



Stree Shakti

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DISHA has formed 110 SHGs Alampur, Bhader, Ogri, RC-I, RC-2, Chopal Tola villages in Kahalgaon block in Bhagalpur district and Jiyajori, Jatakothi and Jagarnathpur villages in Mahagama block, Godda district under CSR initiatives of NTPC Kahalgaon. DISHA has built their capacity in camps and trainings in micro financing and micro enterprise development and their group accounts have been opened in the nationalized banks. The SHGs have started function to effectively, are able to maintain their accounts and hold regular meetings. The approximate amount of common fund in the SHGs is more than nine lac seventy five thousand. They are giving loans to group members mostly for meeting their household needs, expenses on health care and higher education. The groups are also giving loans to other people from the community to increase their common funds as also to members of other groups according to their needs. This project has made significant contribution in empowering women and community living in the neighbourhood villages in Kahalgaon and Godda for fulfilling the vision of NTPC.

– Shobhana Radhakrishna, Chief Executive

DISHA is implementing a project under the CSR initiatives for two years starting from November 2012 to October 2014 in ten villages surrounding NTPC Super Thermal Station Kahalgaon in district Bhagalpur, Bihar. The focus of the initiatives is to empower the poor communities to become self-reliant and bring about improvement in the quality of life.

The main area of intervention is empowerment of 1440 rural women by formation of SHGs, skill training for micro enterprise, training in preventive health care initiatives in maternal and child health, adolescent reproductive health program, improvement in quality of primary education of rural children, sanitation and water conservation and linkages with Block and District schemes.



Geographical coverage

- Alampur, Bhader, RC-I (Indira Awas), RC-II (Basant Vihar), Ogri, Chopal Tola and Ekchari Villages in Kahalgaon block, Bhagalpur district.
- Jiajori, Jatakothi and Jagarnathpur villages in Mahagama block, Godda district.

Achievements

Women's empowerment: DISHA had formed 110 SHGs with 1440 women in the first year in these ten villages out of which 70 SHGs were formed with 909 women in seven villages of Kahalgaon block and 40 SHGs were established with 531 women in three villages of Mahagama block. From November 2013 to October 2014, DISHA organized 7 camps for capacity building of 331 members of the SHGs, held 3 trainings with 95 group

leaders of SHGs and imparted 3 skill trainings in tailoring and handicrafts to 106 women. Ten male groups have been formed with 110 members with whom 20 group meetings were held.

Health program: for improving the status of maternal and child health DISHA organized a training for 20 village women to function as community health workers. Training was held on issues of adolescent reproductive health with 40 youth. A training was organised with 38 young married couples on the importance of maternal and child health, nutrition, sanitation, family welfare services and family planning.



Educational program: Educational classes were held for 220 children in five adolescent resource centers as DISHA's contribution to the project. Adult literacy classes were organized for 170 women to enable them to write their names and addresses. DISHA initiated a special drive in the project villages of Kahalgaon block by involving children and youth to enable them gain first hand in understanding of the resources available in their villages. This initiative was called as 'Make your village, your School'.





Water and sanitation program: In all the group interactions and cluster group meetings. DISHA educated the member's about the 'Swach Bharat Abhiyan' started by the Government of India, its objectives and people involvement in keeping their villages clean. They were motivated to construct individual toilets, extend full cooperation and participate in the campaign to improve sanitation in their surroundings.

Community mobilization

The project team members undertook visits to the project villages in Kahalgaon and Godda. This occasion was utilized for resolving the pending issues within the



groups, updating the meeting and financial registers, drafting applications for opening of bank accounts and for giving out loans to the needy members.

Information about micro enterprises in agricultural and small micro businesses was also given to the groups. They were also told about the sanitation drive undertaken in their villages and to obtain further details from the Panchayat representatives. Through one to one contact, the project team members interacted with 1440 women and also men who shared their stories of change.

Self-Help Groups

The SHGs have started to function effectively and are able to maintain their accounts and hold regular meetings. These micro credit activities have made the SHGs entitled to invite the Bank manager for their meetings and are eligible to apply for loans from the banks.

Details of the village wise savings of the SHGs up to October 2014:

Villages	Total Savings (Rs.)	Villages	Total Savings (Rs.)
RC 1	1,65,437	Bhader	8,970
RC 2	70,135	Ogri	1,34,291
Alampur	1,01,121	Jatakothi	15,898
Ekchari	3,67,204	Jagarnathpur	28,772
Chopaltola	33066	Jiyajori	50,792
Total (Rs.)		9,75,686	



DISHA has linked SHGs with the nationalized banks for the delivery of microcredit. SHGs accounts were opened in UCO Bank in Ekchari, UCO Bank and Allahabad Bank

in NTPC and SBI in Mahgama. SHGs are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control.

Cluster Group meetings

DISHA held cluster group meetings in Ekchari, Ogri, RC-2, Jiyajori, RC-1 and Alampur villages with members of SHGs. The major issues discussed in the meeting related to water and sanitation scheme, linkage for employment, dealership of ration shops, livelihood and availability of kerosene per household. These meetings helped in building unity and solidarity for self-reliance among the community members, especially in women. Women were directed to contact their BDO for their grievances. In May 2014, Mr. Ravi Chopra, Secretary, DISHA visited Kahalgaon and took part in two cluster group meetings in which 105 members of SHGs participated. They



explained to the Seceratry of DISHA about how through the SHGs they are now free from the clutches of the money lenders and are helping each other by extending loans and becoming self-reliant. Within two year from the start of the project there are visible changes in the confidence of women of as they have started many small business initiatives to augment their family income.



Linkage with Pradhan Mantri Jan Dhan Yojana

Pradhan Mantri Jan Dhan Yojana is a scheme for financial inclusion launched by the Prime Minister of India, Narendra Modi on 28 August 2014. DISHA mobilized 611 members of SHGs to prepare the required documents and apply for individual accounts.

Education classes for children

DISHA organised four educational classes with 220 children in the resource centres in four villages in Kahalgaon as DISHA's contribution to the project. In the classes children were given coaching in Hindi, math and social studies. This helped them in scoring good marks in the terminal exams in the school and their learning levels in the subjects showed marked improvement.

Certificate distribution

DISHA organised a special function by inviting the Smt. Duti Patel, Mukhiya of Ekchhari village and her husband Shri Sirdani Patel to distribute certificates to 40 children who had participated in theatre training in the Panchayat Bhavan. Shri Niraj Paswan, Principal of Ekchhari Harijan Vidyalaya, his assistant, Shri Kameshwar Mandal and members of the SHGs were also present in this event.



Adult literacy

170 members of SHGs from RC-1, RC-2, Alampur, Ekchhari, Ogri and Jiyajori villages learnt to write their names and addresses successfully by attending regular adult literacy classes organised by DISHA. These women now can write their names, names of husband and address.

Village resources mapping

DISHA initiated a special drive in the project villages of Kahalgaon block by involving children and youth to enhance their understanding of the resources available in their surroundings. This initiative we called as "Make your village,

your School".

Earlier children were assigned in the first instance to make a list of the households, cattle and trees in their village and make charts. Later they identified the source of water and the hand pumps, stock of the kuccha and pucca houses and roads, water bodies and hand pumps, fruiting trees and livestock. They shared this information with the members of the SHGs who in turn were advised to make micro plans for village development.



Survey for assessing the learning outcome

DISHA conducted children's learning outcomes survey during May, 2014 in Jiyajori with 31 children, Alampur with 22 children, village Ekchhari with 18 students and in village R.C.-I with 17 children. This was based on the tools used by the Annual Status of Education Report (ASER) of PRATHAM organisation that conducts an annual survey nationally that aims to provide reliable annual estimates of children's enrolment and basic learning levels.

Adolescent Resource Centres (ARCs)

Five community health workers managed 5 ARCs (in RC-1, RC-2, Alampur, Ekchhari, Jiyajori villages) from 12 noon to 2:00 pm daily till September 2014. This involved home visits, one to one contact and participation in group meetings to give accurate and correct information and establish linkage with the schemes under the National Rural Health Mission.

Women were linked with the Primary Health Centers for family planning method. All the five community health workers of DISHA directed women to obtain Iron Folic acid, birth control pills and immunization services for pregnant women and new born infants.

Camps of SHG members

In collaboration with SEWA- Bhagalpur, DISHA organized three camps with 87 members of SHGs at Ekchhari, Alampur and RC-2



villages. The resource persons were provided by SEWA Bhagalpur and their names were Smt. Kumkum, Smt. Poonam Kesari, Smt. Julie Bharati and Smt. Snehalata and Ms. Reshmi Bharati. The members were given information in terms of strengthening women's leadership, their confidence, their bargaining power within and outside their homes, their representation in policy-making and decision-making, maintaining group dynamics, saving regularly and opening bank accounts.

The participants clearly understood that it is beneficial to rotate the money in the group or utilize it in a micro enterprise than to hold the common fund idle in SHGs. They also understood that it is important to hold at least up to four meetings of the SHGs, being regular in attending meetings and giving notice to the irregular members to attend the meeting.

Capacity building training of group leaders SHGs

DISHA organized training with 32 group leaders of SHGs from Ogri village in collaboration with SEWA Bhagalpur. The resource persons were Smt. Kumkum, Smt. Poonam Kesari, Smt. Julie Bharati and Ms. Reshmi Bharati. This training provided an opportunity to the women to articulate their needs and get an in depth understanding of their roles in managing the SHGs and motivating the members and the community to the need of group actions.

Exposure visit of project staff

In May, 2014 four project staff went for an exposure visit to SEWA Bhagalpur. Madhuri Sinha, Secretary SEWA Bhagalpur informed them that it is a union of women and works in Bhagalpur. Informed them that 82000 women are members of union formed by SEWA in Bihar by paying an annual fee of Rs. 6. All the members receive training in health, education, literacy and skills of tailoring and handicrafts items, making Sattu and papad for becoming self-reliant.

Networking

SEWA (Self-Employed Women's Association) DISHA established linkage with SEWA, Bhagalpur for networking with SHG's of the project villages for sustain ability. In August, 2014 a team comprising of Smt. Kumkum, Smt. Poonam Kesari, Smt. Julie Bharati and Smt. Snehalata and Ms. Reshmi Bharati visited the Ekchari, Alampur, Ogri and RC-2 villages to get in depth knowledge of DISHA-NTPC project..

Success stories

श्रीमती सिता देवी उम्र लगभग 27 वर्ष है। इनके पति का नाम चमकलाल दास है जो की बाहर में जाकर राजमिस्त्र का काम करते हैं यह आलमपुर का रहने वाला है यह दलित समुदाय की हरिजन जाती की सदस्या है। इनके दो बेटे और दो बेटा है। श्रीमती सिता देवी परिवार की देख रेख करती है।



समूह में जुड़ने से लाभ के बारे में कहती है की इस वर्ष जून माह में हमने विचार बनाई की धान की खेती करेंगे इसके लिये 1 बिघा जमीन ठेका पर 1 साल के लिये 6000 रु. में लिये। जेवर गिरवी रखकर धान की खेती कर ली। यह बात अपने समूह में बताने पर यह निर्णय लिया गया की सिता देवी को जेवर छुड़ाने के लिये समूह से 5000 रु. दिया जाय की ताकी सिता देवी को महाजन से मुक्ती मिल सके। श्रीमती सिता देवी कहती है की समूह में रहने से हम अपने आप को बहुत मजबुत समझ रही हूँ।

श्रीमती पुनम देवी जिनका उम्र लगभग 22 वर्ष है ये एकचारी ग्राम में रहती है। ये महादलीत समूह के मेहतर जाति की सदस्या है। श्रीमती पुनम देवी साक्षर हैं। इनके कच्ची मकान जिसमें अपने परिवार के साथ रहती है। इनके पति रुपेश कुमार मेहतर है जो मजदुरी करके अपने बच्चों का पालन पोषण करते हैं। श्रीमती पुनम देवी के पास अपनी खेतीहर जमिन नही है। श्रीमती पुनम देवी की आर्थिक स्थिती काफी दैनिय है।



दिशा संस्था दूरा एकचारी गाँव में स्वयं सहायता समुह गढ़न करने का कार्य शुरू किया गया तो श्रीमती पुनम देवी दिशा संस्था दूरा एकचारी गाँव में स्वयं सहायता समुह के बैठक में भाग ली तथा समुह

के बारे में समझी तथा इसके क्या लाभ होगा इसके बारे में भी समझी इसके बाद वह स्वयं अपने टोले में एक समुह बनाई जिसमें 13 सदस्य है। अपने समूह का विषहरी महिला विकाश संगठन रखी है। श्रीमती पुनम देवी उस ग्रुप की सदस्या है। श्रीमती पुनम देवी पहले कभी स्वयं सहायता समुह के बारे में नहीं सुनी थी। इसके कारण उसे विश्वास नहीं हो रहा था। जब उनके समुह का बचत खाता खुलवाने के लिए यूको बैंक एकचारी शाखा में ले गया तो उन्हें विश्वास हुआ की समूह से काफी फायदा है।

श्रीमती पुनम देवी यह करती है कि समुह से काफी लाभ हुआ समूह के बचत राशी से रोजगार करूंगी इसके लिए अभी से योजना तैयार कर रही हूँ। पहले की अपेक्षा मेरे अंदर में काफी बदलाव हो गया है। पहले मैं घर करने के अलावे कुछ नही सोच पाती थी। लेकिन जब से मैं समुह में जुड़ी हूँ तथा प्रशिक्षण प्राप्त की हूँ तब से मैं अपने अधिकार के बारे में जानने लगी हूँ। समुह में जुड़ने के बाद मैं अपनी नाम तथा पति का नाम लिखने और पढ़ने के लिए सिख गई हूँ। इसके लिए मैं दिशा संस्था को धन्यवाद देती हूँ।



श्रीमती पीकी देवी जिनका उम्र लगभग 28 वर्ष है। ये एकचारी ग्राम में रहते हैं। ये दलित जाति के दुसाध जाति की सदस्या है। श्रीमती पीकी देवी इनटर पास हैं। इनके एक बच्चे हैं। ये श्रीमती पीकी देवी फुस के मकान में रहती है। लेकिन ये घर में ही रहती है। इनके पास खेती नहीं है। पति श्री मनीष पासवान पंचायत प्रतीनीधियों के साथ मिलकर एजेन्ट का काम करते हैं। इसी आमदनी से परिवार का पालन पोषण होता है। श्रीमती पीकी देवी की आर्थिक स्थिती काफी दैनिय है। इसकी वार्षिक आमदनी लगभग 18,000 हजार रुपये है।

श्रीमती पीकी देवी स्वयं सहायता समुह के प्रशिक्षण में भाग ली। उसके बाद वे स्वयं सहायता समुह में अन्य सदस्यों को भी जूड़ने प्रयास की। अब वह समाज के दुसरे समुदाय में भी जाने लगी है। वह कहती है की समुह में जुड़ने से मुझे काफी लाभ मिला। क्योंकि पहले मैं घर से बाहर नहीं जाती थी। अब मैं दुसरे से भी बात कर लेती हूँ। श्रीमती पीकी देवी स्वास्थ्य कार्यक्रता के प्रशिक्षण भी प्राप्त की है। वे अपने गाँव की महिलाओं को स्वास्थ्य के बारे में बताती हैं।

DISHA has been working with the marginalized sections of the society mainly with women living below the poverty line, socially excluded and poor since in 1992. DISHA has established 635 self-help groups with 7,720 poor women in 70 villages covering 16 Panchayats, organised training in micro credit and micro financing for the leaders of the SHGs, linked the groups with financial institutions facilitated the SHGs for obtaining loans to set up micro enterprises. DISHA's endeavors have made a difference in women's lives out of misery, injustice and inhuman existence. DISHA has worked in communities relentlessly built relationships and trained local women & men for transforming their lives.

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