Gynaecology Camp**, especially for Below Poverty Line (BPL) patients, was held at Satyam Hospital, Sultanpur from 1st June to 31st July, 2021. The patients were treated and operated upon by Dr. Hemant Sharma, MD, Obstetrician/Gynaecologist.
2. **Orthopaedic Camp** for the very poor, was held by Dr. Prashant Rana, Ortho Surgeon, at Rana Hospital, Sultanpur, from 20th June to 31st July 2021.



11 year-old Mustak fractured his upper arm

Women's SHG Health Program

There has been a strong focus on community well-being and women's and children's health. The transformative community health program implemented by Arpana achieved 99% coverage for pregnancy care and infant immunization and health care.

Healthy Mothers & Children

The Arpana team has, over the years, trained women in good practices during pregnancy and for child health.

SHG members in each group volunteer to counsel pregnant women in their villages through the 9 months of pregnancy, ensuring their checkups; healthy nutrition; and hospital delivery.

After delivery, members supported the young mother, counseled her during breastfeeding and for the infant's nutrition, etc.

The health worker gives Iron supplements to a pregnant woman



Status of Anti Natal Care, Child Care & Immunization- April 2021 to March 2022

Total ANC	97
Total Deliveries	50
Total number of SHG Members who counselled pregnant women	220
Child Care: Number of 0-5 Years Old Children	193
Number of SHG Members who counselled women for childcare	127

Training of SHG Volunteers in Record Keeping

Arpana's team members from Himachal came to Arpana Headquarters in Haryana in August 2021 for review, planning, and refresher training with Arpana's senior instructors.

It was decided to have training in record keeping for 2 volunteers each from all 81 self-help groups in Himachal. The Himachal and Arpana Rural teams worked together to devise a practical, participatory Accounts training module for SHG leaders in Himachal. 4 training sessions were planned, 2 at the Arpana Center in Gajnoi, and 2 in the especially remote Jatkari villages.



Accounting exercise through Group activity

176 SHG volunteers participated and improved their accounting skills through the training in which loans, savings, inter-lending, and bank linkages were covered in detail.

A trainee shared "We understood and realized the importance of all the instructions, rules, and how to fill in our records. It was very helpful."

Another trainee, Krishna said, "We met so many sisters from different villages. We shared our experiences and learnt a lot."

Rural Development Programs for Marginalized Farmers

Arpana has been working for the development of marginal farmers for two decades. At present Arpana's outreach team is working regularly with 23 Farmers Self Help Groups (FSHGs) with a total membership of 198 farmers with savings of Rs. 1,054,513.

The 11 FSHGs formed by Arpana in the Gajnoi area, had earlier changed to multiple crop patterns, irrigation, and growing more vegetables due to Arpana's constant practical guidance and support. But, although Arpana had linked the other farmer groups with agricultural scientists in Government Departments, the lack of irrigation was a barrier to practical change and to sustaining the new methods.

Another Four Irrigation Tanks were Constructed in Remote Villages

In the last two years, 8 participatory micro irrigation projects were implemented in eight hamlets and approximately 100 families have benefited from these participatory projects to construct tanks.

Four of these tanks were built this financial year. Village folk provided hand-cut stone, cartage, and, labor while Arpana provided construction materials.

All micro irrigation projects in the villages were planned with women and farmers in detail. All the beneficiaries pledged voluntary labor and free cartage using their mules. They also agreed to form maintenance committees to oversee proper and fair utilization as well as maintenance of the tanks.

The farmers' mules carry materials from roadhead



Irrigation tanks in villages Khawada, Chabadi, and Dalpa were built in May-June 2021 and one irrigation tank was built in November 2021 at village Banotu.

Approximately 50 farmers are new members of freshly formed farmers groups and participated in the exposure visits. They are preparing their fields for potato crops, and hope to earn a good income in 2022.

Women SHG members carry up the stone required to build the tank.



Guddo Devi, president of women's SHG in Nagli, inaugurated the tank

Farmers belonging to the four villages of Huded, Bhankhanda, Dhanota, and Nagali, had worked with the Arpana team to complete the construction of their tanks early in the project period.

A survey shows that farmer-beneficiaries used the irrigation tanks in 2021, planted some vegetable crops for sale for the first time, and earned from them. Farmers of Villages Dadar and Naini planted vegetables on 248 biswas (Local measure of land: 80 biswas = 1 Acre) of land in 2021, while they only planted 12.5 biswas in 2019.

They earned Rs. 373,800, compared to no earnings for vegetables in previous years.

Farmers Transition from Deprivation to Financial Security

Since 2011, Farmer's Income Increased by 500%!

The major impetus to development was constant training and Arpana helped farmers to build irrigation facilities. Combined, these factors have generated opportunities for development and economic growth for these farmers, who were once burdened with extreme poverty.

Resilience and resolve carried the day for marginalized farmers as they determined to put into practice what they had been learning in Arpana's Farmers Groups.

In 2011, the total income from the sale of vegetables was Rs. 15,32,412 and in 2021 it was Rs. 78,41,190 .

Thus, the farmers groups have seen their members transition from lives of deprivation to a condition of comfort and financial security.

Farmers tending their fields



Exposure Visit for Farmers

The Arpana team discusses farming techniques and engages in problem solving with farmers during field visits and monthly meetings of farmers groups.

In September 2021, an exposure visit to Palampur Agricultural University was organized for farmers from the Jatkari Panchayat. 15 farmers from newly formed farmers groups took part in this exposure visit from 26th to 30th September 2021.



Out of season crops

Information shared by the Scientists included:

1. How Organic farms works where all crops are fully organic with no use of chemicals, can thrive.
2. Important lessons on animal husbandry. Especially for those with cows, earning by selling of milk. They visited a successful dairy farm where they saw several breeds of cows and were taught about their upkeep, etc.
3. How out of season crops are grown and marketed.



A lesson in making organic fertilizer

4. Farmers were taught how to make natural, chemical free pesticides.
5. They were also taught the process to make organic fertilizer and the benefits were explained.
6. Several sessions were on Zero budget farming and benefits of traditional farming methods.

The practical demonstrations, field visits and intensive classroom sessions encouraged the farmers to incorporate new possibilities into their freshly evolving plans.

The construction of irrigation tanks, with the promise of assured irrigation; the special agriculture training sessions, and a five day exposure visit to Palampur Agriculture University, have convinced farmers in the remote, rainfed areas of Jatkari Panchyat. They have decided to dedicate more land to vegetable crops in the coming years.

Farmer Producer Organizations (FPOs)

These are collectives of small and marginal farmers being promoted by government agencies like National Bank for Agriculture and Rural Development (NABARD). These grassroots collectives provide a forum for learning and a platform for collective sale and trade of agricultural produce.

Two FPOs were formed in 2016 by Arpana, partnered with NABARD. Since then, Arpana has worked with the FPOs to strengthen them, widen the membership base and enable them to grow their business.

There are now 337 farmer members of these two FPOs.

Maize Sheller Machines were provided to 6 farmers groups from 10 villages. The farmers were extremely happy as they received the shellers, which will save their time and energy when maize crops are harvested. 144 persons benefited from these 6 Maize Shellers.



Maize Sheller Machines distributed to FSHGs

Arpana's outreach team continues to hold meetings with all farmers groups and with the executives committees of both FPOs each month.

- They promote farmers savings and new membership and give them practical advice on seasonal crops.
- They foster the relationship between farmers and district level government horticultural scientists, so that the expertise is available to them when needed.
- Progress of business is reviewed and plans made for the coming month, duties are delegated.

Earnings of 337 subsistence farmers increased tenfold over the past decade.

Ravi Valley Farmers Producer Organization (FPO)

The Ravi Valley Farmers Producer Organization was formed by Arpana with the support of NABARD. The goal is to facilitate the sale of farmers' agricultural produce, especially farmers in distant hamlets who have to walk for miles to reach the roadhead.



The Ravi Valley FPO is collecting milk and agricultural produce for collective sale in markets offering the best rates. Farmers from 15 villages are engaged in supplying their maize and vegetable crops and milk to the FPO, who purchases these items, so that farmers gets paid immediately.

Farmers take turns to deliver their collective goods to the FPO Collection Point.

Here it is Dharam Chand's turn. He is carrying milk from farmers of villages Khawad, Dalpa, Nagli, Naini and Bankhanda to the FPO Collection Center.

Pushpa Devi of Gauri Women's Self Help Group, village Sounthali

Shrimati Pushpa Devi lives in village Sounthali and has been a member of Gauri Women's Self-help Group for approximately 8 years.

Her family was burdened by extreme poverty. Pushpa first took a loan to purchase a Jersey cow. The sale of milk enabled her to supplement the domestic budget by Rs. 6000/- each month.

When asked if she has taken a fresh loan Pushpa replied, "Covid time have been very difficult. My husband has founded a little work as daily labour since there was very little construction going on. My son's studies were also interrupted.

"I took a loan this July (2021) to purchase another Jersey Cow. We now earn up to Rs. 15,000/- each month from the sale of milk."



After purchasing her second Jersey cow, she says, "My group is my strength and pillar in need."

Pushpa's relief was reflected in her relaxed smile as she shared, "Now we can afford to send our son for his B Tech. course." New confidence was there on her face, at this step towards better times.

Deep Gratitude is Extended to...

The wonderful friends and institutions who are supporting these rural development activities which have improved the quality of life for thousands of families, who previously had little scope for growth and wellbeing.

Arpana is Particularly Grateful for...

**Magnanious support in Himachal from The Tides Foundation (USA),
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