

STORIES OF CHANGE

Success stories of the SBI
Gram Seva programme in
Baksa, Assam



ASSAM CENTRE FOR
RURAL DEVELOPMENT
Transforming the lives of rural communities in Assam





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Message from the Executive Director

Assam Centre for Rural Development (ACRD) partnered with the SBI Foundation in October 2017 to implement the Foundation's flagship 'SBI Gram Seva' programme in Baksa district, Assam.

Under the programme, five remote and under-developed villages in Mushalpur Block were identified for their holistic development with focus on strengthening the existing Gram Panchayat (Known as Village Council Development Committee in BTC areas) and for better convergence of government schemes in the villages.

The programme's strategic intervention covered areas such as connectivity, digitalization, infrastructure development, electricity, education, health, hygiene, skill development, forest conservation, livelihood etc.

During the three-year period, the Gram Seva team worked extensively with the rural communities by forming focused groups (youth, women, elderly, disabled) in these villages for sustenance of the activities after the programme period, and the government departments to create awareness and facilitate in convergence of welfare schemes for the poor.

During the programme period, numerous challenges had to be overcome but the end result has been fruitful. The impact of the programme is visible as there is greater involvement of the community in the development process of the villages.

Since the beginning of the Gram Seva programme, more than 3000 families from Below Poverty Line (BPL) families have benefitted from the activities of the SBI Gram Seva programme. The impact of the programme has been profound and we are happy to bring out this Stories of Change booklet that encompasses some of the successes of the programme. We thank the SBI Foundation for their commitment and support to change the lives of the marginalized and poor communities in rural India.



Warm regards,
Perna Changkakati
Executive Director
Assam Centre for Rural Development



MILESTONES

Digitization – Established **five** Community Information Centres (one stop centre for the community to access internet services). And information about banking and job services. Meeting point for the community.

Education – **20** computers and **five** digital classrooms set-up in local schools, awarded SBI Talent scholarship to **thirteen** students from poor families for sports, education, remedial classes for students.

Networking - Converged government schemes such as Disability certificate, Old Age Pension, PMAY, PM Kisan, PMJJBY, PMBSY, Widow pension, Mudra Loan, Kisan Credit Card, etc benefitting more than **1000** people

Environment – Installed **63** handpumps and water tanks for better access to drinking water, installed three rainwater harvesting units and renovated three ponds for conservation of water, around **2000** saplings planted in and around the villages.

Infrastructure – **18** public buildings (schools, toilets, community halls, passenger resting house, etc repaired and renovated)

Electricity – **Four** solar panels installed in schools and **130** solar street lights installed in the villages.

Sanitation – **10** community toilets constructed

Health & Hygiene – **17** free health camps (eye, TB, cancer, general, etc) held benefitting more than **1500** individuals. **26** patients underwent eye surgery free of cost in Sri Shankerdeva Netralaya. **10** garbage bins and **5** composting pits installed in public places.

Livelihood & Skill development – Piggery, goatery, vermin-composting, tailoring, mobile repairing, jute, home nursing trainings given to **500** youth, women and men through SBI RSETI and other skill training institutes for income generation. A tailoring unit SBI Prerna set-up in Sonapur village in 2019. Till date **70** women have taken training and have enhanced source of income.

In addition, livelihood support such as piglets, pig shed, goatery shed, weaving materials, cello pump for irrigation, wooden carts, pan shop, tent house materials, mobile repairing materials, sewing machines, apple ber saplings, etc given to women's group, youth



EDUCATION

When dreams take flight: The story of a bright, young girl from a poor family in Baksa who received the SBI Talent Scholarship

Bhanita Choudhury is a recipient of the SBI Talent Scholarship. She was selected among many young students and youth who had applied for the scholarship first in 2018. She was awarded with the SBI Talent Scholarship and given a cheque amount of Rs 20,000 for being outstanding in academics.

She was subsequently selected for the SBI Talent Scholarship again in 2019 after recommendation from the SBI Foundation team in Mumbai.

Bhanita is a resident of Sonapur village and is from a BPL family. An academically bright student, she is pursuing Bachelor's degree in English Literature from Nirmal Haloi College in Patacharkuchi, nearby Nalbari district. Her father is a daily wage labourer and the family struggles to eke out a living. Despite coming from a humble family, Bhanita's parents always ensured their daughter's education was never affected. They insisted their daughter complete her education.

When Bhanita received information about the SBI Talent Scholarship, she immediately submitted her documents to the Gram Seva team.

The SBI Talent Scholarship amount has greatly benefited Bhanita and has brought a sigh of relief. With the scholarship money, Bhanita was able to purchase books, pay her examination fees, hostel fees, and expenses arising out of her academic pursuit.

Bhanita aspires to become a college professor some day. She is working hard towards her goal and is thankful to the SBI Gram Seva family in Baksa and to SBI Foundation for recognizing her merit and supporting her in achieving her dreams.



Bhanita receiving the SBI Talent scholarship in a programme held on May 30, 2019 in Sonapur.

LINKING GOVERNMENT SCHEMES

Ability beyond disability

People with disabilities face multiple forms of exclusion, often limiting their participation in their community. It can also mean they don't go to school or they aren't given the support that they need to lead a life of honour and dignity.

Anias Kispota, 25, of Doomni village has locomotor disability. He did not have a disability certificate which would entitle him to government schemes and benefits for disabled people.

In 2018, Anias was identified during a survey held in the villages to identify disabled people who were marginalized and excluded, and had not received any support from the government.

The SBI Gram Seva team facilitated in getting Anias his disability certificate so that he is eligible for disability pension, one-time grant of Rs 5000 offered by the state government, and other benefits meant for persons with disabilities as per the Rights of Persons with Disabilities Act, 2016. With the support of the SBI Gram Seva team, he has submitted the documents required for disability pension which he is yet to receive.

He is hopeful once the pension is remitted to his account by the government, it will provide him some respite.



“Earlier, I had to knock many doors to get the disability certificate. I am thankful to the SBI Foundation for assisting disabled people like me to live a more fulfilling life” – Anias Kispota, 25.

Anias is a spirited boy and never loses hope, or lets his disability come in the way of his dreams. He passed his Class 12 examination with flying colors and takes tuitions to make a living. He earns about Rs 4000 a month which helps him support himself.

Like Anais, thirteen other disabled people were facilitated in getting disability certificates under the SBI Gram Seva programme.



ENVIRONMENT

Conserving water for strengthening rural livelihoods

A one bigha (0.3 acre) community pond in Ahopa village was identified during a survey held under the Gram Seva programme in 2019. The pond lacked maintenance for many years and lay unused by the community. When the Gram Seva programme team approached the concerned village committee, and held a meeting with them, they informed that due to lack of financial support, the members of the committee could not renovate the pond for further activities. Since water conservation is an important strategic component of the SBI Gram Seva intervention, the focus was to identify existing community ponds for renovation and in addition help the rural communities in conserving water.

Collecting rain water has proven to be a strategic adaptation practice in rural communities for replenishing groundwater reserves during the monsoon, as well as preventing excessive erosion.

Availability of water during dry season is key for traditional rural livelihoods, such as livestock and crop cultivation, as well as in the development of new activities, such as providing habitat for fish-raising. Additional advantages of water conservation include water availability for cultivation of small-scale fodder, vegetables and fruit trees along the boundaries of the pond, irrigation of kitchen gardens during dry periods and manure from dredged silt.

Keeping into account the benefits of conserving water for the welfare of the communities, a decision was taken by Assam Centre for Rural Development to renovate the pond in the village.





“I pay my deepest gratitude to the SBI Foundation for we now have better days to look forward to”, Dhiren Rabha, President, Ahopa village committee.

The response received by the community members was overwhelming. In no time, the renovation work began and the pond was completely renovated. Soon after, the village committee collectively bought 50 kgs of different varieties of fishes which were dropped in the pond. In addition, they also added organic manure to the water for development of the freshwater fish.

During monsoons especially in the months of May-Aug, the water stored in the ponds will benefit at least 40 farmers who can use the water for irrigation purposes. In fact, water will be available up to six months after the rainy season. In a meeting held with the local community, attended by the village heads, they showed keen interest in planting shrubs and other plants in the areas adjoining the pond to conserve the soil.

The village committee has submitted an undertaking stating that they will be taking full responsibility for regular maintenance of the pond and for further strengthening the activities of water conservation.

SANITATION

Living with dignity

In India, over 500 million people do not have access to safe sanitation. Access to clean and hygienic sanitation facilities is a basic right of an individual and also an important indicator of improved quality of life and achievement of the United Nation's Sustainable Development Goals (SDGs).

In order to improve the sanitary conditions of people living in the SBI Gram Seva villages in Baksa district, ten community toilets were constructed by Assam Centre for Rural Development under the SBI Gram Seva programme.

Before the construction of the toilets, many people in the community did not have access to safe sanitation. To relieve themselves, the villagers would often go to the open fields nearby posing risk to their safety and health.

The Gram Seva team held awareness meetings with the community members, and among school children to promote safe hygiene and sanitation. Movies were also screened in the villages to increase awareness among the community members about the ill effects of open defecation and its impact on health.

Jessi Toppo, an expecting mother of two would earlier walk almost a kilometer to use her neighbour's toilet to relieve herself as she did not have a latrine at home. After the community toilet in Arnibil was constructed, she uses the toilet daily. The hand pump installed near the toilet under the Gram Seva project has also benefitted her, and many others in the village use it to meet their daily needs. She also shares her experiences with her neighbours now and encourages them to use the toilet regularly.

The people in the villages now have a changed perception about using toilets, reducing chances of deadly diseases and ensuring cleaner environment. The impact is evident, as one can see a long queue of people waiting for their turn outside one of the community toilets



There has been a positive transformation in the SBI Gram Seva villages enabling people to embrace change and allowing them to live their lives with dignity.



HEALTH

Lighting up a life

56-year-old Sugan Kachuwa lives in Dekadong line No. 3 with her daughter. She works as a labourer in Doomni tea garden and supports her 18 year-old-daughter with the meager amount she makes every month.

In the last few years, she was facing difficulty at work. Her eyesight had become very weak and she did not know what to do about it.

In 2018, a free eye camp was organized in Dekadong village under the SBI Gram Seva programme in collaboration Sri Shankardeva Netralaya, Guwahati, a private eye hospital.

A team of eight doctors attended to around 90 patients and Sugan Kachuwa was one among them. Sugan was detected with cataract and was referred to the hospital for removal of the cataract in her eye.

In the month of June, the SBI Gram Seva team arranged for a vehicle for the patients who were to undergo cataract surgery in Sri Shankerdeva Netralaya. Sugan left from her village along with other patients and first underwent a pre-surgery assessment. Subsequently, she underwent the cataract removal surgery and in a matter of months, her eyesight had improved and she was able to work without any difficulty. Following the surgery, she was also provided with spectacles free of cost through Dr Ravi Boro Civil Hospital, Mushalpur.

Three free eye camps that were held under the SBI Gram Seva programme have befitted atleast 70 patients with eye problems. Around 26 people have undergone free cataract surgery in Sri Shankerdeva Netralaya eye hospital, Guwahati.





“After months of struggling with my eyesight, I am finally able to see clearly. It is a big relief for me and I can finally work without any strain to my eyes. I am thankful to the SBI Foundation and Assam Centre for Rural Development for their support”, said Sugan Kachuwa.

HEALTHCENTRE IMPROVEMENT

Paving way for better healthcare

Primary Health Centres and Community Health Centres are the basic units for medical assistance in rural areas and is also the first point of contact between the community and the medical officer. However, the public healthcare facilities in rural India are inadequate and demands attention for better access and quality care to the poor communities.

The Primary Health Centre (PHC) located in the remote village of Sonapur adopted under the SBI Gram Seva programme in Baksa was established in 1980 under the National Rural Health Mission.

The PHC has five paramedical staff, including a medical officer and a chowkidar. It caters to the medical needs of the villages nearby and also refers patients with serious ailments to the nearest Civil Hospital for treatment.

In 2018, during a preliminary survey of the existing healthcare facilities in the villages, it was found that the road leading to the Sonapur PHC was *kutchra* and would submerge in flood waters during monsoons, causing inconvenience to the patients and the medical staff.

The road (15 meter long and 3 meter wide) was renovated under the SBI Gram Seva programme. It has now brought a sigh of relief to the people visiting the PHC for medical treatment.

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“I was concerned about the safety of the patients earlier because the road was completely damaged and posed great danger to the patients during the rainy season because it would become very slippery. I would like to give heartfelt thanks to the SBI Foundation and Assam Centre for Rural Development for constructing this road which has benefitted many people in the community”, Dr Rahul Bayan, In-charge, Sonapur PHC.

INFRASTRUCTURE RENOVATION

From despair to hope

A community hall located in the middle of Doomni Tea Garden was lying in a state of despair for years. The hall which also has a temple adjacent to it was being used by the local community to hold functions, meetings and tuitions for the nearby children by a group of youngsters.

The locals mostly from the tea garden community had no means to repair the community hall and had approached the local MLA numerous times, but got no response and left it to the will of God.

The half-constructed community hall with just a tin roof above and no walls would pose problem to the students attending the remedial classes introduced under the SBI Gram Seva programme during monsoons, when water would leak and enter the classroom from all sides, threatening to collapse.

The SBI Gram Seva intervened and held a meeting with the village committee members, and decided to give the hall a good repair. Renovation work began and soon the community hall was completely completed renovated.

The villagers are more than happy as their long standing wish has finally come true. The remedial classes are now being held regularly in the community hall without any hassle.





“We are grateful to the SBI Foundation for their support to the people of our village. So many children have benefited after the renovation of this community hall,” said Bir Ekka, remedial teacher, Doomni village.

LIVELIHOOD

Scripting his entrepreneurial success

Vencent Ekka, 42, belongs to a below poverty line family in Arnibil village, where majority of the households depend on agriculture for their income.

However, Vencent used to work as a tea garden labourer in the nearby Doomni Tea Estate where the income would hardly help him meet his monthly expenses.

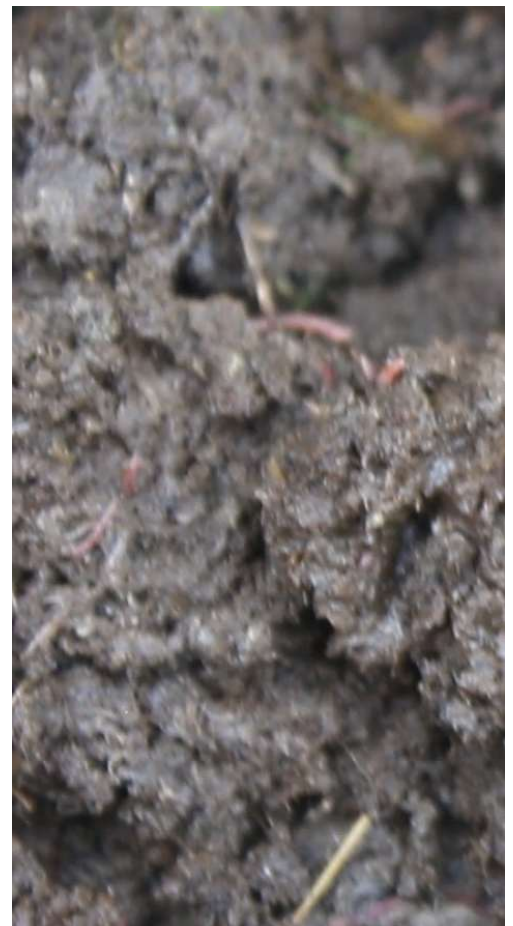
With very little earnings to support his family, he was looking for an opportunity to bring more income to the family. This was when he heard about the vermin-composting training offered under the SBI Gram Seva programme in Arnibil village.

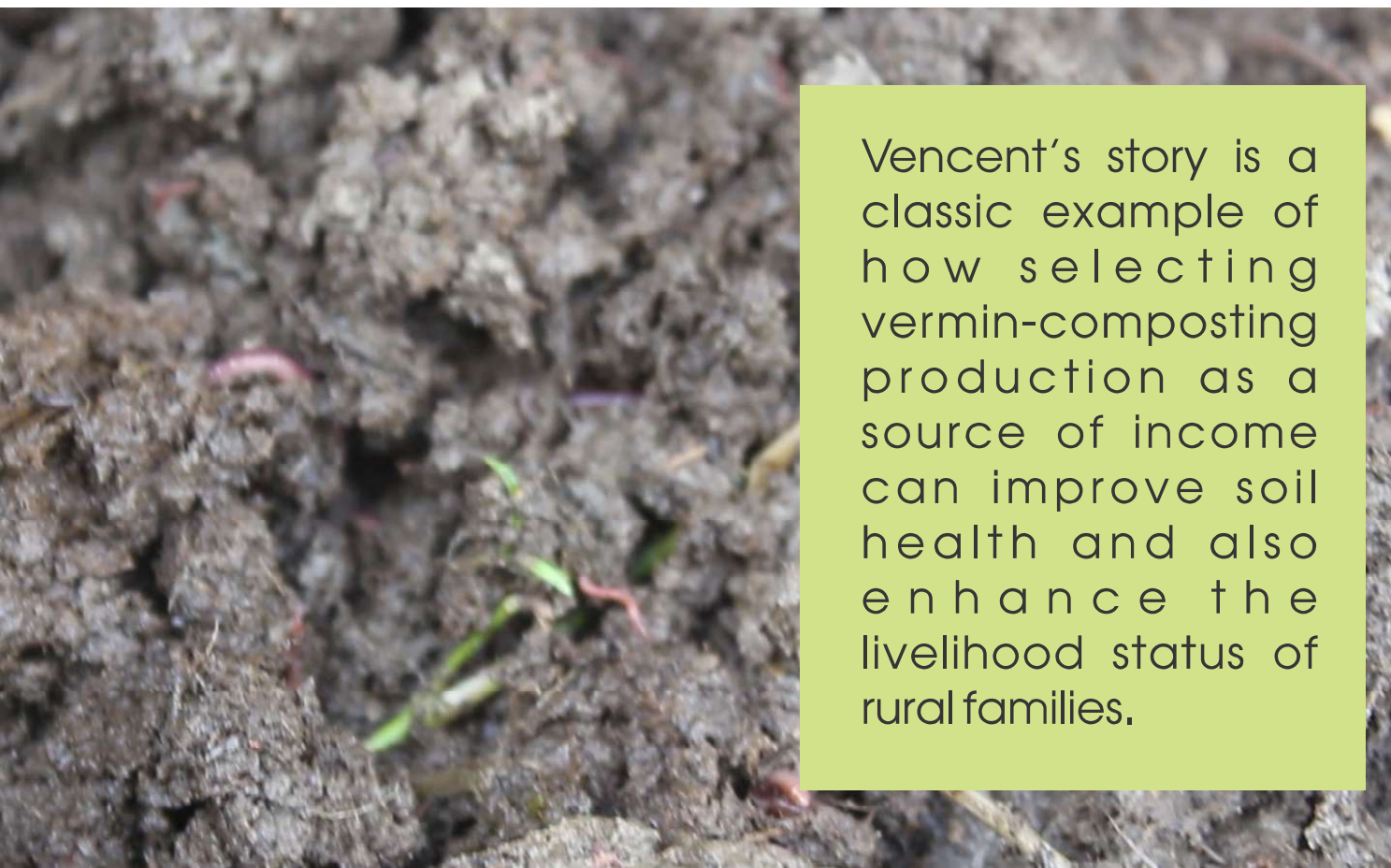
He, and 23 others from his village signed up for the two-day vermi-composting training. The training covered the processes involved in preparing organic compost/fertilizer from earthworms, animal dung and household organic waste with very little investment involved.

After acquiring and equipping himself with the relevant information and knowledge, Vencent started his own venture. He invested a sum of Rs 16,000 on setting up a composting unit. He built a vermin-composting bed of 10*5 feet width and used absorbing bricks in a shedded area which is open from all sides. He used manure waste, household waste and added earthworms in different proportions, and maintaining a temperature of about 20-30 degrees, he continued to sprinkle water for the first few days to keep the composting bed moist. His first batch of manure was ready in a month's time.

Vencent sells per kilogram of manure for Rs 15, and makes around Rs 3000-Rs 4000 per month which supplements his income.

He further plans to expand his vermin-composting business, and hopes to encourage and help people from his village to prepare compost in their own farms





Vencent's story is a classic example of how selecting vermin-composting production as a source of income can improve soil health and also enhance the livelihood status of rural families.

SKILL DEVELOPMENT

Women lead the way!

A tailoring unit to provide skill training to rural women and enhance their livelihood opportunities so that they can become self-reliant was set-up on October 2, 2019 in Sonapur village.

It was inaugurated by the former Deputy Commissioner of Baksa, Shri Bhaskar Pegu, amidst much fanfare and support from the community. The SBI-Prerna Stitching Centre was set-up with the support of Ramdhenu Club, an

active social club of Sonapur village. The committee members of Ramdhenu Club are closely associated with the Gram Seva programme from its initial days and are responsible for the functioning and maintenance of the tailoring classes regularly.

In the beginning, five sewing machines and other necessary materials like thread, measuring tape, machine oil, scissors, sewing needles, aster cloth, etc were provided in the centre through the Gram Seva programme. Two trainers were also appointed to train the women enrolled in the centre.

As word spread in the nearby villages, more women started enrolling their names in the stitching centre. Many women who were keen to learn the skill, but could not afford due to absence of an opportunity, or insufficient means to buy a sewing machine began coming to the tailoring centre. The enrolment numbers swelled and the trainings began in batches of three. Till date, over 70 women have taken tailoring training in SBI-Prerna.

The stitching centre has become a platform for the women to learn a new skill, and for others an opportunity to hone their existing skill. Some of the women bring their children along to the centre so that they can spend time with them while learning to sew. A few women have bonded and have also started to sew clothes for each other indicating development of a strong sense of community harmony.

An attendance register and a book of accounts is maintained by the members of the Club to keep track of the fees collected from the trainees every. This money collected every





month is being maintained by the Club, and is being kept aside for the maintenance of the stitching centre.

When Covid-19 was declared a pandemic and became a global problem, the government announced measures such as wearing masks to avoid spread of the disease. A few women started stitching masks from the locally available Assamese gamusa. More than 600 masks were stitched and a few of them have also been sold for a nominal rate in the villages. Around 200 marks were given for free in the communities.

The SBI-Prerna Stitching Centre has empowered women like never before. These women are setting example to others in their villages by becoming self reliant and bringing additional income to their families.

Trainees of SBI-Prerna can now stitch blouses, skirts, frocks, petticoats, pillow covers, school uniforms etc. Some of them make around Rs 1000- Rs 1500 in a month from selling them in nearby shops and markets.

ELECTRICITY

A bright India

As the country makes progress towards growth, rural India still lags behind. Basic amenities like connectivity, access to healthcare, potable water, sanitation and electricity are still major areas of concern in the rural parts of India. During the three-year intervention period of the SBI Gram Seva programme in Baksa, electrification of villages was one of strategic focus areas.

Despite a power supply system in place, the villages covered under the Gram Seva programme suffered from frequent power cuts wherein 73% households during our baseline survey revealed that frequent power cuts hampered their daily living. Inadequate infrastructure and constant power outages can impede the overall development of the rural communities.

Therefore, to bridge the infrastructure gaps and improve the social, economic and health indicators of the rural communities, solar street lights and solar panels comprising (three 1.0 kwp rooftop off grid solar panels, two street lamps of 9 w, one inverter, two batteries) were installed in public places like schools, roads, etc for the benefit of the communities.



The solar panels installed in schools have helped the students and the school management due to uninterrupted power supply, thereby reducing electricity bills, and creating better learning opportunities for the students.

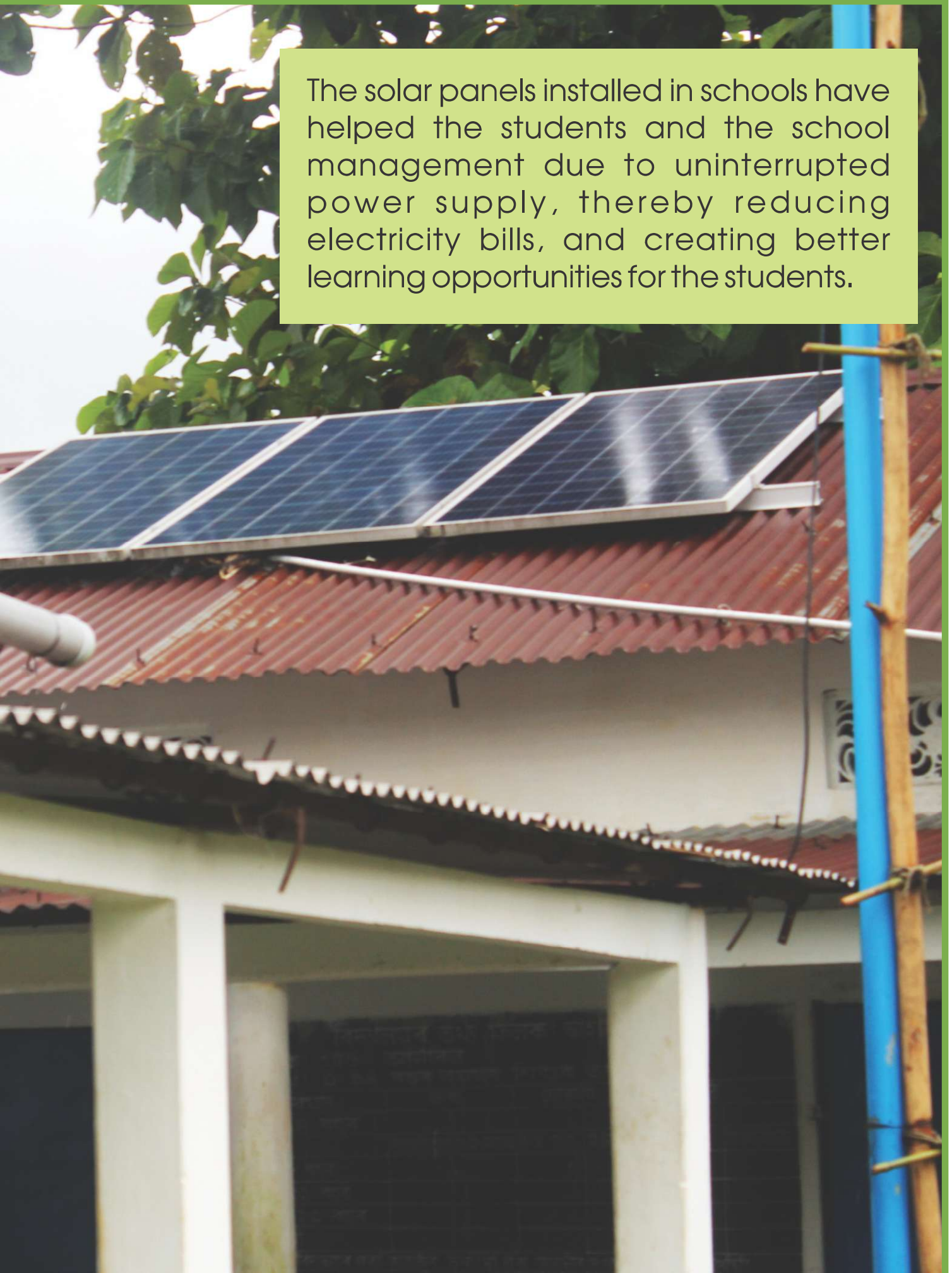
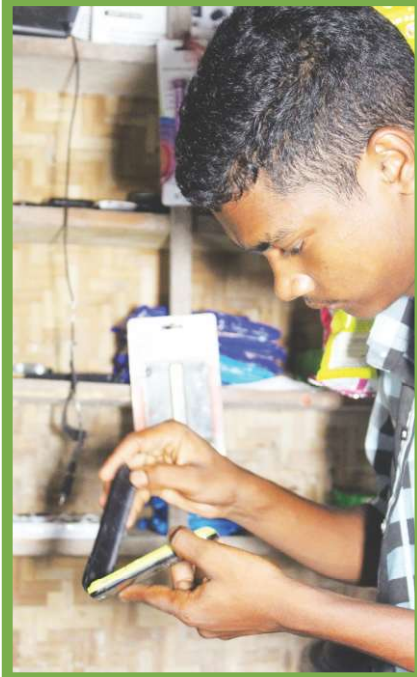


PHOTO GALLERY







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