



Nav Bharat Jagriti Kendra

putting the last first



2009-2010 ANNUAL REPORT

From the Secretary's Desk



The annual report 2009-10 is in your hand and you have to judge how far we have been successful this year to move towards our motto of "Putting the Last First".

We feel delighted to inform that NBJK-USA, constituted last year by friends and well-wishers of USA, got 501-C status (Tax exemption) and it also sent us our first grant for surgery of poor villagers of Hazaribag. Thanks to all the Board of Directors and supporters!!

The year has been also memorable for adding new dimensions to our Disability & Mental Health Division through four new initiatives i.e. working for deaf-blind children under partnership with Sense-International (India), advocacy campaign for the rights of Person with Disability in 5 districts of Jharkhand & Bihar supported by DFID-AVI, Integrated CBR and Eye Care Program in Dumka with the help of AUS-Aid & CBM, PAN-Disability Program (pilot project of Sight Savers International) in Chouparan and Decentralized SPANDAN-(CBR Program) for children with Cerebral Palsy and Mental Retardation supported by The Hans Foundation. This has made NBJK a special voluntary organization working at so large scale in Jharkhand & Bihar on Disability and Mental Health issues. The Community Leadership Program supported by Jamshetji Tata Trust & XISS and Pilot project on Education to Tribal Community with the support of Sir Ratan Tata Trust in Khunti is also our other new initiatives in year 2009-10.

The Kopal Project (universalization of birth registration and campaigning against the female feticide) supported by Plan International/India also got revived after a gap of more than a year. The support to flood affected people in North Bihar- supported by CBM – India & New Zealand has been very much needed program, which was successfully implemented.

In this reporting year we are also happy to inform that Mr. Girija Nandan "Girija Satish" has been taken in the Executive Board of SADHAN and Mr. Satish Kumar "Satish Girija" nominated in the board of grant sanctioning advisory committee of EEJP, the Executive Committee of INAFI, and in the governing board of Credibility Alliance.

The micro-credit program benefitting to about more than 10,000 poor and very small entrepreneurs and Solid Waste Management (CJP) program with more than 45,000 house-holds have become operationally sustainable - which we feel is a great success for any philanthropic organization.

We are proud of our integrated model of development, which touches all the required aspects of any deprived community in a holistic manner providing livelihood, leadership, advocacy, education, health services in a sustainable way.

We express our thanks to our board members and staffs whose dedication, active participation and commitments made us to move ahead to achieve our mission & vision. We also express our heartfelt gratitude to all the donors and supporters, whose financial and technical support make us able to implement all those programs.

Sincerely,
Satish Girija



Greetings from NBJK!



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ABOUT NBJK



Genesis

Four engineering graduates who were highly sensitive to the causes of disparity, exploitation and poverty deserted their comfortable lifestyle and turned towards exploring ways to establish a “just society” in which no one remains hungry, unemployed, discriminated against or exploited. Thus, the four young engineers established Nav Bharat Jagriti Kendra in 1971, supported by the great sarvodaya leader Loknayak Jai Prakash Narayan.

Vision

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

Mission

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



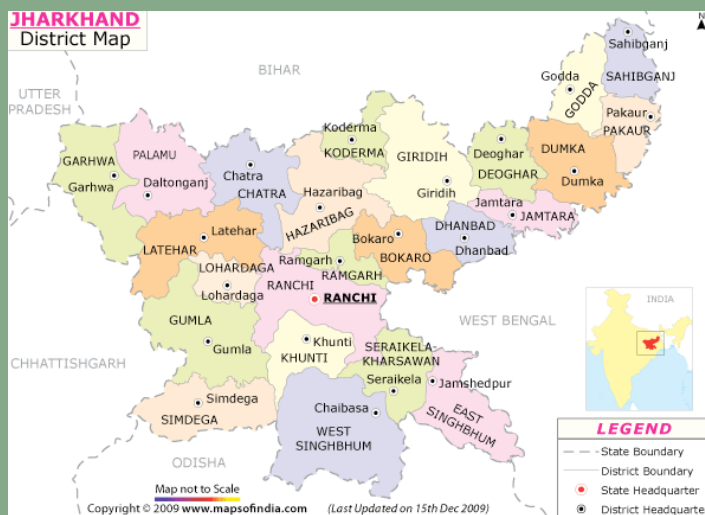


Recognition

- Member, Executive Board, Sa-Dhan, New Delhi
- Member, Board of Grant Sanctioning Committee, EEGP, New Delhi
- Member, Executive Committee, INAFI, Madurai
- Member, Governing Board, Credibility Alliance, Mumbai
- Member, Executive Committee, AVARD, New Delhi
- Member, National River & Lake Conservation Program (Ranchi), Govt. of India
- Member (Committee for Environment Education & Reproductive Health), Jharkhand Academic Council, Govt. of Jharkhand
- Enpanelled Consultant, Urban Dev. Deptt., Govt. of Jharkhand
- Member, Managing / District Committee, DRDA, NRHM and Sadar Hospital, Hazaribag, Govt. of Jharkhand

Geographical Coverage

NBJK is currently operating in ten districts in the state of Jharkhand and three districts in the state of Bihar. NBJK also works in close partnership with a network of voluntary organizations and small groups in a number of additional districts throughout the two states.



Legal Status

- New Regn. No. 390, Year 2005 – 06, dated 22 March 2006, Govt. of Jharkhand, Old Regn. No. 61 / 1974 – 75, dated 26 Sep 1974, Govt. of Bihar, under Society Registration Act XXI, 1860.
- New Regn. No. 337750015, dated 24 Dec 2002, Old Regn. No. 031110001, dated 04 Jan 1985 under F.C.R. Act, 1976, Ministry of Home Affairs, Govt. of India.
- Regn. No. OSD / IX - 56 / 80 – 81, 7446 – 48, dated 02 Aug 1982 under article 12 A of I.T. Act, Govt. of India.
- Exemption under article 80 G of I.T. Act vides Order No. CIT / HZB / Tech / 80 G – 01 / 06 – 07 / 3309 – 11, dated 07 Oct 2009.
- Exemption under article 35 AC of I.T. Act vides SO No. 1365 (E), dated 27 Nov 2003, F.No. 270 / 131 / 2000 – NC, dated 15 Oct 2009.
- PAN No. AAAAN 0398 R.
- TAN No. RCHN 00 140 A.

EDUCATION



Despite the fact that education is identified as a fundamental right in the Indian Constitution, a large portion of the population remains illiterate. In an attempt to avail this basic right to the children of Jharkhand and Bihar, NBJK has established a much needed network of schools and educational facilities. Education is absolutely fundamental to the development of individuals, communities, and India as a whole. Since its onset, NBJK has sought to promote the importance of education, placing its greatest focus on the poorest and most marginalized sectors of society, and successfully continued its efforts in 2009 -2010.

Institution	Number of Students	Number of Teachers	Medium	Class Range	Matric Board Exam Results (Passed/Appeared)	Passing Rate
Amoli Apurva HS	779	12	Hindi	VI-X and XII	130/151	86%
Amoli Apurva Primary School, Prajapat Nagar	195	4	Hindi	Nursery-V	X	X
Amoli Apurva Primary School, Bahera	142	3	Hindi	I-V	X	X
Chandrakala Devi Daga HS	233	5	Hindi	VI-X	29/31	94%
Birsa HS	212	5	Hindi	VI-X	98/98	100%
Roshni Dhruv HS	278	7	Hindi	VI-X	69/75	92%
Surekha Prakash Bhai Public School	845	23	English	Nursery-X	10/14	71%
Remedial Coaching Centers	4,620	133	Hindi	VIII-X	1,245/1,366	91%
Girl Hostels	100	6	Hindi	VIII-X	9/10	90%
Bridge Camp Schools	296	18	Hindi	I-V	X	X

Primary, Middle, & High Schools

NBJK believes that education is a crucial component of inclusive development and has established a number of primary, middle, and high schools in urban slums and in some of the most remote rural villages in both Jharkhand and Bihar. These schools are supplied with modern equipment, computers, and laboratories. The result of these schools has been very good. The students are excelling in their studies and passing at very high rates.



Khunti Interventions

With the support of Sir Ratan Tata Trust, NBJK is operating two hostels for young girls in Khunti in order to address the issue of the distance of schools from villages and to reduce the parents' financial burden. These hostels are well equipped with basic amenities. NBJK has also provided 81 tribal girls with bicycles and has established a bridge camp school, in which 38 girls are enrolled and have shown great improvement since the initial assessment test.

Bridge Camp Schools

NBJK is proud to announce a new bridge camp school which opened in January 2010 in the Paukuria block of Pakur, Jharkhand. This nine month task is supported by Jharkhand Education Project, Pakur. Forty students from class I to V attended this bridge camp school and were also provided with clothing and a nutritional mid-day meal. This initiative has successfully mainstreamed 100% of the students into the formal schooling system and has increased awareness of the importance of education in the area.

NBJK also operated a bridge camp school in Chouparan which was supported by Oxfam India Trust until September 2009. This school provides 90 girls from scheduled castes and tribes with the support needed to mainstream them into government schools.



EDUCATION



Remedial Coaching Centres

Remedial Coaching Centres (RCCs) have had another successful year. 3820 student were provided with academic coaching, 2315 of which were girls and 381 who were disabled. providing academic coaching to 3820 students. With the support of Axis Bank Foundation, NBJK has established 100 RCCs in 69 villages throughout the district of Hazaribag district. There are also 10 RCCs in the Khunti district that are supported by Sir Ratan Tata Trust. The existence of these centres have positively impacted public opinion and have demonstrated that everyone, regardless of status, deserves and responds well to education. These centres also increase the sense of community and raise awareness of a number of issues. As a result, the average age of marriage has been increased among participating girls.

Achievements of 2009-2010:

- In Hazaribag, 35%, 38% and 19% students have secured 1st, 2nd and 3rd divisions respectively in the matric board exam and 122 students scored more than 80%
- In remote villages of the Churchu block, students have passed with improved result, achieving unprecedented scores
- n Khunti, RCCs are proud to have achieved an average of 83 % on the matriculation board examination, surpassing the district average of 77 %.
- A Chalagi village RCC emerged with a result of 98 %
- 84% of the RCC girls passed the matric board exam
- 46 children with disabilities (25 boys, 21 girls) have been provided with aids & appliances, such as calipers, crutches, tricycles, bicycles, hearing aids, etc.

Education Centres for Patna Slum Children

In Patna, the capital of Bihar, there are a number of urban slums. Many of the children in living in these areas have dropped out of the formal education system to earn additional income for their families and have accepted illiteracy as their destiny. With the aim of providing an education for these children and sensitizing impoverished communities to the importance of education, NBJK, supported by the Association for India's Development (Portland Chapter, USA), has developed 9 primary education centres in the Patna slum areas.



Gopal Bal Vidyhalaya

The Gopal Bal Vidyhalaya educational institution was created in 2006, with the financial support of Mr. Sunil Walia (USA). It is located in the very poor and uneducated Velwatand hamlet in the village of Silounja. This school provides the children of this deprived community with a quality education up to Standard II and prepares them to be mainstreamed into the government schooling system. Since the establishment of this center, many students have been successfully mainstreamed into the government middle school in Bodhgaya. Prior to its implementation there were only two males that were literate. There are now more than 35 people who are literate, including 13 females. Gopal Bal Vidyhalaya has also triggered a significant shift in the attitudes of the villagers concerning education and has promoted a deep sense of identity and pride among the local people.

Lord Buddha Home for Children

The Lord Buddha Home for Children (LBHC) was established in 2004 as a result of an initiative of the Dutch foundation, Stichting Kinderhulp Bodghaya. The LBHC is an orphanage in the village of Silounja, near Bodghaya. The goal of this home is to create an equal standard of living for poor and orphaned children by providing them with proper care in a loving environment and by providing them with a quality education in an English medium, CBSE recognized school. In addition to shelter and education, the children are also provided with all of their food and clothing requirements. There are currently 47 children at the LBHC and there is one housemother to serve as the primary caregiver for every ten children. The daily routine is well organized and consists of education, health, sports, and entertainment. The LBHC also provides the children with daily sessions with a home tutor and weekly visits from a doctor.

Achievements of 2009-2010:

- Out of the 29 children that appeared in the school examination, 21 obtained 90 % or above and the remaining 8 have secured a score between 80 and 90 %
- The children are well disciplined and there are very few cases of illness among them



Spandan

Spandan was implemented by NBJK in 2005. SKN (The Netherlands) supported this program from 2005-2008 and The Hans Foundation has been providing funding since 2009. Spandan provides education to children with Cerebral Palsy and Mental Retardation in 46 villages in the Sadar block of Hazaribag. This program also provides aids and appliances, family counseling, physiotherapy sessions, and training on activities of daily living and functional reading/writing. The ultimate goal of this program is to assist these children in becoming more independent in their daily lives and mainstreaming them into society. Many of the children have made great improvements in their capabilities as a direct result of this program.

First Steps

A Case Study

Shaniya Praween II is 5 years old and suffers from delayed development and a moderate level of mental retardation. Her family resides in Pelawal village in the district of Hazaribag and is supported by her father's work as a tailor. Prior to the intervention of the Spandan program, Shaniya's condition was very poor. She was unable to stand on her own and did not have a disability certificate. Thus, she was not receiving any government benefits. Once enrolled in the program, a special educator from NBJK assisted Shaniya in getting certified and provided her with physiotherapy. Shaniya is now able to stand on her own and is even able to take a few steps without support.

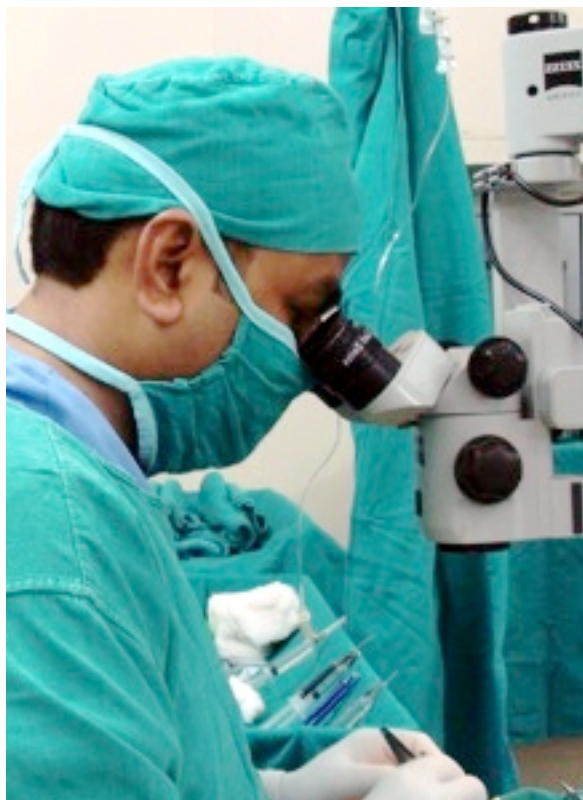


Dazzling Determination

A Case Study

Sumant Kumar, 10 years old, came to the Lord Buddha Home for Children (LBHC) as a young child, following the early death of his parents. Sumant's mother passed away due to a chronic illness and his father was killed by a bite from a snake. Sumant's uncle became the immediate guardian of him and his adolescent sister, treating them as domestic servants. When he came to LBHC, Sumant found a very different life, one with love and inspiration. Sumant excels at school, achieving a 96% on the annual school examinations and ranking 3rd in his class. He is also very athletic, enjoying sports and dancing. Sumant is also developed into a very kind and helpful young man. He offers assistance to the housemothers and looks out for his juniors. Sumant acknowledges the differences and claims that LBHC has transformed his life.

Health, Hygiene, & Sanitation



Lok Nayak Jai Prakash Eye Hospitals

In the state of Jharkhand, there is a large gap between the availability of eye care services and the need for such services. The government is unable to provide an eye surgery facility in most districts and the private sector is also limited in its provision of these facilities. There is only one eye surgeon for every 170,000 people and one eye hospital serves over one million. In response, NBJK has established, and continues to manage, two eye hospitals in under-developed regions of the state where 46% of the population is living below the poverty line and 76% live in rural areas and base their livelihood on rain-fed agriculture.

With the support of Sight Savers International, NBJK established the Lok Nayak Jai Prakash Eye Hospital in 2005 in the Bahera village of the Chouparan block in Hazaribag, providing patients with access to high quality eye care services at a minimal cost. This modern facility is well equipped and is managed by a qualified and trained medical staff and experienced doctors. This 40-bed hospital is capable of serving a large population of those in need. Due to the hospital's location, those from the neighboring districts of Bihar are also able to access the services offered. A satellite center of this hospital is currently operating and functioning well in Hazaribag town.

In April of 2008, NBJK established the Lok Nayak Jai Prakash Eye Hospital in the Santhal Pargana region of Dumka. With the technical and financial support of CBM and the District Blindness Control Society, the hospital is able to provide a wide range of eye care services at a minimal cost. In the Dumka district, charity operations for cataracts and glaucoma are also performed.

NBJK also organizes screening camps in remote areas of Jharkhand and Bihar, helping to reduce the cataract and other eye diseases. In 2009-2010, over one thousand children have gone through eye-check ups and a preventative orientation was held for 28 teachers.

Health, hygiene, and sanitation are critical issues concerning the basic needs of the impoverished rural and urban populations and need to be addressed as a priority. Basic health services and facilities are often beyond the reach of common people. Thus, NBJK works to facilitate improved access through advocacy and the provision of such services. NBJK also strives to generate awareness among the masses on health, hygiene, and sanitation.

LNJP Eye Hospital Location	OPD	Cataract Surgery			Refraction	Screening Camps
		Subsidized/Charity	Paying	Other		
Chouparan	17,791	3,817	442	3	9,872	67
Dumka	4,266	532	63	5	2,421	62

Jagrati

Jagrati is a sustainable community program for improving the reproductive health of young adults, aged 15 – 30 years. Community motivators and self-help groups have helped NBJK in this initiative towards awareness. This program, with the support of The David & Lucille Packard Foundation, has been implemented in 600 villages across 11 blocks in the districts of Ranchi, Ramgarh, Khunti and Hazaribag in Jharkhand. User cards are distributed among the target population in order to collect and monitor information concerning sexual and reproductive health. Training is also a key component of the program.

The baseline and end line surveys that were conducted, with the help of CSER, Mumbai, revealed that this intervention has resulted in an overall increase in the awareness of sexual and reproductive health. Contraceptive use has increased and other family planning methods have been adopted. There has also been an increase in the rate of institutional delivery, as well as immunization. The practice of early marriage is also on the decrease.



Community Based NRHM & Monitoring

NBJK supports the mandate of the National Rural Health Mission (NRHM) through its Jagrati and Prayash projects. Health issues identified by NRHM and empowered VHCs are being monitored using a community based model. Also under this program, untied funds have been utilised, JSY benefits were provided, and the nutritional status has been monitored. An effective follow-up of HIV/AIDS and tuberculosis diagnoses has also been established.



Prayash

The Prayash program was initiated in April 2007 and aims to reduce poverty through the improved sexual and reproductive health status and reduced vulnerability to HIV/AIDS of children and young people, aged 10 to 24, in Jharkhand. Training and capacity building are crucial components of this program. Young people from rural communities are being trained as peer educators in order to disseminate important information throughout their communities. They are trained on topics such as reproductive health, sex and sexuality, and gender and rights. Advocacy is also a very important aspect of this program and youth advocates are trained to represent their communities and to effectively communicate with the government and private agencies about the health status of their community, community based monitoring cards, and their village's untied fund. Youth Resource Centers are also established in participating villages, in order to provide an environment in which the youth can organize and discuss sexual and reproductive health issues. Different contraceptive methods are available at these centers.

CINI provides technical support for the implementation of Prayash, while Interact Worldwide and the European Union fund the program.

Achievements of 2009-2010:

- 450 youth advocates have been trained
- A vocational training centre at the Bishnugarh block headquarters provided self-employment and job oriented skills to 70 youths
- 9888 youths are well informed about HIV / AIDS
- 181 young persons were referred to ICTC, 426 have shown less inhibition to get services, and 262 have reported access
- Increase in those seeking ANC & PNC
- Increase in the referrals regarding RTI & STI

Health, Hygiene, & Sanitation



Overcoming Obstacles A Case Study

Shyamdev Mahto, now 53 years old, struggled throughout his childhood with both poverty and polio. He lost part of his left leg and was unable to access suitable treatment in time. Regardless, Shyamdev accepted the challenge and did not allow himself to become dependent on others. He sells groceries in his village, Silwar Kala, in Hazaribag and has been provided a loan of Rs 5000 through the micro credit linkage of NBJK's accessing disability rights program. Shyamdev's business has been strengthened as a result of this financial support and his shop is now stocked with more than Rs. 30,000 worth of goods. With the help of NBJK, he was also able to receive a disability certificate. Shyamdev is now earning nearly Rs. 3,000 per month and is able to support his family. He maintains his loan repayments and has developed a plan to further enhance his business. Shyamdev Mahto is very active, despite his old age, and serves as a role model for other PWDs in his community.

Accessing Disability Rights

Through this project, NBJK enables people living with disabilities (PWD) in 20 blocks in 5 districts in Bihar and Jharkhand to claim their rights under the Persons With Disabilities Act, 1995 (PWD Act). The PWD Act accords many rights and services to PWDs, including free education to the age of 18 years and a 3% quota in government employment. However, there is minimal awareness of these rights and entitlements among the population, including the PWD population. Therefore, this project aims to raise awareness of the PWD Act and to enable PWDs to obtain the disability certificate, which allows access to the benefits provided under the act. Also as a part of this project, aids and appliances have been distributed and micro credit loans have been dispersed. A number of activities, such as street plays, have also been organized to raise awareness at schools and in the community. Since implementation, the rate of certification has increased and PWDs have organized in federations to advocate for their entitlements.

This program is funded by the United Kingdom Department for International Development (DFID), through Action Village India.

Activities	Sep. '09	Oct. '09	Nov. '09	Dec. '09	Jan. '10	Feb. '10	Mar. '10	Total
Certificates received	4	6	42	43	91	93	107	386
Certificates in process	15	127	307	239	279	253	267	1,487
PWDs enrolled in school	0	9	40	28	28	42	36	183
Pension entitlement	7	7	16	9	17	32	74	162
SHGs formed	0	40	68	45	64	59	31	307
Microcredit loans	0	0	0	0	0	0	59	59

Community Mental Health

Mental health is an issue that is often not addressed, due to stigma and a lack of awareness. NBJK has established a network of 25 NGOs in 16 districts of Jharkhand and Bihar. Under this program, two mental health camps are organized each month, in which medication is distributed free of charge. Community sensitization efforts are also being made. This program also assists those who have recovered from mental illness in livelihood promotion. RINPAS, government of Jharkhand, supports these initiatives through the provision of medications, logistics, and specialists. Private psychiatrists have also contributed their services.

Achievements of 2009-2010:

- 5, 474 women beneficiaries
- Ensured livelihood for 1256 recovered persons, including 439 females
- 6000 people diagnosed mental illness, roughly 3500 are receiving treatment, and more than 4000 are being supported through outreach camps

Community Leadership Program

The government currently provides a number of public health services but there is a large gap between the needs of communities and service delivery. In an effort to contribute to the development of a self-sustaining model of a quality health service delivery system, NBJK has launched the community leadership program (CLP). The Jamshetti Tata Trust, Mumbai provides financial support and XISS, Ranchi contributes technical inputs to the CLP. This year it began activities in 100 panchayats in Jharkhand, with the intention of training and implementing 400 community leaders at the grassroots level. After the completion of the 30-day training program, the community leaders will be well equipped with the knowledge of what health services are available to them and how to demand the provision of these services. The goal is to achieve advancement in the National Rural Health Mission (NHRM) by increasing access to public health services and reducing infant and maternal mortality rates. 90 capable leaders have been selected from 308 nominations.



Water, Sanitation, & Hygiene

Those living in urban slum areas have less access to water, sanitation, and hygienic conditions. In an effort too address this issue, Water Aid India has been sponsoring NBJK's integrated water, sanitation, and hygiene program in 20 urban slum areas in the Ranchi municipal area since 2005. The project aims to improve the overall sanitary conditions and civic amenities in these areas by providing safe drinking water, individual toilets, and by renovating community sanitary complexes. Awareness raising and advocacy are also vital components of the program.

Achievements of 2009-2010:

- Direct and active participation of more than 3000 concerned persons.
- Construction of 62 household toilets, 14 soak pits, 2 NADEP compost pits, and over 200 foot of drainage
- Repair/renovation of one sanitary complex, 13 toilets, and 10 hand pumps
- A force & lift pump for a hand washing facility was constructed at the Tiril school

Clean Jharkhand

In response to the need for a simple and participatory system to manage solid waste on a large scale, the Clean Jharkhand Program was established by NBJK in 2002 and is one of the most innovative solid waste management programs implemented in the country. A door-to-door waste collection service is offered in the urban areas of Ranchi, Hazaribag, Dhanbad, Ramgarh, and Patna, serving more than 58,000 households. a total of approximately 51,000 households. This service has also been extended to hospitals, office buildings, government quarters, and commercial complexes. The user fees that are collected have made this program sustainable since 2007.

NBJK's recycling projects have also enjoyed another year of success and have continued to convey the importance of recycling solid waste to the community. The Millboard Production Unit produced more than 577 MT of millboard from paper waste this year, utilizing a cost-effective and modern technique. This plan also provided 35 people with employment. Using the remaining non-paper waste, the Vermin Compost Plant produced and sold more than 242 MT of fertilizer. This fertilizer is branded as "Lok Vermin Compost" and is sold to farmers through retail agents and shops in Ranchi and other surrounding areas.

Water Restored A Case Study

Annu Devi, a 26 year-old woman from the Katthadih village of Koderma, has proven herself very courageous. Annu is an active participant of the Community Leadership Program, regularly attending the organized activities. She is also functioning as a Sahiya and assists the women in her community in matters related to reproductive and child health. Annu assists in health center deliveries, immunizations, and blood sample collection for the detection of malaria. After receiving training on the topic of accessing government schemes, Annu took the initiative to have a defunct hand pump in her village repaired. She first applied to the department of public works at the district headquarters to no avail, in spite of persistent follow-up inquiries. She eventually obtained a helpline number and was able to lodge her complaint of behalf of her fellow village members. The hand pump was repaired within two days of the phone call. The people in her village now regard Annu as a community leader.

Socioeconomic Development

Socioeconomic development is one of the five core dimensions that NBJK envisions for an empowered society. The government alone is unable to fulfill the needs and aspirations of the people. In Bihar and, especially, in Jharkhand social fragmentation is a major factor behind unstable governance. This has affected policy, decisions, and delivery systems at large. As a result, the opportunities for a dignified livelihood are limited. NBJK, in partnership with government agencies, national and international donors, and various other stakeholders, has implemented several welfare initiatives in order to enhance the socioeconomic development process for oppressed communities residing in remote rural pockets and in neglected urban slums. In 2009-2010, NBJK experienced great success in the operation of these projects and programs.



Microcredit

The microcredit program was established in 1994 to assist impoverished women and men in gaining access to credit, allowing them to initiate and enhance income-generating activities and, thus, become self-sufficient. Through Self-Help Groups (SHGs) and Joint Liability Groups (JLGs), NBJK provides financial support through small loans. The program achieved sustainability in 2000 and is now operational in the Jharkhand districts of Hazaribag, Ranchi, Khunti, and Koderma, as well as the Bihar district of Patna. It has successfully enabled local people to get involved in various activities, including sustainable farming, retail shop ownership, and tailoring.

Achievements of 2009-2010:

- Loan disbursement of Rs. 9,81,32,378 among 9,908 members of SHGs & JLGs.
- 200 new JLGs have been formed.
- Participation of SHG women in national convention on "Financial Inclusion and Responsible Micro-finance" organized by Sa-dhan & FICCI.
- Outstanding loan portfolio of Rs. 5, 74, 47,377, with an average of Rs. 5,798.
- Average loan disbursed Rs. 9,904, with a current repayment rate of 98.88 %.



If Life Smiles A Case Study

Neelu Devi's smile is not without cause. She disseminates it as the proud mother of a young girl who is attending an English school hostel, as a sensible wife, and as a trusted shopkeeper in the Malahipakree slum area in Patna. Neelu joined a women's Self Help Group (SHG) in 2000 and is now the treasurer of the group. Neelu's initial loan from NBJK's Micro Credit Program was for Rs. 1000. With this amount, she was able to start her own business. Neelu is currently repaying a loan for Rs. 16,000 and owns a small shop stocked with more than Rs. 100,000 worth of miscellaneous daily use items she sells to the people living in her community. Neelu is unable to get a higher education for herself, but is determined to educate her children properly. Neelu's husband works as a driver for a private security agency and together they are able to provide their children with access to quality education and healthcare.

Credit Plus

With the support of Cordaid, Credit Plus was implemented as a supportive project to Microcredit and promoted self employment as a step towards sustainable development in villages. Women interested in enhancing their knowledge and skills were provided with comprehensive education, training, and support. This project formally ended in 2009 with remarkable achievements.

Achievements of 2009-2010:

- 221 health camps were organized for pregnant women, nursing mothers, and children under five.
- 400 livelihoods ensured
- More than 800 recipients of loans by NBJK, SHGs, and banks.
- Over 400 micro insurance policy holders
- Formation of 90 thematic groups for issue based activities
- 8 village health centres established in under served areas
- Ensured 110 safe birth deliveries



Employability Training

With the support of American India Foundation (AIF), NBJK provides this market-led skill development program for lower-middle income group youths in the Dumka, Khunti, Ramgarh, Koderma, and Hazaribag district headquarters. The goal of this program is to empower youths with technical skills that are suitable for the job market. In assisting youth in gaining employment, the market is also being benefitted by a supply of an adequately trained entry-level work force. The seven Rozgar training centers provide three-month courses under a comprehensive ITES program, including computerized accounting, publishing, and computer applications. Courses are also offered in bedside patient assistance and cellular phone repair. The cost per training course is a reasonable Rs. 500.

Achievements of 2009-2010:

- A solid and engaged client base looking for employees.
- An inclusive approach, providing encouragement to the PWDs, young girls, and dropouts of poor & rural background.
- 2565 students enrolled, 2522 were trained, and 1459 are now employed



Food Self-reliance & Sustainable Livelihood

Village life is often very difficult in rural Jharkhand, where the people are faced with the challenges of drought, poor irrigation, and extreme poverty. NBJK, with support from Sir Ratan Tata Trust, implements this project in order to improve land and water management through capacity building and business support. It works with a population of over 1500 in seven villages, helping participants gain a better life for themselves.

Socioeconomic Development



Achievements of 2009-2010:

- 2 ponds, 16 farm ponds, and 8 low land wells constructed
- 55 families adopted the system of rice intensification, improving paddy production from 6.67 quintal to 15 quintal per acre
- Leveraged 3 ponds in MNREGA and 5 lift irrigation systems through ATMA funded schemes
- 70 sheds for vermin compost constructed
- 200 families linked with lac cultivation and 15 goat rearing enterprises established
- Horticulture plantation by 220 families, social forestry in 7.5 acres.
- Enhancement of group activities and strengthening of local communities

Watershed Development

NBJK saw dramatic progress with the watershed development program this year, with the support of concerned DRDAs and other agencies, which have created jobs, awareness, and sustainable resources. In Jharkhand, plateau like land structures make it difficult to collect rainfall and the rivers often become contaminated due to industrial runoff. This program, which was designed to address this water issue, currently exists in the districts of Dumka, Pakur, Hazaribag and Koderma. It covers over 4000 hectares of land in over 35 villages. It has ensured the formation and strengthening of over 35 water users and 104 SHG's. In the Chouparan block of Hazaribag, NBJK also operates a community based project for biodiversity and soil and water conservation. With the help of CEE, 10 farm ponds have been created for 10 families and the concept of water harvesting, in conjunction with the utilization of other bio components, as a reliable source of income has been presented. In association with NABARD, the Cholkho watershed project cover 553 hectares of land in 6 villages of the Markachcho block in the district of Koderma.

The Barnawas Effect A Case Study

Barnawas Nag, 35 years old, lives in the Digri village of the Murhu block in Khunti. He is a commerce graduate, turned progressive farmer, with 6 acres of land. Barnawas participated in an NBJK training program and was intrigued by the idea of being able to earn a profit through agriculture and associated activities. With a proper understanding of irrigational facilities and resource management, he constructed two ponds. In addition to using an integrated approach to custom farming, this tribal man is involved in horticulture, lac cultivation, and fishery. This combination of activities allows Barnawas to earn an income of Rs. 50,000 each year. He wishes to form a group of like-minded growers and to serve as a resource for his community.



Livelihood Promotion

NBJK, in collaboration with UNDP Jharkhand State Livelihood Promotion Society, initiated an inclusive project in October of 2009 in order to promote healthy and sustainable livelihood strategies in over 150 neglected villages in Jharkhand. Under this program, NBJK initiated measures to strengthen and support existing government programs, using a balanced and holistic approach.

Achievements of 2009-2010:

- Baseline survey conducted, village development committees were formed and strengthened, and 114 improvement plans were devised
- Demand generation for 50 ponds, 44 wells, and 459 jobs under MNREGA
- 18 SHGs linked with SGSY for livelihood purposes through DRDA
- Promotion of and follow up with 150 SHGs
- 9 units of pisciculture and poultry and 12 bank linkages in SGSY
- Through DRDA, a demonstration of a farm pond was held and 3 ponds were completed, with 3 still under construction
- An efficient drip irrigation system was installed in 6 acres for 25 farmers.
- Bridge camp school established
- PWDs were identified through 6 camps and 40 cases of certification are in progress.



Advocacy, Governance, & Networking

Achieving the goal of a just and developing society in Jharkhand and Bihar will remain elusive without good governance. To fill the gap created by weak governmental support, NBJK has been advocating for the people's rights through various platforms and emphasizing good governance, with a focus on the grassroots level. Accountability within the delivery system, transparency, and rationalization of government schemes are priorities under this program.



Lok Samiti

Lok Nayak Jai Prakash Narayan founded Lok Samiti, or people's committee, in 1971. NBJK has since nurtured and expanded Lok Samiti to over 700 panchayats of Jharkhand and Bihar. Consistently supporting human rights and giving a voice to the disenfranchised in the area, Lok Samiti has achieved great things in the past year, proving how relevant it still is, even after over thirty years of campaigning.

Achievements of 2009-2010:

- Established a strong foothold in 18 districts in Jharkhand and 15 in Bihar
- Organized advocacy programs on proper health facilities in rural areas, certification & rehabilitation for PWDs, enlisting of poor in Below Poverty Line (BPL) list, proper implementation of MANREGA, panchayat election, protection of female feticide, women reservation, farmer's issues, etc.
- A medical institute for mental health is demanded in Bihar
- Cadre training, panchayat level meeting, and ideology promotion have been ensured

KOPAL

Due to the gradual deterioration of the female to male sex ratio in Jharkhand, Kopal has been implemented. A sensitization campaign has been initiated under this program in an attempt to reduce female feticide practices and to promote birth registration, per the PCPNDT Act 1994 and RBD Act 1969. Since January 2010, Plan International has provided support for this initiative. The program is operating in the Sadar blocks in the districts of Ranchi, Hazaribag, Palamu, Koderma, and Deoghar, where there are only an estimated 875-900 female children, aged 0-6, for every 1000 male children, aged 0-6, in urban areas.

Achievements of 2009-2010:

- 150 Youth & SHG leaders identified to be active against female feticide
- Liaison with media and district administration for proper execution of PCPNDT Act
- Research and data compilation in progress
- Issue highlighted on International Women's Day

Post Flood Relief Package to Farmers

Farmers suffered the most following last year's devastating flood of the Kosi river. It halted development, especially agriculture, in many districts of Northeast Bihar as the fertile upper soil became eroded with sand. With support of Action Village India, NBJK could be able to distribute 1.20 quintal nutrient, 5.2 ton fertilizer, and 20 quintal wheat seed among 200 poor farmers in the Birpur block of the Supoul district in Bihar. This timely response aided in the survival of those who were waiting for the order in their lives to be restored.

Swaichhik Munch

Jharkhand

375 nongovernmental and voluntary organizations from 23 districts in Jharkhand have come together to form Swaichhik Munch, a platform for member organizations to share their experiences and discuss issues plaguing their communities. NBJK also coordinates capacity building training programs for participating organizations. In 2009-2010, two six-day training programs were held on account management and documentation. Monthly/bi-monthly meetings were also held in all concerned districts on resource generation, legal compliance and formalities.

Bihar

Swaichhik Munch has been expanded to 33 districts in Bihar, with a total of 300 member organizations. Regular meetings are held and demonstrations are organized in response to current issues in the state. On November 23, 2009, a state-level picketing and fasting program was initiated over the issues of drought compensation and irrigational facilities for farmers and the proper implementation of NRHM, M-NREGA and SSA.

PAHAL

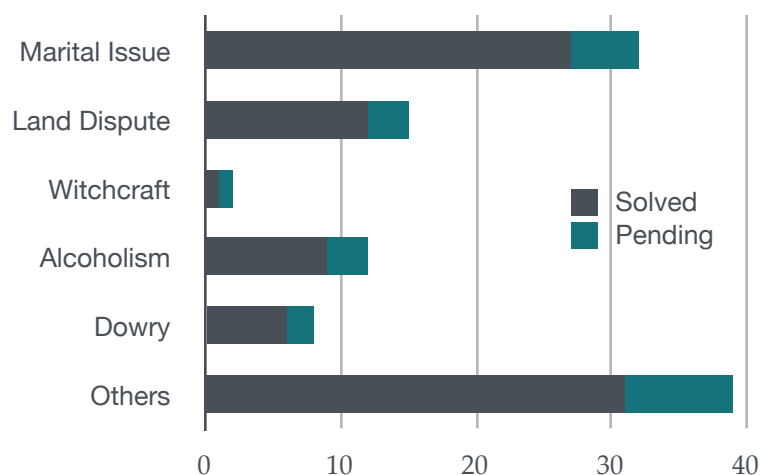
Pahal, the initiative towards good governance, was implemented as an experimental program by NBJK, in collaboration with Transparency International India. It started in October 2009 after it was discovered by TII Rs. 883 crore is being paid each year in India in bribes by below poverty line rural households to avail basic amenities. This program is operating in 8 panchayats in the Ranchi, Hazaribag, Koderma and Chatra districts of Jharkhand. The focus is on introducing various democratic tools for a transparent and accountable governance system.

Achievements of 2009-2010:

- More than 100 applications pertaining to different welfare schemes by the government under the Right to Information Act have been filed in the operational area
- Selection and training of 25 volunteers on the RTI Act, local self governance, and social audit procedures
- Social audit conducted in 1 panchayat in each district with the active participation of local administration, people from disadvantaged sectors, and women SHG representatives
- Awareness of entitlements has increased and personnel responsible for service delivery have become more responsive

Family Counselling Centre

Due to the time and expense involved in the judicial process, NBJK, under the guidance of the central and state Social Welfare Board, has been running a Family Counseling Centre (FCC) in the district of Hazaribag since 1993. The centre provides family counseling and legal aids to socially exploited men and women. The FCC attempts to resolve a variety of familial issues, including marital dispute, separation or divorce, dowry atrocity, and property encroachment. The centre is known for its prompt response and continuous follow-up of the cases.



Networking

NBJK is a partner organization of the International Network of Alternative Financial Institutions (INAFI), which is a consortium of microfinance practitioner NGOs. INAFI works at international, regional, and national levels. INAFI also offers training and workshops to enhance the performance and outreach of the sector. On January 18 – 21, a state-level training program on microfinance strategies was organized at NBJK, Ranchi. Ten NGOs working in this field participated.

NBJK is also a member of both Credibility Alliance and Sa-Dhan. Credibility Alliance provides accreditation to small NGOs that follow a set of standards concerning transparency and work ethics and Sa-Dhan is a network of organizations committed to community development finance in India. On February 10th, a conference on the collaboration of NGOs/MFIs, banks, and government for financial inclusion in Jharkhand was held in Ranchi. NABARD, SIDBI and Reserve Bank of India were co-organizers of this event.

Small Group Support



From its inception, NBJK has held the belief that there is a great need for strong voluntary movements in society. A number of social workers, activists, change seekers, and socially committed people would be able to accomplish great things if provided with the proper guidance and support. Under this program, NBJK identifies grassroots level voluntary organizations (VOs) in the state of Bihar and Jharkhand and strives to develop their capacity and scope. In order to improve communication and increase capacity, these scattered VOs of Bihar and Jharkhand have been organized under the banner of Jharkhand/Bihar Swaichhik Manch. These small groups implement developmental projects, as well as promote the Lok Samitis (People's Institutions) in their respective working areas in order to empower people as custodians of democratic processes and entitlements.

NBJK provided fellowship support to 25 groups and program support to 34 groups in Jharkhand and Bihar this past year. The focus of 23 of these program partners is community mental health. Six are local activist institutions and five are focused on the education of girls. Training sessions were held on project formulation and resource mobilization and accounting and office management. There was also a workshop on climate change. BFW (Germany), AVI (U.K.), and Basic Needs (Bangalore) supported this initiative.

*Please see the table below for the achievements of the six local activist organizations supported by NBJK.**

Topic	SS	BALSK	AMUS	PGSS	PF	JGVT	Total
SHGs formed	12	50	28	31	12	100	233
Lok Samitis formed	6	10	1	30	10	10	67
Village development committees formed	0	10	10	2	0	12	34
Children immunized	1439	85	86	325	178	210	2323
People that started their own business	162	11	450	200	35	45	903
People that increased their income	162	0	50	200	35	45	512
People that increased their expenditure	162	0	575	210	56	40	1043
People with improved lifestyle	522	211	150	260	55	45	1243
SHGs linked w/banks and other FIs	8	0	20	10	30	25	93
People that secured loan from FI	142	0	20	250	0	12	424
People informed of MNREGA pro-poor schemes	1583	125	50	670	65	150	2643
Children mainstreamed	8	100	100	350	80	0	638
SHGs that received PDS outlet	0	0	0	0	30	0	30
Household survey in villages	0	0	0	0	6	0	6
Grand total							10,192

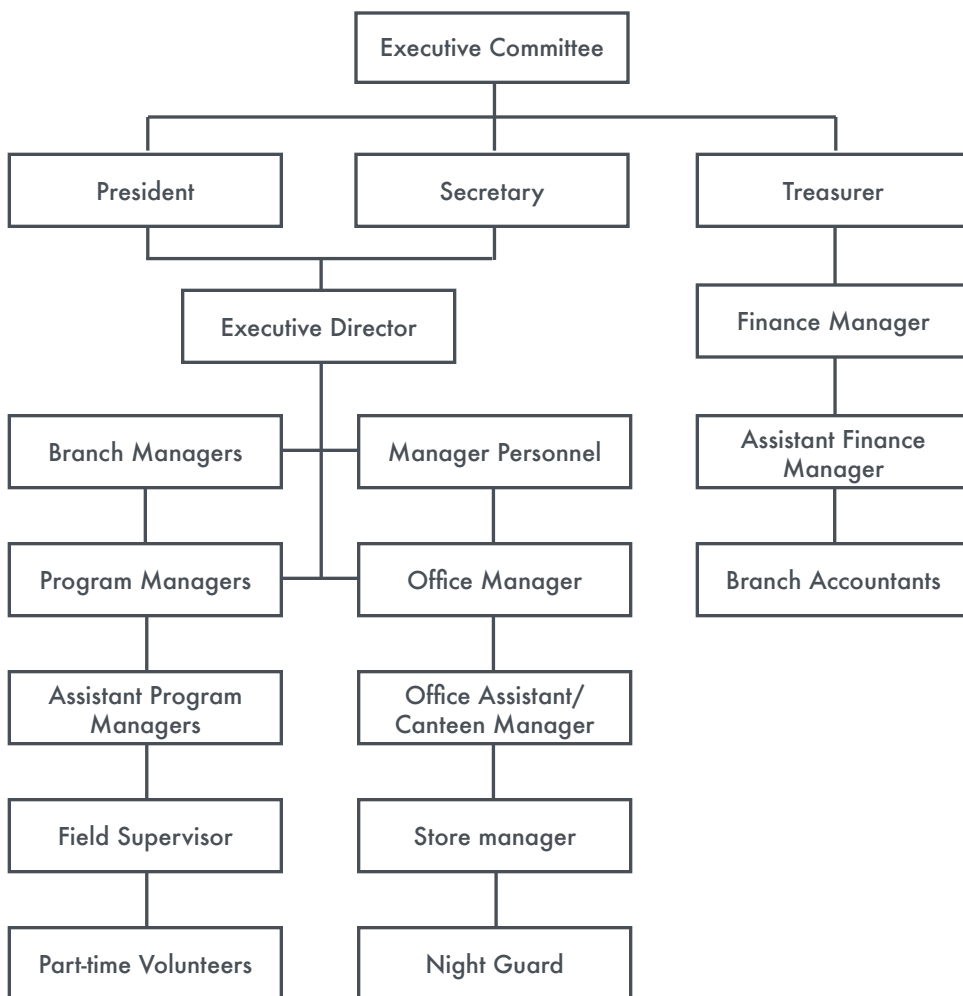
* SS- Stri Shakti, BALSK – Binoba Arogya & Lok Shikshan Kendra, AMUS – Adhunik Mahila Utthan Samiti, PGSS – Prakhand Gram Swarajya Sabha, PF – Prayas Foundation, JGVT – Jharkhand Gramin Vikas Trust



Organization Information

Human Resources

NBJK has a unique combination of both professionals and volunteers that have been placed at the various field offices to assist in the implementation of development activities. The professionals have been recruited from Xavier Institute of Social Service (XISS); Xavier Institute of Management, Bhubaneswar (XIMB); Vishwa Bharti/Shanti Niketan; Indian Institute of Rural Management, Jaipur and other reputable management institutions throughout India. At present, there are more than 400 well-qualified and equipped staff serving NBJK from a variety of disciplines, including engineering, Bachelor of Medicine and Bachelor of Surgery (MBBS), rural development, chartered accountancy, agriculture, media, commerce, arts, environmental science, and psychiatry.



Financial Information

Financial Report: www.nbjk.org/about/financ_info.htm

Salary & Benefits: www.nbjk.org/about/team.htm

Executive Committee: www.nbjk.org/about/ex_commit.htm

Travel Expenses: www.nbjk.org/about/travl_expns.htm

DONORS



National

- Axis Bank Foundation, Mumbai
- CAPART, New Delhi
- CEE, New Delhi
- CSWB, New Delhi through JSSWB, Ranchi
- CINI, Jharkhand
- Damodar Valley Corporation, Hazaribag
- DBCS, Hazaribag & Dumka
- ECL, Kolkata
- Fullerton India, Chennai
- HUDCO, Ranchi
- IINRG, Ranchi
- ITC LTD, Kolkata
- JEPC, Ranchi
- JSLPS, Ranchi
- JTT, Mumbai through XISS, Ranchi
- Ms. Amoli P. Shah, Ahmedabad
- Mr. Apruva Navin Chand Kapadia, Ahmedabd
- Mr. Dhruv P. Shah, Ahmedabad
- NABARD, Ranchi
- NTPC, Hazaribag
- Oxfam India Trust, New Delhi
- PSI, Ranch & Government of Jharkhand, Ranchi
- Sir Dorabji Tata Trust, Mumbai
- Sir Ratan Tata Trust, Mumbai
- SIDBI, Ranchi
- Transparency International, New Delhi
- Volkart Foundation, Mumbai
- World Vegetable Center, Hyderabad

International

- Action Village India, UK
- AID, USA (Portland Chapter)
- American India Foundation, USA
- AusAid, Australia
- Basic Needs, Bangalore
- BFW, Germany
- CBM Germany, New Zealand and Bangalore
- CARE, Jharkhand
- Cordaid, The Natherlands
- Dr. Paul Clements, USA
- European Union, through CINI (Jharkhand)
- First Presbyterian Church, USA
- Give India, Mumbai
- Help Age India, New Delhi
- INAFI, Madurai
- Interact Worldwide, through CINI (Jharkhand)
- Jet-Ford, USA, through Toxics Link (Delhi)
- Mr. K. Sunil Walia, USA
- Ms. Naveen Gumta and Mr. Manish Gumta
- NEG Fire, New Delhi
- NBJK, USA
- Plan India, New Delhi
- PHF, UK
- Stichting Kinderhulp Bodhgaya, The Netherlands
- Sight Savers International (UK), Kolkata
- Second Sight, UK
- Sense International (India), Ahmedabad
- SKN, The Netherlands
- The Consulate General of Japan, Kolkata
- The David and Lucille Packard Foundation, USA
- The Hans Foundation, New Delhi
- Water Aid India, New Delhi (UK)

DONATE TO NBJK

Sponsor a Child's Education

NBJK currently runs BAL SHIKSHA, a child sponsorship program designed to provide a 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 to develop the skills and knowledge required to break the cycle of poverty.

Particulars	Cost (Rs.)
School fees, Rs. 75/month	900
One set of text books and 24 notebooks	400
Two uniforms	400
Monitoring, supervision, and documentation	300
Total	2000



Thanks to support of a donor through Give India, Puja Kumari is now studying in class VI. She is currently excelling in her studies and she wishes to continue her education after matriculation.

Give the Gift of Sight

Cataracts are a major cause of blindness, accounting for 80% of all cases in India. Fortunately, cataracts are curable and the surgery is both simple and economical. However, there are no eye care facilities in rural Jharkhand. Thus, NBJK has established two eye hospitals, providing high-quality eye care services, free of charge, for those in need.

Particulars	Cost (Rs.)
Identification camp at villages	150
Hospital charges	800
Surgery consumables	350
Post operative medicine	300
Two days of food for patient	100
Travel costs from villages	100
Total	1800



Thanks to the support of a donor, Atka Kumbha was able to have his vision restored after it was discovered that he was suffering from bilateral cataracts. He has since expanded his business.

I would like to sponsor a child's education

Name.....
 Address

Pin/Zip.....
 Country
 Phone
 Email
 Nationality.....

Enclosed is my first donation of:

Rs. 2000/year Rs. 1800/year
 Rs. as a one-time special donation

To make a secure online donation through Give India, please visit: <http://www.giveindia.org/m-932-nav-bharat-jagruti-kendra.aspx>

I would like to give the gift of sight

I wish to donate by credit card

Visa Mastercard Other
 Bank name
 Card number
 Date of birth/...../.....
 Card expiry date/...../.....

I wish to donate by cheque/DD

Enclosed is my cheque/DD for Rs.

Donations for education are exempt under 35 AC and donations for cataracts surgery are exempt under 80 G of the Income Tax Act.

Branch offices: Jharkhand

Dumka

Loknaya Jaiprakash Eye Hospital
H/O Mr Pradeep Kr. Sinha (Panna Babu)
Jail Road, Near Central Jail, Dumka
Cell: +91 9199730052
Email: anab149@gmail.com

Deoghar

H/O Mr Shyam Shankar Falahari
Shiv Shakti Vidyapeeth, 2nd Floor
Bilasi Town, Near Baidyanath Cinema
Bada Deoghar, Pin code – 814 117
Cell: +91 09572861457
Email: khanjamal@rediffmail.com

Giridih

Near Nehru Yuva Kendra, Pachambha Road
Mohanpur, Giridih
Cell: +91 9470518107

Khunti

Lobin Bagan, Dak Bangla Road, Khunti
Cell: +91 9931694507
Email: khuntinbjk@gmail.com

Koderma

Sahana Road, Beside Dr Urmila Choudhary Clinic
Chotkibaghi, Koderma
Cell: +91 9931508635
Email: pawanlalgupta@gmail.com

Pakur

PO – Pakuria, District – Pakur
Cell: +91 9470957585
Email: adhin_mahto@rediffmail.com

Palamu

H/O Mr Arun Singh
Near Kali Mandir, Redma Chowk
Daltonganj
Cell: +91 9304821364
Email: sam_1552006@rediffmail.com

Ranchi

Shantman Nagar, Imam Kothi, Road No. 1
Hazaribag Road, Ranchi
Phone/Fax: 0651 – 2545352
Cell: +91 9835503314
Email: nbjkran@rediffmail.com

Branch Offices: Bihar

Gaya

Lord Buddha Home for Children
Village – Shilounja, PO – Bakraur
Via – Bodhgaya, District – Gaya
Cell: +91 9931508635
Email: pawanlalgupta@gmail.com

Nawada

Village – Rajadevar, PO – Farha
District – Nawada
Cell: +91 9661156823

Patna

C/O Bihar Pradesh Lok Samiti
Congress Maidan, Kadam Kuan
Patna
Cell: +91 9905090253
Email: nbjkpatna@gmail.com

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Cell: +91 9431140702
Email: suresh.pandit95@yahoo.com

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At- Amritnagar, PO-Korraha
District- Hazaribag 825301
Jharkhand
Telefax: 0091 6546 263332
Cell: 0091 9939805717, 9431140508
Email: satishgirija@gmail.com, nbjkco@gmail.com
Website: www.nbjk.org

NBJK would like to give a special thanks to those who have contributed to the creation of this year's annual report: Ms. Jillian Grosscup, Ms. Suzie Van Der Westhuizen, Ms. Meghan Luckett, Ms. Bryana Hopkins, and Mr. Simon Williams.



Nav Bharat Jagriti Kendra
putting the last first