

# 2008-09 Annual Report

Nav Bharat Jagriti Kendra



putting the last, **FIRST**



# A Message from the Secretary

Greetings from NBJK ! I am very pleased and excited to be sharing the 2008-2009 Annual Report as it is full of success stories and examples of the good work that is being done day in and day out by NBJK. As with each passing year, there are many events and activities that give us great pride and also some that leave the NBJK family with sadness in our hearts.

First and foremost I would like to announce the establishment of NBJK-USA in March of 2009. This is a non-profit corporation that seeks to build awareness and increase fund raising capabilities to support the work being done by NBJK-India. The purpose of NBJK-USA is to generate support through financial and non-financial means that can then be shared with NBJK-India to promote development projects in the most vulnerable areas of Jharkhand and Bihar. The Board of Directors for NBJK-USA consists of Supriya Suman (President), Dr. Paul Clements (Treasurer), Dr. Jonathan Fine (Secretary), Manish Gupta (Director) and Meghan Lockett (Director).

It is with greatest sympathy that I announce the passing of NBJK's former President and Board Member, Mr. Shivasharan Bhai. Popularly known as Guruji, Mr. Bhai played an integral role in NBJK's agricultural, dairy, power loom and health programs. Mr. Bhai was a person full of love, truthfulness and a rare integrity that will be greatly missed. In his place, we welcome Sri. Tulsi Dubey, NBJK's Board of Directors.

In 2008-09, NBJK started many new and challenging projects for the region's most vulnerable and neglected areas. For over three decades of work, NBJK has assisted the most marginal communities in eight districts of Jharkhand and two districts of Bihar while working with over 400 NGOs. With the assistance of CBM Germany, NBJK has started the Lok Nayak Jayprakash Eye Hospital in Dumka, which is one of the premier eye care centers of the Santhal Pargana region and has been running successfully since April, 2008. The Center is equipped with modern technology thereby providing the best services possible to the people of the region. In the short period from October 14, 2008 to March 31, 2009 LNJP Dumka performed over 400 eye surgeries, much of which at a free or highly reduced cost.

In addition to continuing work for several specialized programs, NBJK has continued to dedicate time to the flooding problems in northern Bihar. Every year the Kosi and other rivers flow heavily from Himalayan runoff therefore creating flooding disasters for several districts of Bihar. In August 2008, sandy waters spread over the villages and their farmlands causing destruction and devastation. With the help of donor agencies and network NGOs, NBJK assessed the situation and tackled the most affected villages. In addition to addressing livelihoods, we have been working with people with disabilities, elderly, pregnant women, widows and children by dispensing essential items for their daily living needs. The plan to construct 130 homes to families in great need currently is in the process of implementation. We are grateful for the kind assistance from CBM Germany, DKH Germany, AVI UK and the AXIS Bank Foundation Mumbai.

In the coming years, NBJK will continue to strengthen the surrounding communities by educating, training and empowering the people through the creation of SHGs, JLGs and Lok Samitis in Bihar and Jharkhand. Perhaps one of the most important tasks is to see that all children have the right to a quality education.

Here at NBJK we have an extraordinary team of staff and volunteers that have shown great teamwork throughout the years and it is because of them that we are equipped with the resources to deliver development activities to the community. I'd like to express our utmost gratitude to all our donors, supporters and volunteers for their hard work, patience and trust throughout the many years of NBJK's existence.

Sincerely,

Satish Girija  
Secretary

**customized**  
**programs designed**  
**for those in need**

## NBJK SUPPORT PROGRAMS

- SOCIOECONOMIC EMPOWERMENT
- HEALTH, HYGIENE AND SANITATION
- EDUCATION
- ADVOCACY, GOVERNANCE AND NETWORKING
- SMALL GROUP SUPPORT

NBJK COORDINATION OFFICE,  
HAZARIBAG





## DONATIONS

If you are interested in contributing to Nav Bharat Jagriti Kendra, please visit us online at [www.nbjk.org](http://www.nbjk.org) and click on the donation link. Your monetary gift will go towards one of our many programs.

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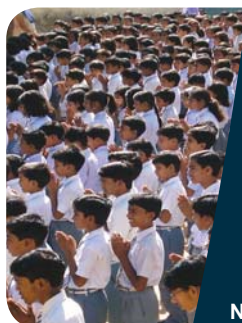
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## PARTNER WITH NBJK

We welcome all partners in our efforts to make a more just society in Bihar and Jharkhand. If you are interested in working with NBJK on new or existing projects, please contact us via email: [nbjko@gmail.com](mailto:nbjko@gmail.com)



VISIT US ON THE WEB  
AT [www.nbjk.org](http://www.nbjk.org)



## INTRODUCTION TO NBJK

### VISION:

To establish a progressive, peaceful and just society based on the values of equality, fraternity and mutual help.

### MISSION:

To educate, organize and empower the rural poor by promoting development as a liberating force for achieving social justice, economic growth and self reliance.

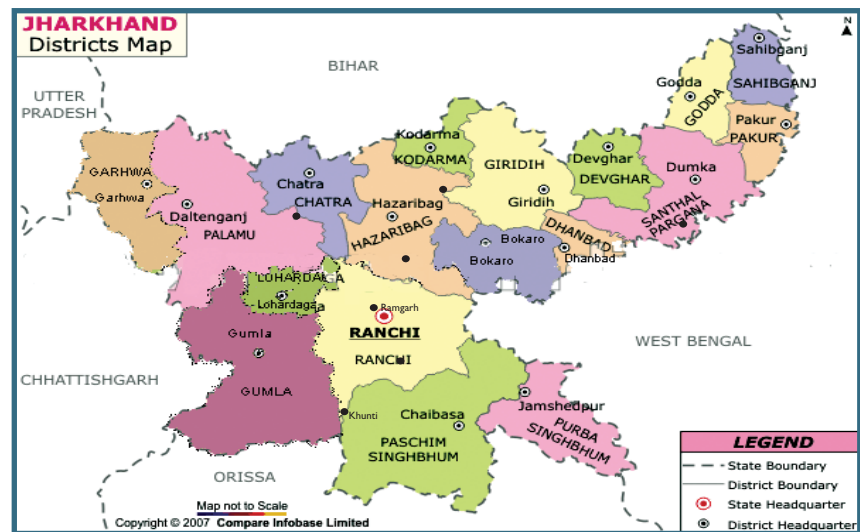
### HISTORY:

In 1971, four engineering graduates, who were highly sensitive to the causes of disparity, exploitation and poverty, deserted their comfortable lifestyles and turned towards exploring ways to establish a "just" society, in which no one remains hungry, unemployed, discriminated against or exploited. Through this passion, Nav Bharat Jagriti Kendra was established and supported by the great sarvodaya leader Loknayak Jai Prakash Narayan.

### GEOGRAPHICAL COVERAGE AREA:



• Project Districts



### RECOGNITION:

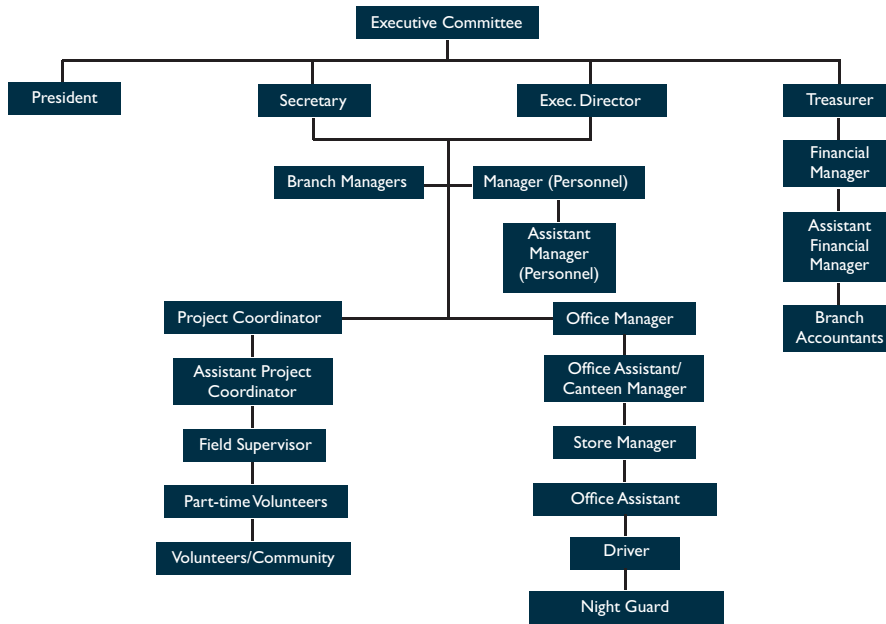
In his recent visit to the United States in January of 2009, Mr. Satish Girija (Secretary - NBJK) established NBJK-USA as non-profit corporation in Massachusetts, USA. NBJK-USA will soon have 501(c)3 status and function as a fund raising and awareness building arm of NBJK-India.



educating youth



## ORGANIZATIONAL CHART:



## HUMAN RESOURCES:

NBJK has a unique combination of both professionals and social activists/ volunteers who have been placed at it's various field offices to help implement development activities. The professionals have been recruited from XISS Ranchi, XIM Bhubaneshwar, Vishwa Bharti/Shanti Niketan, IIRM Jaipur and other reputable management institutes across India. At present, there are 370 well qualified and equipped staff serving NBJK from various disciplines such as engineering, MBBS Doctors, PG in RD, chartered accountancy, agriculture, media, commerce, arts, environmental science and psychiatry.

### Monthly Salary Ranges:

Highest Paid Male Staff - Rs. 54,000, Dr. Umesh Prasad

Highest Paid Female Staff - Rs. 15,207, Sujata Prasad

Lowest Paid Male Staff - Rs. 2,500, Various Field Staff

Lowest Paid Female Staff - Rs. 2,500, Various Field Staff



## BANK DETAILS:

Bank of India, Chouparan

Hazaribag - 825406, Jharkhand, India

Swift Code - BKIDINBBOS

Axis Bank, Hazaribag - 825301, Jharkhand, India

IFSC Code - UTIB0000613





## Socioeconomic Programs

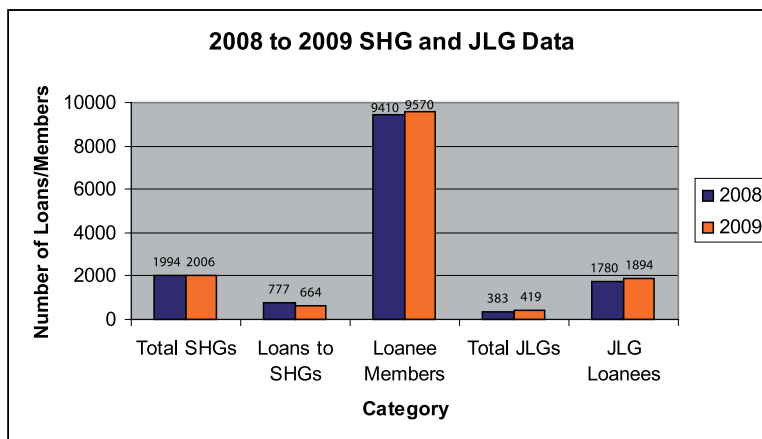
Socioeconomic empowerment is a staple of NBJK as it promotes sustainable development. Both Jharkhand and Bihar are tremendously disadvantaged with limited opportunities available for economic growth, especially when compared to other parts of the country. There are very little government programs that reach the rural poor, who are the most vulnerable. There is a large tribal population in Jharkhand that has been neglected by government programs. Due to this, NBJK has established many programs to assist in the development of the economy and empower the most marginalized in the region, especially women, scheduled castes, schedule tribes and other backward castes. NBJK follows an integrated approach to development, which seeks to address all the needs of its beneficiaries allowing them the opportunity to increase their incomes and livelihoods through sustainable development.

## MICRO CREDIT

The micro credit program was established to assist poor women and men, who have historically not had access to credit, through the organization and creation of Self Help Groups (SHG) and Joint Liability Groups (JLG). Through SHGs and JLGs, NBJK's Micro Finance Office (MFO) provides financial support through small loans. Micro credit programs are operational in Hazaribag, Koderma, Ranchi, Pakur, Khunti, Ramgarh and Patna, with the potential for extension into the even more underserved areas of Dumka. Due to micro credit, employment has increased in areas such as livestock rearing, agricultural endeavors, jewelry making, tailoring, vegetable marketing, pottery and pickle making. The main goal of NBJK's MFO is to address the credit needs of poor communities in rural and urban areas who have never before had access to loans which enable them to become self-sufficient.

### Achievements in 2008-09

- A total of 950 new SHG members and 300 new JLG members have been linked with micro credit this year.
- There are 7,974 active SHG borrowers and 1,894 active JLG borrowers.
- Micro Credit developed leadership and confidence among the SHG members: four members of different SHGs took part in a national level conference on "Finance Against Poverty: Architecture and Institutions" organized by SA-DHAN (The Association of Community Development Finance Institutions) at Hotel Ashok, New Delhi in April, 2008.
- Many SHGs are financially independent with the ability to manage their own account.
- Income level and standard of living of clients are gradually improving with the growing capital base and expansion of income generation activities/ businesses.
- There has been a reduction in dependency on money lenders who extend credit with high interest rates and asset mortgage.
- Rs. 51,997,002 in outstanding loans of which there is a 98.8% repayment rate.



## WATERSHED DEVELOPMENT

Water is a major issue facing India, both in terms of pollution and scarcity. Although Bihar and Jharkhand receive high annual rainfall, much of that water is lost due to runoff. It was through this problem that NBJK established the Watershed Development program. It is designed to promote water conservation by constructing several structures that enable communities to be self sustainable in regards to water and soil, while also educating villagers on the importance of water conservation and sanitation. A series of watershed development initiatives has been ongoing in the Koderma, Pakur, Dumka and Hazaribag districts of Jharkhand. Implementation of a new watershed development program was initiated in April, 2009 in Munger, Bihar. In addition to generating awareness and building watershed management structures, the program also provides wage employment. Landless laborers have been involved in constructing field and contour bunds, farm ponds, check dams, irrigation wells and plantations. By conducting routine visits to villages, NBJK has been able to provide continuous watershed education. Due to the project, 50 farm owners have been provided training on the construction of farm ponds.

## EMPLOYABILITY TRAINING CENTER CREDIT PLUS

The youth employability training and development program, which is funded by the American India Foundation and jointly executed by the CAP Foundation of Hyderabad. The objective of the program is to provide training to disorganized youth, especially high school and college dropouts with a special focus on adolescent girls, women and people with disabilities. The basic idea is to provide training in several trades ensuring competency and the ability to compete in the open job market. The trades are hospitality, customer relations and sales, electronics, spoken English, bedside patient assistance and automobile repair. Employability training centers are located in Ranchi (one in Booty More and Piska More), Khunti, Koderma, Barhi, Hazaribag, and Ramgarh. Students are enrolled and registered for a three month course for a fee of Rs. 500. Contact was made to businesses to ensure the employment of the trainees.

### Achievements in 2008-09

- Out of the 2900 students trained 1714 have been placed in business houses.
- The project has focused on including disabled youth.
- There has been an overall increase in confidence among the trained individuals.
- NBJK's capacity has enhanced regarding employability training and implementation.
- Women are now seen as earners of the family.

## FOOD SELF RELIANCE AND SUSTAINABLE LIVELIHOOD

NBJK with support from Sir Ratan Tata Trust implements this project with the goal of improving land and water management practices of the tribal poor in five villages of Murhu Block in Khunti district. The project has four main objectives, (i) to stabilize the production of Kharif paddy; (ii) to promote alternative crops; (iii) to construct water harvesting structures and (iv) to promote off-farm livelihood sources in the project area.

### Achievements in 2008-09

- A total of 13 landless beneficiaries have been linked with goat rearing.
- A total of 70 units of vermin composts have been developed so far and this year training and exposure given to 35 farmers.
- 7 farm ponds have been constructed this year.
- To provide year round facility of irrigation, 5 wells have been constructed in the project area and 2 new wells are under construction.
- There are three check dam under construction in the villages of Lupungdih, Bada Salga and Jordag Salga.
- Training was given to 67 farmers on the system of rice intensification, a new method of increasing paddy production.

One of the five wells constructed in the project area



The Credit Plus program was designed to work in conjunction and to supplement the work being done by NBJK's Micro Finance office. Credit Plus provides training, capacity building and other support mechanisms to enable greater levels of success among members of SHGs. Through generous financial support from Cordaid, Credit Plus is able to interact and provide assistance to over 4,000 women in six blocks of Hazaribag District. In addition, Credit Plus will continue to support and train the women on issues such as advocacy and the importance of sanitation to enable greater socioeconomic development and over wellbeing.

### Achievements in 2008-09

- 109 new women became entrepreneurs by starting an enterprise against the target of 108.
- 22 entrepreneurs received a loan from NBJK's micro-credit division and 32 received a loan from their local banks, which exceeds the expected target of 25.
- 51 new SHGs were formed, which is two more than expected.
- The project identified 128 new female entrepreneurs to participate in the training sessions and to potentially receive loans, which is six more than planned.
- 111 women were identified as ready to prepare a business plan to begin the loan process, which surpassed the target by six.
- 198 women were linked with government schemes to further enhance their development, which surpassed the planned target of 166.
- 94 model enterprises are earning a profit, which matches the target for this period.
- The project facilitated 76 health camps to provide training and inputs to the participants such as immunization and pre and post natal care.
- Thematic groups have been formed to further enhance issues such as health, advocacy, gender issues and general livelihood.

## LAC DEVELOPMENT

This program, with financial assistance of Tribal Welfare Commissioner's Office, Ranchi and technical assistance of ILRI, Namkum reaches 500 families in 14 villages in Murhu Block, Khunti. The program focuses on enhancement of Lac production through extending technical support to the tribal families. This is especially important as many people in tribal areas rely on Lac for their livelihoods and it offers an opportunity to make their efforts more effective thus increasing their incomes.

### Achievements in 2008-09

- Special training program and exposure visit on lac cultivation was conducted for promoting lac cultivation as livelihood intervention.
- After the completion of the training all the 300 beneficiaries started cultivation of lac.
- For kusmi lac cultivation on ber tree, 1055 trees of ber have been pruned for this season.

**Train Empower Develop**



## CASE STUDY

### A Changed Life Through Micro Credit

Lakhwa Devi, Oriya Village, lives with her husband and 3 sons. Lakhwa started a business of selling vegetables to increase her families income and make a better life for them. At first she was earning Rs. 100/daily. After loans to increase the size of her business, she now earns Rs. 300/daily.

She has enhanced her decision making power among her family. Mainstreaming Lakhwa Devi with Micro Credit facilities has shown



the following changes within her, including; an Increase in confidence level which enables her to interact freely with persons, she previously had to mortgage her jewelry for daily needs but now she utilizes savings for her child's education and she previously hesitated to go outside but now goes out independently to buy and sell vegetables.

## CASE STUDY

### Out of Poverty

Shahjahan, from the 103M SHG from Millat Colony, Pugmill Hazaribag, is one of the many women of the project who has taken the skills and training provided by the Credit Plus Program and created a thriving business. After taking a combined loan amount of Rs 44,000, she was able to start a new bag making business which is now flourishing. It was from these profits that she was able to build a new house for her and her family. She is now living in much safer and healthier conditions and she is now able to send all five of her children to school. Her two daughters are attending private, English medium schools where they will be able to learn new skills that will continue their trajectory out of poverty.



## CASE STUDY

### Vermin Compost Changed my Life

My name is Umesh Nag and I am a farmer. I live below the poverty line and find it hard to provide for my family. I was engaged in vegetable cultivation in a very small area using traditional cow dung. In the course of NBJK's work in my village I attending the gram sabha meetings and came to know that the organization was promoting for the establishment of individual vermin compost units. In the meantime the organization educated me and I came to know about the benefits of vermin composting and immediately decided to take this opportunity and I put my name forward in the gram sabha. The organization had arranged an exposure visit to CHHUTU which is the production center of vermin compost manure of NBJK. The organization also helped me in preparing the shed. They also gave me the worms. Now I have developed three more units by myself and my production has also been increased. I am now able to provide for my family in more ways than I could have ever imagined.





**Health, Hygiene and Sanitation Programs**

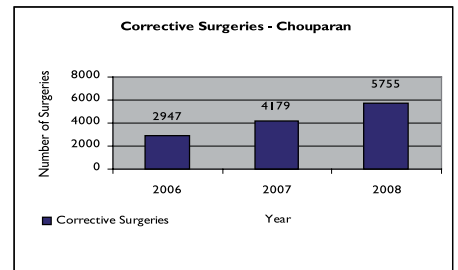
Health, Hygiene and Sanitation present one of the most critical issues concerning the basic needs of rural society. Awareness and access to the basic health facilities and services is still a distant dream to a vast majority of the rural masses, especially those in scheduled tribes and castes. NBJK aims to address this issue by generating awareness among the masses on health, hygiene and sanitation; facilitating improved access to health services, products with advocating and influencing policies to improve services for the rural areas.

**LOK NAYAK JAYPRAKASH EYE HOSPITAL - CHOUPARAN**

Established in 2005, The Lok Nayak Jay Prakash Eye Hospital, Chouparan is a pioneering development initiative undertaken by any NGO in the region. With 40 beds, this facility is capable of serving a large population of people in need. With the help of Sight Savers International, UK, patients have access to low cost eye care services and are being served from areas all over Jharkhand and Bihar. The hospital is managed by qualified and trained doctors, medical staff and is well equipped with all the modern eye care devices necessary to provide for the people and help reduce the prevalence of cataracts and eye disease in the project area. With advocacy support from NBJK, the project was able to elicit changes in government policies that have enabled more patients to undergo corrective surgeries.

**Achievements in 2008-09**

- 19,660 outpatient services were performed in 2008.
- 5,755 cataract eye operations were performed in 2008.



**LOK NAYAK JAYPRAKASH EYE HOSPITAL - DUMKA**

The Lok Nayak Jay Prakash Eye Hospital, Dumka is one of the premier eye care centers of the Santhal Pargana region which has been running successfully since April of 2008 with the support of CBM. The Center is equipped with modern equipment and techniques of surgery thereby providing the best services possible to the people of the region. Further, employed are well qualified staff, including an ophthalmologist and optometrist, OCAs and other staff highly devoted to their work. Since the Santhal Pargana region is a backward region consisting of poor and illiterate people, the hospital aims at providing the best services to the people most in need.

**Achievements in 2008-09**

- The center has been able to provide services to all six districts of the Santhal Pargana region.
- From 14.10.08 to 31.03.09 LNJP Dumka has performed over 400 eye surgeries.
- Regularly performing 200 OPDs per month.
- All surgeries done in this center this year have a 100% success rate with little to no complications.

**Eye Service Fees**

OPD Fee	Rs. 20
IOL Surgery (Subsidized)	Rs. 500
IOL Surgery (Paying)	Rs. 1700
	Rs. 3000
	Rs. 5000
Spectacles (each pair)	Rs. 120 - 250

**COMMUNITY MENTAL HEALTH**

Mental illness is an often unspoken problem in India due to stigma and a general lack of awareness. To address this problem, NBJK developed a mental health program in 11 Districts of Bihar and Jharkhand with the support of Basic Needs India/UK. The program aims to provide treatment to mentally ill patients with regular follow-up home visits. The project has also established psychiatric units and provides economic support to its beneficiaries for economic rehabilitation. The program provides the community, parents and caregivers information regarding mental health issues in an attempt to sensitize and bring about much needed awareness of mental health. Under the project there are several mental health camps set up across Bihar and Jharkhand to provide additional services to those in need.

**Achievements in 2008-09**

- 5860 persons with mental illnesses have been identified.
- 3979 persons with mental illnesses have been stabilized.
- 3489 persons with mental illnesses are undergoing treatment.
- Free medicine is being distributed through the camps.



## WATER, SANITATION AND HYGIENE

Since 2005, WaterAid-India has been sponsoring the integrated water, sanitation and hygiene program in 20 urban slums in the Ranchi municipal area. The project aims to improve the overall sanitary conditions and civic amenities in the areas as well as provide safe drinking water, individual toilets and renovation of community sanitary complexes. In 2008, 3,500 slum dwellers have directly or indirectly benefited from the program by gaining access to safe, quality sanitation facilities.

### Achievements in 2008-09

- Renovation of 1 community sanitary complex.
- 81 individual household lavatories have been constructed.
- Installation of 1 new hand pump.
- Organized programs and events for International Hand Washing Day and World Toilet Day.
- Training and orientation of slum development committees and slum action network for solid waste management.
- Needs Assessment and Baseline Survey in 20 slums.
- Leveraging funds from government department for repairing 15 hand pumps.
- Awareness generation through wall painting and writing.

## SOLID WASTE MANAGEMENT - CLEAN JHARKHAND

The Clean Jharkhand Project, which operates under the Solid Waste Management Program, is one of the most innovative solid waste management programs implemented in the country. The program is currently being implemented in 14 municipalities in Jharkhand without any external funding. The project complements waste management services of the Ranchi Municipal Corporation by offering a door to door waste collection service. The project has been so successful that other municipalities have begun similar services to encourage better sanitation through garbage collection. The Resource Recovery Division of the project then takes the collected waste and recycles it into millboard and compost, which is then sold at a profit making the project self-sustainable.

### Achievements in 2008-09

- A door to door waste collection system is being implemented as per MSW rules from over 50,000 households in Ranchi and in 4 other municipalities across Jharkhand & Bihar.
- Both programs are self sustainable without external grant support.
- 252 Safai Mitra's have secured livelihood.
- 400 metric tons of trash is collected each day.
- Lok vermin compost and green mill board products have been well accepted in local markets.
- The program is operationally sustainable due to full cost recovery by user fees.

### Vermin Compost Plant

In conjunction with the Clean Jharkhand Project, NBJK has created a Vermin Compost Plant in Chuttu Village, Ranchi. By using the non-paper waste collected as compost, the plant produces over 228 MT of fertilizer per year, which is then sold at a 97% sales rate. The branded "Lok Vermi Compost" is sold to farmers through retail agents and shops in Ranchi and its surrounding areas.

### Green Mill Board Plant

Along with the compost, NBJK also established the Mill Board Production unit in Chakla Village, Ranchi. The facility is equipped with modern machinery and infrastructure and uses the collected paper waste to produce 16330 (24 Kg) bundles of cardboard or "Mill Board" per year. The product has been branded "Green Mill Board" and is sold all over Ranchi.

### Plastic Chopping Unit

The remains from the compost and mill board production is then recycled by NBJK as well. There is a plastic chopping unit in the Chakla Center where waste plastics are graded, chopped, washed, dried, packaged and then sent to recyclers for further recycling. This means that all garbage collected is utilized either by NBJK or sent to be recycled further, thus reducing the amount of waste prevalent in Jharkhand.

## JAGRITI

In 2003, the David and Lucille Packard Foundation of the United States began assisting NBJK's JAGRITI project. This project is a sustainable community program for improving reproductive and sexual health of young adults between the ages of 15 - 30 by organizing youth groups and identifying leaders. JAGRITI is currently operating in 600 villages across four districts of Jharkhand state. There has been tremendous success in promoting awareness and empowering the youth, especially girls and young women to make safe decisions about their sexuality and reproductive health.

### Achievements in 2008-09

- Trained a total of 4,979 unmarried boys (ages 15-19), and 7,259 girls (ages 15-19) on various sexual and reproductive issues.
- Group meetings and home visits with specific target groups were performed with Self Help Groups, pregnant women, eligible married women (15-30 years old) and adolescent girls.
- Trained 300 community motivators.
- Trained 900 self help group leaders.
- Reduction of the maternal and infant mortality rates among the 600 villages.
- Increased awareness of contraceptive use.



## CASE STUDY A Safe Delivery at the Hospital

Sarita Devi, 19, from Daru Jabra wanted to have her baby at home with the assistance of a Traditional Birth Attendant (TBA) due to the advice and support of her family members. Sarita thought that women went to hospitals to give birth if they needed an operation or if they had a lot of money. Community motivators visited her home during a follow up meeting where they explained to Sarita the importance of delivery in the hospital and the dangers associated with delivery at home in case of any unexpected complications being handled by an untrained TBA. After the meeting, Sarita agreed to deliver at the hospital because it was a safer option for both her and her baby. The community motivator took Sarita to the hospital at the time of delivery where she gave birth to a healthy child (weight 3.5 kg). Both mother and child are doing very well.



## CASE STUDY The Success of a CJP Worker

Baha Oraon is among the 250 Safai Mitra working under the Clean Jharkhand Project. He is physically challenged and has three children and a wife to look after along with elderly parents and four other members in his family.

Prior to his association with the CJP, he worked as a casual laborer and his wife as a housekeeper. Because of their poverty and erratic pattern of work, he could not keep his children in school and all of them were forced to drop out. When Ranchi Municipal Corporation contacted Baha, he knew that his and his families lives would improve and he would now have a steady income to provide for his family.

At that time, he took the opportunity and joined as a Safai Mitra and has been working for the CJP for the past 5 years. He was able to save some money from



his wages and open a small business for his wife in which she also earns about Rs. 2,000/month. With the CJP, he feels very dignified as his supervisor and other members of the project give him proper respect and the courage to strive to

do even better. His children have now been mainstreamed into the formal schooling system and he feels that they will certainly do better now in life after being educated. Baha feels that "work is worship."

## CASE STUDY

### Youth Center Established



The 180 children and young adults that reside in the Godheya Village of the Bishnugarh block of Hazaribag lacked a place for youth activities. Under the PRAYASH project, a Youth Resource Center was established in March, 2008. Before beginning the center, NBJK met with several youths to plan the details of the center and got great responses. Parents and senior citizens also attended and supported the idea of the center. There are now 12 youth groups consisting of both males and females divided by their age;



10-14 & 15-24 years old.

The groups have separate names and office bearers. Each group meets once a month at

the Youth Resource Center. All the groups have contributed to enrich the YRC by displaying different contextual information, maps or diagrams. They have been provided with sports equipment for several sporting activities. The YRC at village-Godheya has become a hub of youth related activities like games, cultural programs, discussions and training. It is a communication center where youth can express themselves through different channels and became bold enough to share their natural curiosity or doubts regarding reproductive and sexual health issues. They participate in various competitions and perform skits. It is a sheer example of exploring the youth power that brings change with solidarity.

## CASE STUDY

### Contraceptive Use

Nitu Devi, mother of one child, wanted to have a gap of a few years before having another child, however, she and her husband were not using any contraceptives. All she had was the faith that she would not get pregnant. During a group meeting and home visit, she learned about the process of conceiving. CHA and CM educated her about the reproductive organs and their functions. They also told her about the different types of contraceptives that will prevent any pregnancy. Nitu agreed to use condoms during sex but her husband refused. On her next visit to the CM, she asked about the use of oral contraceptive pills. However, CM advised that she should avoid taking oral contraceptives in the first 6 months after giving birth. She, with the help of CM, successfully convinced her husband to use condoms in the meantime and after six months she would start using the oral contraceptive pills.



VISIT US ON THE WEB  
AT [www.nbjk.org](http://www.nbjk.org)

## COMMUNITY BASED REHABILITATION FOR PEOPLE WITH DISABILITIES

The Paul Hamlyn Foundation-UK and The Volkart Foundation, Mumbai, have supported NBJK in the implementation of Community Based Rehabilitation programs in the Sadar and Chouparan blocks of Hazaribag. The objective is to create disabled-friendly Sadar and Chouparan blocks. To date, the project has identified more than 1,600 persons with disabilities in 110 villages in Sadar and Chouparan blocks of Hazaribag. The project aims at providing immediate support to Persons with Disabilities (PWD) in terms of their certification, access to government services, leadership and organization development, employment generation and the provision of aids and appliances. Due to this project, the Jharkhand Viklang Vikas Munch which is a federation of PWDs, is active and fully functioning at the block level.

### Achievements in 2008-09

- 962 disability certificates were issued.
- 200 children with disabilities have been enrolled in school.
- 59 railway passes have been issued.
- 135 corrective surgeries have been completed.
- 51 disabled SHGs have been formed.
- 325 aids and appliances have been distributed.
- 231 disabled people have participated in income generating activities.
- 6 visually impaired children have learned braille.
- 7 hearing impaired children have learned sign language.

## INTEGRATED HEALTH AND NUTRITION PROGRAM

The Integrated Health and Nutrition Program (INHP III), funded by CARE Jharkhand, was formed to reduce the infant mortality rate and malnutrition rates in the age group of 12-23 months. The project, running in the Sadar, Chouparan and Ichak Blocks of Hazaribag and the Mandu and Patratu Blocks of Ramgarh, has aimed to increase government health care services and increase the supply of vaccines available to the rural poor.

### Achievements in 2008-09

- Routine home visits and routine mother/child immunizations.
- Monthly cluster and coordinator meetings.
- 305 immunizations provided.

## PRAYAS

PRAYAS is a Rights Based Sexual Health Program for Adolescents supported by Interact Worldwide/European Union and a partnership with CINI. The overall objective is to contribute to the reduction of poverty through improved sexual and reproductive health status and reduce the vulnerability to HIV/AIDS of children and young people (C and YP) ages 10-24 in Jharkhand, including the Bishnugarh Block covered by NBJK. A variety of activities are done each year involving children and young people to educate them and give them the ability to engage in health seeking behaviors including diagnosis and treatment of sexually transmitted infections, accessing voluntary counseling and testing centers, adopting safer sexual practices (negotiating safer sexual behaviors including consensual sex, consistent condom use or abstinence), accessing and using contraceptives, and seeking safe delivery and antenatal, postnatal and post abortion care. Along with educating children and young people, training is also conducted for service providers, health centers, village youth adult committees and project staff.

### Achievements in 2008-09

- There are 90 youth resource centers that have been functioning since April of 2008.
- Improved quality of and access to youth friendly sexual and reproductive health and HIV/AIDS services regarding prevention, care, treatment and support.
- Increased knowledge, life skills and awareness of vulnerable children and young people of sexual and reproductive health and rights.
- 1350 youth groups have formed. Each group consists of 15-20 youths who are trained on reproductive health issues and protection.

## COMMUNITY BASED NRHM AND MONITORING

Funded by PFI, New Delhi and technically supported by CINI Jharkhand; the project is being implemented in Churchu, Ichak and Katkamsandi Blocks of Hazaribag. The project provides health services to reach to the poorest of the poor and has identified 15 villages in each block and developed health profiles and health plans for the region, which are being monitored through a community based framework for monitoring.

### Achievements in 2008-09

- Regular village health committee meetings
- Government health benefits such as JSY provided to pregnant women.
- Malaria and diarrhea were treated through health camps.
- Community Based Monitoring (CBM) done at the village and block level.

## PAPER RECYCLING

An NBJK employee is recycling paper in the plant located in Ranchi. The new paper, in high demand, is then sold to local businesses. This operation is self sustainable.



## SAHIYA

Sahiya, female health volunteers at the village level help to reduce the infant and maternal mortality rate under the National Rural Health Mission by the government of Jharkhand. Currently the project has intervened in three districts of Jharkhand namely, Hazaribag, Ranchi and Khunti, covering ten blocks. After training, the Sahiya's are able to inform their community members by visiting each home in their village and telling them about health camps and other health related activities going on in their area. NBJK has trained over 2,000 Sahiya's.

### Achievements in 2008-09

- Provided training to 2,027 of the 2,292 Sahiyas.
- Increased the number of immunizations given to adults and children.

Block	Total Villages	Number of Sahiya's Trained			
		1st Module	2nd Module	3rd Module	4th Module
Sadar	116	288	272	277	249
Ichak	130	314	281	261	227
Bishnugarh	165	306	289	300	305
Barkatha	123	80	80	104	155
Churchu	90	150	150	153	197
Barkagaon	82	286	289	279	283
Murhu	141	116	119	118	116
Khunti	148	134	140	135	138
Ratu	102	95	85	83	97
TOTAL	1367	2033	1959	1980	2027

## SOCIOECONOMIC DEVELOPMENT OF PEOPLE WITH MENTAL DISABILITIES

With the financial assistance of CAPART, New Delhi, the socioeconomic empowerment program for people with mental illness has been a great success. NBJK seeks to provide treatment to mentally challenged people at their door step, which aims at increasing their income generation. The project also seeks to increase linkages between NBJK and the government to improve community sensitization on mental health issues. In this program NBJK works in eight blocks in five districts of Jharkhand.

### Achievements in 2008-09

- Identified and offered services to 1,067 mentally ill patients.
- Administered treatment to 647 mentally ill patients of which 387 are now listed as stable.
- 163 of the mentally ill patients have joined Self Help Groups.



## CASE STUDY The Gift of Sight

Nelu Kumari is a 20 year old tribal girl from the village Jabadh, post-Gurha, District-Hazaribag and suffered from cataracts in both eyes. Her parents were very poor and were engaged in selling wood to nearby hotels as their primary income for their livelihood. Nelu is also a diabetic patient who came to the hospital for check up where the doctor confirmed that she had cataracts in both eyes. The OCA suggested that she get a free surgery through NBJK's Lok Nayak Jayprakash Eye Hospital since they were unable to pay for the surgery themselves. On



Nelu after her surgery



Nelu today

April 1, 2009 her eyes were operated on and the day after the surgery her vision was 6/60 and on the next follow up on April 8, 2009, her vision was restored to 6/18. She is so happy that now she can help her parents with their work and contribute to the family.

## CASE STUDY The Birth of a Club-Footed Child

In the Ambajit Village of Chouparan, a poor couple gave birth to their son, Satish Kumar. Today he is 2 years old and since birth he has been identified as a club-footed child. Since his parents are agriculture workers that do not earn a high income, they were very worried that they would not be able to provide for their son. Their lives changed when they came in contact with Mr. Narayan Razak, a physiotherapy field staff employee for NBJK. Razak advised them that their son needed regular physiotherapy to help him learn to stand and eventually walk. After training and educating Satish's parents on their son's disability, they began to administer the daily therapy. They continued to give him regular therapy for months and soon he was able to stand on his own. They hope to continue the therapy in order for their son to walk. Above, Satish is standing with the help of his mother.





**Education Programs**

NBJK's hope is that all children born in India get a quality education despite the fact that a large section of the society remains illiterate due to various reasons. We strive to avail this basic right to the children of Jharkhand by advocating for proper implementation of the education infrastructure and services, running bridge centers for school drop outs and working children, providing sponsorship for children belonging to poor and deprived sections of society and strengthening the capacity of partner NGOs for implementing education projects.

**PRIMARY SCHOOL, HIGH SCHOOL, NFE CENTER AND BRIDGE CAMP SCHOOL**

Primary school, high school, NFE center and bridge camp schools are being operated by NBJK in some of the most remote rural villages and slums in both Jharkhand and Bihar. The schools are performing well and are equipped with modern equipment, computers, and laboratories to increase the abilities of children attending these centers. In addition to school fees, Prakash Bhai, Roshani, Dhruv, Apurva and Amoli (from Ahmedabad) support the school for its smooth functioning.

School	Number of Students	Number of Teachers	Medium	Class Range	Board Exam Results	% Passed
Amoli Apurva HS - Mangarh	667	12	Hindi	VI - X and XII	136 Passed 146 Appeared	93%
Chandrakala Devi Daga HS	189	5	Hindi	VI - X	36 Passed 40 Appeared	90%
Surekha Prakash Bhai Public School	640	19	English	Nursery - X	11 Passed 11 Appeared	100%
Roshni Dhruv Jharkhand High School	326	6	Hindi	VI - X	58 Passed 102 Appeared	57%
Birsa High School	257	5	Hindi	VI - X	62 Passed 84 Appeared	73.8%

**BAL SHIKSHA CHILD SPONSORSHIP PROGRAM**

NBJK currently runs BAL SHIKSHA, a child sponsorship project designed to provide quality and meaningful education to children of the most underprivileged areas in the four districts of Jharkhand. One day, they too will be self dependent and responsible citizens of this country. The thirty five generous individuals that support the project wanted to put special focus on providing education to adolescent girls including those who have never been to school and drop-outs. The program has been successful in reaching to the most marginalized and mainstreaming them into formal schooling systems from the assistance of our donors. The cost to send a child to school for one year is only Rs. 2,000. Due to the project, 63 students were enrolled in the schools with the generosity of 35 sponsors from Ranchi, Koderma and Hazaribag.

**REMEDIAL COACHING CENTER**

With the support of Axis Bank Foundation, 100 coaching centers are currently being run to improve the performance of children in schools and curb the dropout rate among SC/ST girls and poor children with special focus on girl children. The project, running in the Sadar, Churchu and Chouparan blocks of Hazaribag district have an average of 25-30 students of standards 8th, 9th and 10th enrolled in each center and are providing coaching for 3 hours, (one hour each for each standard respectively). It has been found that the children are gradually learning very much, especially in English, science and maths. Students are very satisfied with the teachers capabilities in our RCC. Our tutors also help them in completing their courses that are not being completed in their formal schools.

**Achievements in 2008-09**

- At present, 3632 children are enrolled in 100 coaching centers.
- Performance of the enrolled children is gradually improving, average 15-30% (especially in science, English and math) which has been noticed in their annual examinations.
- Communities are gaining awareness about the importance of educating girls and are enrolling their children in government schools.
- There is an increased amount of children with disabilities utilizing the services of the remedial coaching centers.

Block	# of CWDs Involved in Project	# of CWDs Going to RCC	# of CWDs Attending Formal Schools
Sadar	156	31	113
Churchu	66	26	56
Chouparan	50	13	37
TOTAL	272	70	206

## RESIDENTIAL BRIDGE CAMP SCHOOL FOR SC-ST GIRLS

The residential bridge camp school for scheduled caste and scheduled tribe girls is located in Chouparan and is being supported by OXFAM India Trust. The school provides quality education to 90 dalit/tribal girls to develop confidence by teaching them knowledge, life skills, vocational skills and health and hygiene issues. The main goals of the school are to reduce the dropout rate and mainstream the girls into formal schooling. This project also support and facilitate the villagers of the project areas to obtain gainful employment by teaching new skills and linking them with pro poor government schemes.

### Achievements in 2008-09

- Enrollment has increased by 10%
- Nutritious food and midday meals are being provided.
- Parents of the project village have formed to pressure the government to provide old age pensions, job cards and road construction.

## GOPAL BAL VIDYALAYA

Gopal Bal Vidhyalaya is an educational institution based in Silounja village of Bodh Gaya block of Gaya district. This school is financially assisted by Mr. Sunil Walia and is continually serving the educational demands of Harijan students of the project area that belong to the Mushar community. Along with a quality education, students are mainstreamed and enrolled into government schools. Literacy rates of the Harijan population were very low before the school was established. Only 2 persons passed matriculation examinations. After the school (Gopal Bal Vidhyalaya) was set up in the area, every family residing in the area enrolled their children in the school. Initially student's enrollment was higher than capacity of school. Many students after successfully passing out from the school were mainstreamed in Government Middle School in Bodh Gaya.

### Achievements in 2008-09

- There are currently 25 students enrolled, 13 girls and 12 boys.
- It has been observed that there is approximately a 50% attitude shift in the mind set of villagers regarding education.

## SPANDAN

With the support of SKN-Netherlands, NBJK piloted a community based rehabilitation education project called SPANDAN, a school for children with Cerebral Palsy and Mental Retardation in the Sadar block of Hazaribag. The center provides education, counseling, physiotherapy, recreation, skills of daily living, parent training, school enrollment, community sensitization, aids and appliances and teachers training to 165 children with CP and MR. The school has been extremely successful in providing these children with the above mentioned services in a caring environment while mainstreaming them into society.

### Achievements in 2008-09

- Improvement (40% to 50%) in activities of daily living among 165 children.
- 40 to 50% improvement in fine motor development in 30 children.
- 40 to 50% improvement in functional reading and writing in 39 children.
- School enrollment = 37
- Therapy, ADL & Sensitization= 60 parents
- 42 of 90 CP children received aids and appliances as needed.

## LORD BUDDHA HOME FOR CHILDREN

A group of generous Dutch friends were interested in donating their funds for a home for orphan children, thus forming the Lord Buddha Home for Children in 2004. The objective of the project is to create an equal standard of living for orphan children by enrolling them in school in Bodh Gaya as well as giving them proper care under a loving and homely atmosphere. After being identified, the students are then sent to Manav Bharti National School, Gaya for their education. Together, Stitching Kinderhulp Bodhgaya-The Netherlands and NBJK ensure that the children are getting the best education possible and are being groomed to gain a name for them in society. The children are provided with free lodging, food and other necessary requirements. The orphanage has its own building, playground, health centers, school buses, etc for the children. Beside that, every 10 children have a house mother (care-taker) who takes care of all the child's needs.

### Achievements in 2008-09

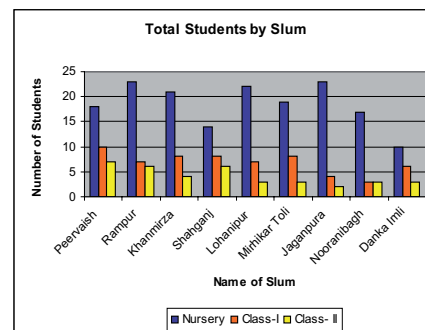
- 13 new students have been identified this year, bringing the total to 29 students.
- All 40 students are excelling in their studies.

## SCHOOLS FOR PATNA SLUM CHILDREN

Also called holistic development of slum children and their mothers, NBJK implements a program designed to provide education to child laborers, children of marginalized communities and drop outs with the assistance of the Association for India Development, USA. This program is being implemented in 9 slums in eastern Patna. 63% of the female students previously worked to provide for their family. Because of the project, these girls are getting an education and will soon be mainstreamed into formal schooling systems.

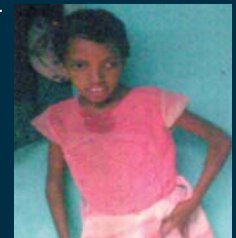
### Achievements in 2008-09

- Nine primary schools have been established with the kind support of AID-USA, one center in each slum covered under the program.
- There are 15 Self Help Women Groups active in the nine slums of the project.
- After studying in nursery school, the students are generally mainstreamed into nearby government or private school for further study while few migrate with their parents.
- The parents have prioritized education for their children.
- Monthly tests are conducted at all nine centers every other month.
- A total of 265 slum children are studying in nursery, class I and class II.



## CASE STUDY Lift Up a Child from her Bed

When Chunchun was two and a half years old her parents discovered that she was disabled. All the family members were in shock and filled with grief but pushed forward and accepted the harsh reality. They cared for their child that lay in a bed for nearly 24 hours a day the best they could. Each and every activity she had to depend upon others. To see their child on her feet would be a dream come to for her parents. Fed up of the routine engagement with their poor child, youth leader Leena Shaha could not have come along at a better time. She helped them to understand that their daughters disability can't be totally cured but some improvements can be made. Patience, regular therapy and training on activities of daily living (ADL) were what she needed and must be carried out continuously.



Chunchun after intervention

Leena visited regularly to their home and continuously gave Chunchun the therapy she needed. Chunchun's parents also started applying the techniques as per suggested by the youth leader. All these efforts enabled Chunchun to start walking without any support. Now she doesn't have to depend on others to perform her daily duties. Her father continues to engage with the CBR worker and they started getting a pension after being issued a disability certificate from the government.

## CASE STUDY A Desire to Learn

Sudama Kumari is a 14 years old female living in the Karama village (Chouparan block) of Hazaribag district. She has one elder sister and one younger brother. Her elder sister got married in 2007 at age 13. Early marriage is a tradition in her family. Her parents did not understand the importance of education. After passing standard 8th, her parents dropped her out of school, saying that passing 8th is enough for a girl child. They thought that no matter how much education a girl completes, she still has to cook for her family, and after marriage she'll go to another house, so, there is no use of spending money on education. In 2008, when NBJK opened a coaching center in her village, the tutor, Mr. Amit Kumar, met with her parents several times trying to get Sudama to attend the coaching center, but initially they said no. He convinced them to complete at least matriculation through private. They agreed, and now Sudama is coming to our coaching center regularly. She desires to complete her matriculation with good marks, and wants to become an "Aanganwadi Sewika" of her in-laws house and to serve the poor children.



### Advocacy, Governance and Networking Programs

The states of Bihar and Jharkhand are very disadvantaged in terms of effective anti-poverty schemes. To fill the gap from weak government support, NBJK has been advocating for the peoples rights through various platforms and emphasizing good governance with special impetus at the grassroots level. A wide range of successful programs have been implemented by NBJK over the past four decades targeting the poorest and most underprivileged societies.

### LOK SAMITI

Lok Samitis have always been vibrant people's organizations in over 700 panchayats of Bihar and Jharkhand. Lok Samiti is a concept coined by Loknayak Jai Prakash Narain and NBJK along with other like minded NGOs of the region. The goal of Lok Samitis is to nurture and strengthen their growth and to bring equitable benefits of development to the poorest. Lok Samiti strives for effective delivery of government schemes and programs. It is the belief that strong panchayat systems will help to spread awareness about the social evils of female feticide, dowry deaths, witchcraft and violence against women. Some of the Lok Samiti initiatives have also led to policy changes and pro poor legal provisions such as enactment of the "Right to Information Act."

#### Achievements in 2008-09

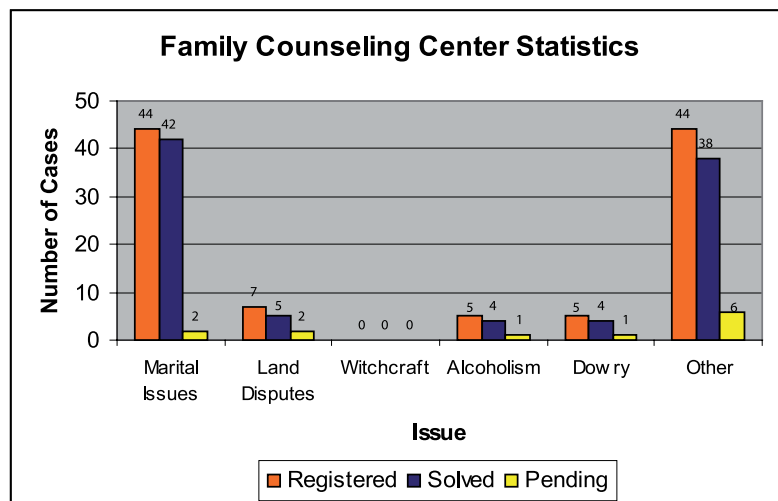
- Lok Samitis are active in 18 districts in Jharkhand and 15 districts in Bihar.
- In the majority of Jharkhand's districts, advocacy programs have been implemented to enforce the government's NREGA, NRHM and farmer's rights programs.
- Demonstrations were organized on the issue of land reforms in Bihta Block of Patna district.
- International Women's day was celebrated in Jharkhand and Bihar.
- Lok Samiti members are actively involved in flood relief efforts in north Bihar.

### FAMILY COUNSELING CENTER

Because of the time and expense involved in judicial processes, NBJK, in collaboration with the Jharkhand Social Welfare Board, Ranchi, has been running a family counseling center since 1993. The center provides family counseling and legal aids for issues such as dowry, witchcraft, marital problems, land disputes and familial issues. The center provides speedy counseling and disposal of such cases after having proceedings and discussions with both parties. An easy process is followed by the FCC from registration of the case until a solution is reached.

#### Achievements in 2008-09

- 105 cases were registered, 93 of which are solved.



### JHARKHAND SWAICHHIK MUNCH

There are 350 NGOs in Jharkhand Swaichhik Munch in 21 districts. This is a platform where NGOs raise issues plaguing their communities and share experiences with each other. Meetings are held on a quarterly and monthly basis. Many trainings are given on organization development such as accounts related training and maintaining activities on a grassroots level.

#### Achievements in 2008-09

- A 3-day training was given on account management and documentation.
- Trainings were given on organization registration.
- NGOs are given information about funding agencies and government programs while teaching them how to write proposals, manage accounts and programs.

## BIHAR SWAICHHIK MUNCH

There are 170 members in Bihar Swaichhik Munch and 18 district level non-political committees. On July 17-18, 2008 a training was given on the topic of auditing and accounts as well as an advocacy program on the issue of NREGA and land reforms. On October 13, 2008, Dharna was organized in Patna to pressurize the government for proper flood relief work in north Bihar.

## EMERGENCY FLOOD RELIEF

In 2008, there was unprecedented flooding that affected many areas in Bihar, which was caused by the monsoons and the breach of the Kosi Dam. Due to the flood, large populations of people were displaced from their land leaving them with acute hunger, poverty, malnutrition, lack of care and support. NBJK has continued to extend relief efforts since 2007 with the assistance of Axis Bank-Mumbai, CBM-New Zealand/Bangalore/Germany, DKH-Germany and AVI-UK. Around 2.5 million people were affected in 441 villages. The program is currently being implemented in nine districts of Bihar.

- Addressed the immediate issues of grain scares and hunger by distribution of beaten rice and gram.
- Scanned flood affected area and identified the unreachable locations that were surrounded by newly formed streams.
- Identified the needs of local people affected by flood. Priority were given to widows, disabled and pregnant women or women with newborns, families afflicted with loss of family members and loss of shelter due to the flood.
- Prepared "need based packs" for over 4,000 flood victims, which included a plastic mat, bed sheet, towel, mosquito net, blanket, ladies woolen shawl, saree, washing and bathing soap, kerosene stove, government provided gas, 3 utensils for cooking rice, pulses and vegetables, fry ball, 1 steerer, 2 water glasses, 1 steel jug, 2 steel plates, 1 steel tub with cover, 1 steel 3 liter cane, 5 Kg of gram, 5 Kg beaten rice and 2 Kg of iodized salt.
- 130 houses have been completed for PWDs, widows and badly affected impoverished communities.

## NETWORKING WITH NATIONAL AND INTERNATIONAL ORGANIZATIONS

INAFI (International Network of Alternative Financial Institutions) is a global network of development organizations involved in supporting micro finance programs of member organizations. INAFI brings together micro finance practitioner NGOs at three levels – international, regional and country levels. INAFI networks target client groups consisting of the poor and disadvantaged particularly, poor women and other vulnerable groups. Since its inception in 1995, INAFI has expanded to reach over 150 member organizations from four continents that provide financial services to the poor.

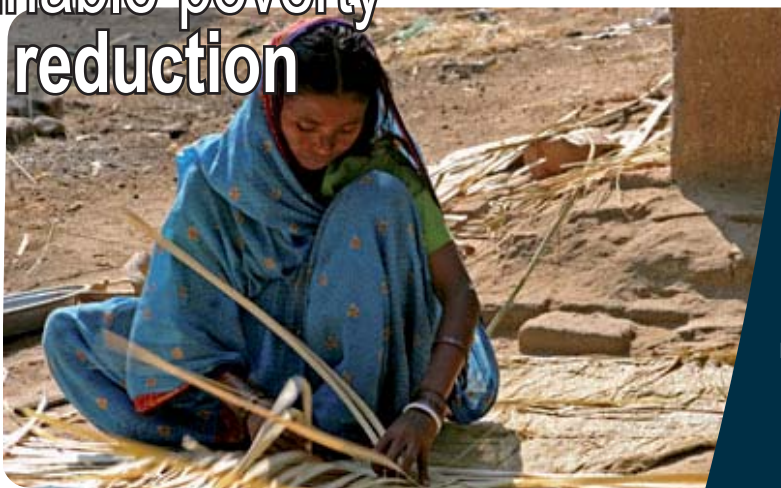
SA-DHAN's mission is to build the field of community development finance in India to help its member and associate institutions to better serve low-income households, particularly women, in both rural and urban India, in their quest for establishing stable livelihoods and improving quality of life. SA-DHAN members has now grown to 220 with the collective loan outstanding and outreach in excess of Rs. 1,500 crores and 7 million poor, respectively. SA-DHAN has a crucial role to play in increasing capacities, affecting the evolution and adoption of best practices, increasing the number of service providers and contributing to improving the policy and operational context for Micro Finance in India.

NBJK has also awarded membership to Credibility Alliance and Give India.

## SHELTER AND SANITATION FOR PEOPLE WITH DISABILITIES IN FLOOD AFFECTED AREAS

In 2007, there were many flood affected areas in Bihar caused by the monsoons. Due to the flood, large populations of people were displaced from their land leaving them with acute hunger, poverty, malnutrition, lack of care and support. NBJK has continued to extend relief efforts since 2007 with the assistance of Axis Bank, Mumbai and AVI, UK. Around 2.5 million people were affected in 441 villages. The program is currently being implemented in nine districts of Bihar.

sustainable poverty  
reduction



## COMMUNITY HERO Saving a Village

Mr. Wasi Saudagar is a 33 year old man and a resident of ward number eight of Narhaiya in the Chhaatapur block of Supaul district. He is literate despite having never been to a school. He learned to offer services to people in difficult circumstances putting his own life at risk from his mother's counseling. When the flood hit and his village of 700 people was fully under water, people didn't know what to do for help. Wasi was determined to make a difference. Putting his own life at risk, he dove into the flood stream and managed to reach his one friend's home in ward number two of the same village and borrowed his boat. He started transporting people out danger and was able to safely reach them to village Bhitipula of Triveniganj, 20-25 km away. He was carrying around 35-40 people per trip. He continued these trips for more than 15 days enabling him to rescue each and every person from their flooded homes. He offered this noble contribution towards humanity without any personal interest as he did not charge any of them. He is the real hero over this life threatening flood who saved an entire village.



## CASE STUDY Justice for All

Mamta Devi, a resident of Goplo Village, Mufasil, Hazaribag District, filed a petition with the Family Counseling Center at NBJK. The petition, against her husband, stated that his alcoholism has caused him to not meet her daily needs and provide for her. Both parties were given a notice that they must appear at the center on a certain date to try to resolve the dispute. After the counseling center was able to listen to both parties, a decision was made that Mamta's husband must abstain himself from alcohol and will take every step to meet his wife's needs. Regular home visits have been done to observed to ensure fulfillment of mutually agreed upon behavior changes.



## Small Group Support Programs (SGSP)

The main objective of Small Group Support programs is to develop the capacity and increase the scope of grassroots level Voluntary Organizations (VOs) in the states of Bihar and Jharkhand. To improve communication and increase capacity, these scattered VOs have been organized under the banner of Jharkhand/Bihar Swaichhik Munch. These small groups not only implement developmental projects, but they also promote the Lok Samitis (People's Institutions) in their respective working areas.

## SGSP

The SGSP is one of the most need based development measures taken up by NBJK 17 years ago with an aim to identify, train, sharpen, and financially equip grassroots level voluntary action. NBJK promotes such small NGOs by the way of financial and technical support to implement various socioeconomic development programs in their respective field areas. NBJK has promoted state/district level network of VOs/ NGOs in Jharkhand and Bihar called Jharkhand/Bihar Swaichhik Munch. The network members also worked with the principle of Jai Prakash to promote Lok Samitis in their operational areas. NBJK has reached over 350 small NGOs by way of financial and technical assistance since the inception of the program.

## FELLOWSHIP, PROGRAM GRANT, CAPACITY BUILDING AND GUIDANCE

During 2008-09, fellowship support was provided to 44 groups and program support was provided to 43 groups (mental health program 23, female foeticide protests 9, integrated tribal and dalit development 6 and girls education 5) in Jharkhand and Bihar.

### Achievements in 2008-09

- 42 'Bread For The World' partners of Jharkhand and Bihar state participated in trainings organized for 2 days in Hazaribag.
- Training on development of small and marginal farmers through agriculture development.
- Training on proper care and development for children with mental retardation and cerebral palsy.
- Training on project formation and resource mobilization.
- Training on accounting and office management to voluntary organizations.
- Workshop on pollution control and environmental preservation.
- Achievements from 6 groups are listed below:

Topic	BALSK	AMUS	MKS	PGSS	GJK	SS	Total
Number of SHGs formed	46	113	77	30	64	53	403
Number of Lok Samitis formed	10	14	1	30	31	6	92
Number of village development committees formed	10	22	10	25	2	6	75
Number of children that received immunizations	165	191	180	295	304	2364	3499
Number of people that started their own business	15	40	268	330	18	58	729
Number of people that increased their income	200	65	334	350	18	299	1196
Number of people that increased their expenditures	178	100	327	305	-----	256	1176
Number of people that improved their lifestyle	311	80	515	147	25	463	1541
Number of SHGs linked with banks and other financial institutions	25	50	68	375	42	47	607
Number of persons linked with financial institutes that got a loan	20	80	784	15	14	202	1115
Number of people informed of different government pro-poor schemes under NREGA	979	1680	856	1106	1141	551	6313
Number of dropouts or children that have never gone school that were mainstreamed into formal schooling	212	110	91	313	6	85	817



## EXECUTIVE COMMITTEE MEMBERS

Name	Age	Sex	Designation	Qualification	Experience	Salary/month
Er. Girija Nandan "Girija Satish"	59	M	President	Bachelor of Engineering	40 years in Rural Development	Rs. 33,355
Er. Satish Kumar "Satish Girija"	60	M	Secretary	Bachelor of Engineering	40 years in Rural Development	Rs. 23,121
Er. Prabhunath Sharma	62	M	Treasurer	Bachelor of Engineering	40 years in Rural Development	Rs. 23,621
Er. Bhagwan Singh	65	M	Member	Bachelor of Engineering	30 years in Rural Development	Rs. 0
Shri Banwari Kumar	68	M	Member	Literate	38 years in Agricultural Development	Rs. 2,995
Dr. Mandakini Pandey	57	F	Member	M.A., Ph.D.	12 years in Teaching and Social Service	Rs. 0
Sr. Lily Bahen	59	F	Member	P.G. in Social work, LL.B.	20 years in Social Service	Rs. 0
Smt. Roshani Dhruv Shah	28	F	Member	Bachelor of Engineering	5 years in Industries	Rs. 0
Mr. Tulsi Dubey	66	M	Member	B.A., B.L.	30 years in Rural Development	Rs. 0

## DONORS

### INTERNATIONAL DONORS

- Action Village India, UK
- AID - NFE, USA
- American India Foundation, USA
- Basic Needs, Bangalore (Big Lottery Fund, UK)
- BFW, Germany
- Stichting Kinderhulp Bodhgaya, The Netherlands
- CBM Germany, New Zealand and Bangalore
- CARE, Jharkhand
- DKH, Germany
- FIRST PRESBYTERIAN CHURCH, USA
- INAFI Workshop Program, Chennai
- Interact Worldwide through CINI India
- Jet-Ford, USA through Toxics Link-Delhi
- NEG Fire, New Delhi
- Paul Clements, USA
- Plan International, New Delhi
- PHF, UK
- PACS, (DFID, UK) through Development Alternatives-Delhi
- Sight Savers International, Kolkata
- Second Sight, UK
- SKN, The Netherlands
- The David and Lucille Packard Foundation, USA
- Water Aid India, New Delhi

### NATIONAL DONORS

- Amoli P. Shah
- Apruva Navin Chand Kapadia
- Axis Bank Foundation, Mumbai
- Cee, New Delhi
- CSWB, New Delhi
- CINI Jharkhand
- Damodar Valley Corporation, Hazaribag
- Dhruv P. Shah
- Sir Dorabji Tata Trust, Mumbai
- GiveIndia, Mumbai
- Helpage India
- HUDCO, Ranchi
- ITC LTD, Kolkata
- JEPC, Ranchi
- NABARD, Ranchi
- Naveen and Manesh Gupta
- Oxfam India Trust, New Delhi
- Prasad Koch Technik PVT, LTD
- Pratham, Ranchi
- PSI, Ranchi
- Sir Ratan Tata Trust, Mumbai
- SIDBI, Ranchi
- Volkart Foundation, Mumbai





## 2008-09 FINANCIAL UPDATE

Gross Salary per month paid to staff	Males	Females	Total
Less than 5,000	150	75	225
5,000-10,000	39	5	44
10,001-25,000	4	0	4
25,001-50,000	3	0	3
50,001-100,000	1	0	1
100,001 and above	3	0	3

Receipts	Indian Rupees	Payments	Indian Rupees
International Grants	39,454,298	Salary, Stipent, Benefits	21,494,784
National Grants	14,506,202	Traveling Expenses	2,503,874
Donations	2,126,750	Office Support & Communication	5,006,666
Other	55,117,729	Training Expenses	2,474,163
<b>Total</b>	<b>111,204,979</b>	Consultation Fees	226,957
		Grants to NGO Partners	6,002,720
		Program Expenses	30,119,932
		Independent Program Expenses	36,309,729
		Capital Acquisitions	3,408,224
		<b>Total</b>	<b>107,547,049</b>

## TRAVEL EXPENSES

Domestic Air Travel:

Rs. 86,500

International Air Travel:

Rs. 64,900

## DONATING TO NBJK

### Sponsor a Child's Education

NBJK currently runs BAL SHIKSHA, a child sponsorship program designed to provide quality education to children of underprivileged and poverty stricken areas in four districts of Jharkhand. It is only through education that these children will have the opportunities and develop the skills and knowledge to be responsible citizens of and break the cycle of poverty.

The Jharkhand Literacy Problem:

- 348 villages have literacy rates of zero
- 1291 villages have only a 10% literacy rate
- 1433 villages have a zero literacy rate among females
- 4573 villages have merely a 10% literacy rate among women
- Jharkhand has a total literacy rate of only 53.6
  - 67.3% Male
  - 38.9% Female
- Tribal literacy rates = 33%
- Dalit literacy rates = 29.9%



It is only through education that this situation change. In this light, NBJK sponsors many schools that cater to the needs of the most vulnerable. Your support today, can have an immediate impact in the life of a child and be the difference between a life of struggle or a brighter future.

Amount in Rs.	Sponsorship for One Year
3,000	Educating a child in a day school
8,000	Educating a disabled child
10,000	Educating a female child at a residential school
15,000	Educating and sheltering an orphan

\* All contributions towards BAL SHIKSHA are 100% tax exempt under section 35 AC of IT Act, 1961, Notification No. - S.O. No. 242 (E), dtd: 15/02/2007, Ministry of Finance, Department of Revenue, Government of India, New Delhi

### Give the Gift of Sight

Cataracts is a major cause of blindness and accounts for 80% of all blindness in India. Fortunately Cataracts is curable and the surgery is simple and economical leaving the patient with permanent and positive results. However, in the rural areas of Jharkhand there are no facilities. To fill this need, NBJK opened the Lok Nayak Jay Prakash Eye Hospital at Bahara Ashram, Chouparan, Hazaribag (Jharkhand). Its purpose is to provide accessible eye care services and surgeries to the rural populations of the region. The hospital is equipped with modern equipment, qualified medical professionals and trained medical staff, which enables them to provide the best possible care to those who have never before had access to such facilities. Through your support, even more beneficiaries could be identified for treatment and surgery, which would enable them to increase their productivity and change their lives forever.

Amount in Rs.	Sponsorship for Eye Services
3,000	Cataract Surgery
Other Amount	Eye Care Services

We urge you to become a part of this noble cause by sponsoring the education of a child or by giving the gift of sight to one of thousands who suffer from a preventable and treatable condition.

For donations, please visit [www.nbjk.org](http://www.nbjk.org) to make your contribution or send checks to: Nav Bharat Jagriti Kendra, at: Amrit Nagar, PO: Korrah, Hazaribag, Jharkhand, India.



\* All contributions towards Eye Care Services are 100% tax exempt under section 35 AC of IT Act, 1961, Notification No. - S.O. No. 242 (E), dtd: 15/02/2007, Ministry of Finance, Department of Revenue, Government of India, New Delhi

## CONTACT INFORMATION

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