



# Reflections

*A Visual Journey of change and Inclusive growth*



## HRIDAY

Holistic Rural Initiatives for  
Development Action and Yield



Implemented by



**Sahbhagi Shikshan  
Kendra**

Empowering Minds for Change



This publication is supported by LIC HFL (CSR), it provides a glimpse of our journey under LIC HFL HRIDAY Project so far, we appreciate and thank LIC HFL for their support and cooperation, this is an excellent initiative to evoke the process of change in the community.



## About SSK

Sahbhagi Shikshan Kendra (SSK) was established in 1990 with a vision to strive for a society which is based on equity and justice. It intervenes to enable the poor, marginalized, vulnerable and excluded sections of the society by encouraging, strengthening, and organizing them to enhance their participation in the process of their own development.

SSK follows a two-way approach to fulfil its vision and mission. On the one hand, it works as a support organization and is involved in the capacity building of civil society organization, community-based organization and other stakeholders through training and knowledge support. On the other hand, it works directly with communities on various developmental issues in the field.

## About LIC HFL CSR

LIC Housing Finance Limited recognizes its obligation to the society and its future generations, its vision is to actively contribute towards social and economic development of the underprivileged/ economically backward section of the society irrespective of gender, caste, creed, and religion.

With the same vision LIC HFL collaborated with Sahbhagi Shikshan Kendra back in 2019 and started working in 10 of the most backward and underdeveloped villages in Hussainabad block of Palamu District in the state of Jharkhand under an innovative rural development program called **Holistic Rural Initiatives for Development Action and Yield (HRIDAY)**. The project aims at promoting inclusive village development through Sustainable interventions.





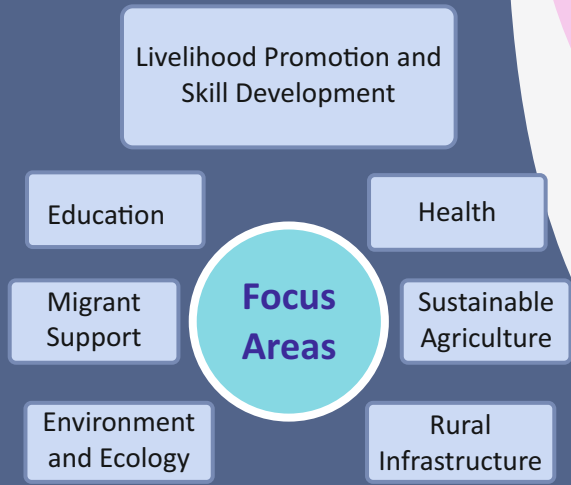
## About LIC HFL HRIDAY Project

### *Holistic Rural Initiatives for Development Action and Yield (HRIDAY)*

Project is an initiative by LIC HFL under its CSR.

The Project is implemented by Sahbhagi Shikshan Kendra in 10 selected villages of Hussainabad block in Palamu district of Jharkhand.

The project is designed to improve the condition of the people residing in the selected villages by focusing on different aspect of development related to empowerment (social, educational, and financial), health and infrastructure. This program is implemented with an objective to develop a model village by working on all dimensions of development relevant to the area.





## Outreach and Coverage

SN.	Name of Village	Households
1	Mahuari	220
2	Jharha	240
3	Basari	75
4	Bishrampur	200
5	Ahmed Nagar	130
6	Mangaldih	125
7	Lotaniya	260
8	Kakoriya	125
9	Malwariya	130
10	Shekhpora	100

**30**  
Women  
entrepreneur

**30**  
Community  
Bathrooms  
for women

**9**  
Government  
Schools

**10**  
Literacy  
Centres

**1**  
Migrant  
resource  
centre

**2**  
Anganwadi  
Centres

**10**  
Community  
Coaching  
Centre





# EDUCATION





## Quality Education Through School Development And Support

9 Government Schools were supported for promoting quality education, under this initiative following support were provided:

- **150** School Benches and desks were provided as per the need
- **9** drinking water station were constructed/renovated
- **4** School libraries were established
- **18** *Adarsh Classroom* were developed
- **9** Toilet complex were constructed/renovated
- **9** School kitchen were constructed/renovated





## Strengthening of School Management Committee

In order to promote collective approach for school development and improve quality of education in government schools, SMC were made more active and participatory through:

- Orientations and Trainings of SMC Members
- Regular Joint meeting with SMC and School Teachers

## School Bus for Girls

Many of the young girls in the intervention area find it very difficult to pursue higher education because of poor transportation. The girls had to travel to the town if they had to continue their studies.

For many, it isn't possible due to high transportation cost. As a result, many of the girls are forced to discontinue their studies.

To address this critical issue a **Minibus** is provided for transportation at subsidised rate to the girls who wants to pursue higher education







## Functional and Financial Literacy for Women

10 Village level Functional Literacy Centres were established

- 10 young women were trained as a FLC tutor through a structured Intensive capacity building program and exposure
- The curriculum focussed on imparting functional, life skills, financial and basic literacy for the deprived, marginalised and illiterate women from the intervention area.
- 1200 illiterate women were enrolled in Functional and Financial Literacy Classes. A learner Kit was provided to all the women enrolled
- 40 Learning Exposure visit were organized for FLC learners to different Govt. departments and financial institutions





## Extented Education Support to Poor and Margnialized Children

- **10** Community Coaching centres were established in the selected village to provide an oppportunity for the children from poor and marginalized communities to get education on par with those studying in private school

- **265** children studying in 8<sup>th</sup> and 10<sup>th</sup> standard from extremely poor families benefitted from community coaching.

Supplementary books were provided to the students enrolled in the coaching classes.

- **45** meritorious Girls in Metric exams were identified and provided with a bicycle in order to promote higher education and a sense of competitiveness





# HEALTH





## Community Ambulance Service

Due to extremely bad infrastructure, both in terms of roads and health services provided, most critical patients have to go out of the town in order to access better health service during emergency, local access is also a challenge due to poor transportation facility in far off villages

The Community Ambulance, provided under the project, is a 24x7 well-equipped ambulance service which aims to address the issues of urgent access to best possible health services during emergency.

## Model Anganwadi

Two aganwadis were developed as a model, The Anganwadi were renovated and provided with basic facilities to provide medical and elementary education services for the children. Some of the facilities provided are:

- Wall Painting
- Provision of Play material
- Seating arrangement for Children
- Provision of White board, slate and books





from doctor

- **40** Health Camps were organized
- **963** women and adolescent girls were given orientation on safe Menstrual Health. Adolescent girls and women understood about whole menstruation cycle and their management, lots of myths and taboos were answered in the orientation
- **400** girls were oriented on Adolescent health and anaemia
- **378** Pregnant women were oriented about safe pregnancy and early childcare
- **230** Children were surveyed to identify malnourishment out of which 24 children were identified as malnourished and were linked with Malnourishment Treatment Centre (MTC) for further advise





# LIVELIHOOD





## Promotion of Poultry Farming for Marginalized and Poor Families

Women from extremely poor families were provided with support for starting poultry farming as a pilot

- **110** poor families were identified for the support. All the beneficiaries were given Sonalika breed of chicks. They all were provided with iron cages, fodder, and drinking pot, to assist the poultry farming at individual level.

- Two rounds of training were organized for the beneficiaries. All the major topics like taking care of chicks/hen, vaccination, etc. was covered in the training program.





## Promotion of Goatary Business for the Members of Self-help Groups

- **20** SHGs were provided support for starting goatary business
- **306** women belonging to selected SHGs were provided with 2 female goats each.

All the beneficiaries were provided training on Goat Management and goatary business

- **5** women from the community were selected and trained as a “Pashu Sakhi” for proper care and treatment of goats at local level. They were also provided with goat treatment kit and general medicines.
- Veterinary camps were also organized at village level for proper care and check-up.







## Individual Enterprise Support for Vulnerable and Poor Women/families

**24** poor women were selected, and a mobile cart (11) and shop Counter(13) was distributed to them so that they can start any kind of small shop or vending business and increase their income through an alternative source

## Vocational Skill Training for Youth

**206** youths from poor families were trained under various trades which includes:

- Tailoring
- Mobile Repairing
- Masonry
- Plumbing
- Domestic wiring





ENVIRONMENT AND ECOLOGY





## Vermi Wash and Compost Pit

To promote organic farming and reduce farm input cost, training program on vermi wash production and compost making was organized in the villages

- **90** Individuals were supported for construction of compost pit and vermi wash production units

## Tree Plantation

**6700** tree saplings were distributed among the villages as a part of plantation drive. The idea was to generate awareness and sensitize people about conservation of Natural resources and benefits of trees in ecology





## Fuel Efficient Stove

**400** fuel efficient Stove stoves were distributed.

The stove emitted very low amount of smoke and consumed far less fuel (biomass), so it not only helped in saving biomass but also reduced the exposure to harmful carbon emission thus positively impacting respiratory and optic health of women.

## Solar Street Light

**40** solar lights were installed after identification of the most suitable areas in the villages through rigorous community consultation process.





# SUSTAINABLE AGRICULTURE





## Wheat Cultivation Through System of Wheat Intensification (SWI)

- **149** marginalized Farmers were trained in SRI Wheat cultivation technique from selected villages.

## Rice Cultivation Through System of Rice Intensification (SRI)

- **164** marginalized Farmers were trained in SRI Rice cultivation technique from selected villages

Support and supervision was also provided to those marginalized farmers for developing demonstration plots using SRI technique for both rice and wheat cultivation.





## Vegetable Cultivation Through Trellis Method

- **125** marginalized Farmers were trained in technique of vegetable cultivation through trellis method, the idea was to increase the produce by growing 2 varieties at the same time and thus increasing their income.
- Support and supervision was also provided to the beneficiaries for developing demonstration plots using the techniques.

## Kitchen Gardening

- **385** women were trained in kitchen gardening, with an objective to add more nutrition to their family diet and provide a small source of additional income.
- 7 kinds of seeds for summer and 08 kinds of seeds for winter season were provided to the identified beneficiaries.
- Total 12 types of high quality vegetable seeds were provided to more than 600 women





## Farmers Group

- **10** Farmers groups comprising of **150 +** marginalized farmers were formed in the selected villages
- Farmer's kit was distributed to those farmers Group. The kit consists of farming machines and equipments like seed drill, spray machine, irrigation pipe, weeder, Separator fan etc.

- Training and exposure visit was organized for the members of the farmers group so as to provide them with knowledge and information about new and innovative agricultural practices.







## RURAL INFRASTRUCTURE





## Solar Powered Drinking Water Station

**12** Solar powered drinking water stations were constructed in selected villages.

200+ families are being benefited from it and it is a big relief for them in the scorching heat during summer when most of the hand pumps have dried and there is scarcity of safer drinking water.

## Community Bathroom for Women

Mostly the individual households belonging to marginalized section of targeted villages are devoid of bathroom or separate bathing facilities. Most of the women bath in the open and for them it is one of the most important issues as it is related to their hygiene as well as dignity.

To address the issues, **30** Community bathrooms exclusively for women were constructed at common place in selected villages.





**MIGRANTS SUPPORT CENTRE**





## Migrant Support Centre

Migrant support centre has been established with an objective to leverage government benefits and make it available to the most vulnerable and poor Migrant household. Through MRC various activities are carried like

- Migrant awareness campaign and registration camp.

- Weekly Legal counselling & support- under this 136 cases were supported and 43 cases were settled through mediation.
- Scheme Linkage support and information, under this 277 E- shram card and 36 Pravasi Shramik Card were issued and many more Migrants were provided with information about various schemes.



## Vishwanath Tiwary

Village – Basari

Vishwanath Tiwary was supported under the project and established a trellis farm in 224 square meters of land. He cultivated turmeric, Ginger, Bottle Gourd, and Bitter Gourd in the first season. The overall production was close to 200kgs. Out of which he sold 125kgs and earned Rs 5000/-, he used the remaining for consumption purposes. This year he hopes to earn even more



## Anita Devi

Village - Mahuari

Anita Devi, 32, belongs to a marginalized family, who somehow manages to make ends meet every month.

Under the HRIDAY project, In the year 2020, when the nation was hit by the pandemic, she learnt poultry farming and started it with project's support. Over the period, she has already sold enough eggs to fetch her more than Rs. 20,000/-.

Anita says - "I never thought I could help my family by bearing a part of the expenses by myself. I am thankful to the HRIDAY project to support me and improve the earnings". Today, Anita has gained enough confidence and has an assured source of additional income through poultry farming.

# SUCCESS STORIES



## Rajendra Chaudhury

Migrant Labour

Rajendra Chaudhury worked as a mason to support his family of six members. In search for better opportunities, he moved to Hyderabad where one contractor promised to pay him Rs 1000 per day with free food and lodging for his services. However, at the time of payment the contractor paid Rs 5000 less and fired him. Having been cheated, he moved to Daltonganj. One day he came to know about Migrant support initiative under HRIDAY Project. He contacted the centre Incharge and narrated his story. Migrant support centre arranged a lawyer who spoke to the contractor about the issues, in few days the contractor paid the remaining amount of Rs 5000 to Rajendra.



Sanju Kuwar

SMC Member

The Middle school Dihri village of comes under LIC HFL HRIDAY Project where the incessant awareness and motivation of School Management Committee members was in practice for 2 years. Efforts were made to ensure active participation of SMCs in school welfare.

Motivated with our effort, One of the SMC members, Ms. Sanju Kuwar surveyed the village and prepared a list of children not going to school and talked to their parents about the importance of education. After her continuous effort total 6 children were enrolled in school.

In the joint meeting of SMC and school, the headmaster of school has praised the efforts of Ms. Sanju Kuwar and told that if this type of efforts will continue, we can admit 50 – 75 more children in a year and can also achieve the target of 0% dropouts.

## SUCCESS STORIES

**Manorama Devi** Village– Ahmadnagar

Manorama Devi and her husband always struggled for their survival. Due to lack of work opportunities in the village, her husband migrates often. Despite his hard work, they barely earn enough to fulfil the basic family needs. Her two children never went to school as they couldn't bear any additional expenses. Under LIC-HFL's HRIDAY Project, SHGs were formed for women. Manorama also became a member of her village SHG, in 2019 she received support under the project to start goatary business. She nurtured and took care of the two goats that she received. Soon, this bore fruit and the two goats delivered 6 goats. After five months she gave one goat to the SHG and sold rest of the five goats for 4000/- each earning Rs 20000/-. She utilized this money to send her children to school and for other necessary family needs. The second time, the goats delivered four kids. This way, Manorama embraced a sustainable livelihood for herself and her family.



उत्कल मेल

एक मजदूर

किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित

नाबाद। सहभागी शिक्षण केंद्र, टिकरपर, महुअरि द्वारा एलआईसी के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया। शिविर में उपस्थित किसानों को कृषि के प्रति रुचि बढ़ाने के लिए कृषि यंत्रों का वितरण किया गया।

सहभागी शिक्षण केंद्र ने किया कृषि यंत्र का वितरण

हृदय परियोजना के तहत आज प्रखंड क्षेत्र के लोटनिया गांव में शिविर के माध्यम से किसानों को कृषि यंत्रों का वितरण किया गया। सहभागी शिक्षण केंद्र के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया।

लोटनिया पंचायत में शिविर का यह कार्य की सफलता की। सहभागी शिक्षण केंद्र के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया।

रांची एक्सप्रेस

रांची, शुक्रवार, 08 अक्टूबर, 2021

श्रमिकों के लिए कानूनी परामर्श दिवस का आयोजन



रांची (राज्य)। कुपार को सहभागी शिक्षण केंद्र के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया।

पलामू

मंदिनीनगर • पांकी •

अक्टूबर, 2021

श्रमिकों को परामर्श

सहभागी शिक्षण केंद्र द्वारा एलआईसी के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया।

पलामू • विश्रामपुर

शुक्रवार, 17 अक्टूबर

प्रवासी मजदूरों को जागरूक बनाने रवाना हुआ अभियान रथ, मजदूरों को दी गई कई जानकियां

सहभागी शिक्षण केंद्र एवं एलआईसी के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया।



आजाद सिपाही

रांची, रविवार, 19 फ़रवरी, 2021

श्रम कार्ड के लिए लगा शिविर

नाबाद। सहभागी शिक्षण केंद्र, टिकरपर, महुअरि द्वारा एलआईसी के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया।

जमात खबर

आज महिलाएं हर क्षेत्र में कार्य कर रही हैं : प्रो रेखा सिंह

नाबाद। सहभागी शिक्षण केंद्र, टिकरपर, महुअरि द्वारा एलआईसी के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया।

दार्शनिक भास्कर

रांची, शनिवार 30 अक्टूबर

कृषि में रुचि बढ़ाने के लिए किसानों में बांटे यंत्र

हैदराबाद। सहभागी शिक्षण केंद्र, टिकरपर, महुअरि द्वारा एलआईसी के सहयोग से चले रहे हृदय परियोजना के अंतर्गत किसान समूहों को आवश्यक सहयोग हेतु शिविर समारोह आयोजित किया गया।



“I am very impressed by the work done by ssk in the field. In a place like Hussainabad where agriculture faces many challenges, the technical support and agricultural equipment provided by the Sahbhagi Shikshan Kendra will surely help the farmers in long run. If one or two institutions like Sahbhagi Shikshan Kendra come up, then the entire sub-division can be developed”.

- Ratan Kumar Singh, B.D.O

“The renovation work done by the Sahbhagi Shikshan Kendra in the school is commendable. These kinds of school development initiatives will increase enrolment in the school. We will surely plan to do such work in all the schools of Palamu”.

- Upendra Narayan, D.E.O

“The work that the Sahbhagi Shikshan Kendra has been doing so far for the development of the village is excellent and commendable, I hope that it will continue in future also. I have also worked in the social sector, so I understand how difficult it is to do the work of development of villages. Now their efforts has made the change is visible.”

- Pujay Prakash, S.D.P.O



**Sahbhagi Shikshan  
Kendra**

Empowering Minds for Change

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