



Nagrik Vikas Kendra (NVK) as Social Change Agent

How Small
Interventions Are
Uplifting life Standards
in Rural Jharkhand

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A woman in a blue and white sari is riding a pink bicycle on a paved road. A passenger is seated behind her. The road is flanked by lush green trees and vegetation. In the background, there are some buildings and a clear blue sky. The overall scene is bright and sunny.

Route to the Change



NVK enables underprivileged segments of society to live a life of self-sufficiency and dignity by getting access to different welfare schemes offered by the Central and State governments.



The Nagrik Vikas Kendra is the core implementing partner of "Vision 2026" – a flagship Initiative of the Human Welfare Foundation. The program is envisioned to transform the lives of the most marginalized and backward citizenry in the country. NVK enables underprivileged segments of society to live a life of self-sufficiency and dignity by getting access to different welfare schemes offered by the Central and State governments. Established by a group of community leaders in 2006, Human Welfare Foundation has become one of India's leading non-governmental organizations dedicated to carrying out community development and welfare by creating partnership with the needy. Under "Vision 2026" there are 31 NVKs operating across India to transform their productivity and improve in overall quality of life.



Interventions to bring social change not necessarily be capital intensive, a nonmonetary act of enabling can bring substantial change in people's life. In this framework, Vision 2026 has established Nagrik Vikas Kendras which enable underprivileged segments of society to live a life of self-sufficiency and dignity by getting access to different welfare schemes offered by the Central and State governments. The concept of NVKs is rooted in the very nature of India being a Welfare State.

When the Indian constitution was framed, its makers empowered citizens with fundamental rights and duties. However, they realized that these rights primarily ensure political rights, and the goals of Indian democracy could only be attained if socioeconomic rights are ensured. The Indian state had limitations of abilities to enforce these rights. Therefore, these rights were included in the "Directive Principles of State Policy" as guidelines to the governments while framing laws and policies. The Indian state was imagined as a welfare state committed to providing basic economic security to its citizen. It's been witnessed that since the formation of the first elected government, welfare schemes has been part and parcel of government policies.

In the current scenario also both the state and central governments have initiated a range of welfare schemes to offer social and economic security to the impoverished citizen. The NVK a flagship program of Vison 2026 believes that these social welfare schemes are rightful entitlements of the underprivileged citizen. However, it has been observed that the awareness about these schemes among its potential beneficiaries is inadequate or at times missing. There are multiple factors such as inadequate publicizing, multi-window process, low level of literacy, and bureaucratic hassles which inhibit the easy access to benefits of these schemes. In this context, Vision 2026 has taken initiatives to make people aware of these social welfare schemes through NVKs in the hinterlands of rural India. In Jharkhand, there are four NVKs operating from rural districts and working for the betterment of society.



In the last four years, Social Change Agents from NVKs have made big changes in the lives of people with their small but impactful interventions.

There are many Impact stories from these NVKs operating from Jamtara, Godda, Gumani, and Pakur districts in Jharkhand. The NVK appoints a local center coordinator who works as a Social Change Agent. These coordinators go through capacity-building training and function as connecting bridges between the potential beneficiaries and official agencies. Their job is to make people aware through various campaigns and motivate them to access these entitlement schemes. As most beneficiaries come from a low-income group and lower social stratification, they are either illiterate, first-generation learners, or low-confident people. These people are often victims of official hassles, unofficial middlemen bribery, passivity, and demotivation. The local NVK coordinator sensitizes them, helps them process the application, does follow-ups, and ensures that benefits are received without pilferages.

In the last four years, Social Change Agents from NVK have made big changes in the lives of people with their small but impactful interventions. As a standard practice of Vision2026 an evaluation of their work of the last one year has been carried out by the research department and the findings are impressive. During the last assessment year, all four centers collectively enrolled or registered 2784 beneficiaries under different welfare schemes. The majority of them benefited and received their entitlements. Some schemes are big in terms of monetary effect and bring substantial changes in the lives of recipients. As all the NVK centers operate in the most backward areas the potential beneficiaries lack essential documents to obtain their entitlements. Around 2404 beneficiaries were helped in the processes of obtaining documents related to identities, residents, banking, and land records. Besides these two interventions, 975 people were helped to get e-shram cards and unorganized sector job cards. In the following table, a center-wise beneficiary is listed under various schemes.

Centre Location	Beneficiaries registered/enrolled under different welfare schemes	Beneficiaries helped obtain different documents	Beneficiaries helped obtain Welfare Cards
Jamtara	275	1287	745
Godda	939	275	
Gumani	1036	788	
Pakur	534	554	230
Total	2784	2404	975

The evaluation was beyond the quantitative parameters and assessed from qualitative indicators. To measure if the intervention made any substantial impact beneficiary feedback was collected. During our field assessment, we found encouraging grassroots changes due to the presence of NVKs. In this report, some of the stories of changes are shared.



Story 1

From A Seeping Shanty to A Dignified Living



Name: Manoj Bansfor /मनोज बांसफोर

Location: Harijan Tola, Mangra Village, Godda.

Occupation: Bamboo Splitter

Beneficiary: Housing Scheme

His surname suggests his occupation, his village name suggests his cast and his photo shows his physical being- he suffers from extreme poverty. Manoj Bansfor lives in a segregated village of a scheduled cast tribe who make a living from bamboo items like bamboo fans, utensils for worshipping items, decorations, bamboo soups, etc. With market intervention in rural space new material product has replaced bamboo items resultantly reducing their income.

30 years old Manoj is married and has two daughters. His mother too lives with him. He is physically impaired since birth. The family lives in a thatched shanty shown in the second image. Like his tribe he too makes his living making bamboo items. Illiterate Manoj had no idea of welfare schemes. During an awareness camp in his village, the NVK Social Change Agent approached him and applied for PM Awas Yojna, now he has a pucca house in the making. He received two installments of the scheme amount and also spent some of his savings to make the house bigger. He thanks the NVK coordinator with folded hands multiple times for realizing his dream of dignified living in a pucca house. The coordinator did his part of sensitizing, helping him make the required documents, applying to the concerned agency, and following up with the Gram Sabha and BDO office.



Story 2

Divided by Identities United by Poverty: Beneficiaries of Matritva Vandana

Poverty in some aspects is democratic and impacts equally. During our field study, we met with beneficiaries of maternity welfare schemes called PM Matritva Vandana Yojana (मातृत्व वंदना योजना). Pradhan Mantri Matritva Vandana Yojana is a maternity benefit program being implemented by the Ministry of Women and Child Development. Under this scheme registered pregnant women are helped with cash and receive a cash benefit of Rs. 5,000 in three installments on fulfilling registration of pregnancy and Antenatal check-up conditions.



Name: Mrs. Tudu

Location: Godda

Beneficiary: *Matritva Vandana*

These beneficiaries are from three different locations in Jharkhand. Officially they are from Godda, Pakur, and Gumani but unofficially their settlements or village are called Santhal Tola, Harijan Tola, and Muslim Tola. They recognize each other with their ethnicity, caste, and religion. However, poverty knows them beyond their identities as it's a great equalizer. They all were approached by the NVK coordinator who helped them to obtain their rightful entitlements.

In this image, Mrs. Tudu from a Santal village is with her firstborn baby. She was not aware of the maternity benefit scheme. Although there are government-appointed सेविका and सहायिका who are responsible for their help. However, at times they either do not reach them or are unable to reach them. It is the NVK coordinator who brings their cases to Sevika who then registers them to the list.



Name: Mrs. Ravidas

Location: Pakur

Beneficiary: Matritva Vandana

Rural India has multiple facets of challenges for its inhabitants. Many times, the information doesn't reach them and at times they are not interested. Mrs. Ravidas from Narottampur is a bidi maker and processing all these applications and follow-ups is tedious for her. Therefore, she needed a helping hand who could guide her. The NVK coordinator encouraged her and also prepared the required documents. She received the cash transfer, and the baby looks healthy.



Name: Mrs. Bibi

Location: Daryapur, Gumani

Beneficiary: Matritva Vandana

Mrs. Bibi has received the benefit of the scheme twice as there is a provision for the benefit of two babies. Her husband is a migrant worker in Hyderabad, and she lives with her in-laws. She faces the brunt of poverty and conservatism as well. She lives in Daryapur where women are visible workforce in Jute processing and bidi-making but are not allowed to interact with men. As the NVK coordinator belongs to her village he could approach her.



Story 3

An Act of Handholding Can Save Lives



Name: Ghiyasuddin Miyan

Occupation: Imam

Name: Zakiya Anjum

Occupation: Student

Location: Borwa, Jamtara

Beneficiary: Health Scheme

Here is an impact story of father and daughter. The father (Md Ghiyasuddin Miya who is an Imam of a local mosque and earns Rs. 6000 per month) suffered from heart blockage. And his daughter Zakiya, 14 years old Madrasa student suffered from last-stage tuberculosis (TB). They lost hope due to lack of money as well as proper guidance.

At that moment they were approached by our Social Change Agent who runs a Nagrik Vikas Kendra (NVK) and made a small but impactful intervention. What he did was enroll their name in Ayushman Bharat (आयुष्मान भारत) scheme. After the card was issued, he connected them with Patliputra Medical College and Hospital (PMCH) in Dhanbad which diagnosed them and referred them to Rajendra Institute of Medical Sciences (RIMS), Ranchi where both were successfully treated. The NVK coordinator acted as a bridge between the government scheme and the beneficiary who are unaware of their rightful entitlements. In the entire process, the NVK coordinator who was trained for such a tedious process became their guidance point. At every step, he was helping the beneficiaries by encouraging them to avail their entitlement.



Story 3.2

A Beautiful World and he Sees It Clearly



Name: Subhan Mian

Occupation: Farmer

Location: Sabanpur, Jamtara

Beneficiary: Health Scheme

God has created beautiful surroundings, but what if you don't see them? It is more painful once you have seen it and now realize each passing day that it is getting blurred. You know the cause of your misery but cannot help due to lack of resources. Subhan Mian, a 64 old farmer was suffering from cataracts in both eyes for the last three years. His vision deteriorated to the extent of surgery. Poor Subhan has two sons both are migrant laborer and has to take care of their families. He and his wife live in this remote village. He has a few chickens, two goats, two cows, and a small piece of farming land. His income is insufficient to manage his medical expenses. Subhan Mian learned about the NVK from his brother who is also the beneficiary of the services. The NVK coordinator made his Ayushman Bharat card and assisted him to get the medical treatment. Subhan Mian then reached the government hospital in Chirkunda in the Dhanbad district. His eyes were treated, and he recovered his vision. He had spent some money on medicine that he could afford. He thanked the NVK coordinator multiple times for his help while we conducted our interview.



Story 4

A Solution to the Problem of Water for Irrigation



Name: Khusro Mian

Occupation: Farmer

Location: Sabanpur, Jamtara

Beneficiary: Irrigation Well

Jharkhand is primarily a rain-dependent state, however, for the past few years, the state is witnessing deficient rainfall. Monsoon is delayed and exit early. Water bodies do not get filled up and ponds dry up fast. The water table also does not recharge. All of these result in poor yield or crop failure. The small farmer faces severe loss. To support the farmers the government has come up with Irrigation Well Scheme (सिंचाई कूप योजना).

Under this scheme, farmers cultivating in the country are provided an adequate amount of money to build well for irrigation in their fields. Earlier in this scheme, the entire work was done under MNREGA and the payment of wages and materials was transferred to the accounts of the beneficiary. Now the entire construction work is completed by the construction agency and the core beneficiary gets the excavated well.

However, illiterate and less-resourced farmers like Khusro are either unaware of such a scheme or cannot pursue the process till the end. Here comes the intervention of the NVK coordinator who first updated his land papers and applied for the scheme benefit. Khusro Mian shared that the pond is far from his backyard farm and this year as Jharkhand is declared drought-hit due to a shortage of rain this pond has less water. Due to this well excavated at his land now, he can cultivate seasonal vegetables and fruits like papaya and banana.

A man with dark skin, wearing a red short-sleeved shirt and a pink and white checkered sarong, stands in a dense field of tall green corn plants. The corn stalks are thick with large green leaves and some developing ears. The background shows more of the field and some trees under a bright sky. The overall scene is vibrant and agricultural.

Story 4.2

Irrigation Well



Name: Sudhanshu Bisra

Occupation: Farmer

Location: Boariojor, Godda

Beneficiary: Well, Housing

Sudhanshu Bisra a marginal farmer from the Santhal tribe possesses a small piece of farming land in his backyard. He works as an agricultural laborer and also cultivates his own farm. In his late 30s, Bisra has 4 children. He benefited from multiple schemes as assisted by the NVK coordinator. Under Awas Yojna his house was built and thereafter an irrigation well was constructed on his farm.

Bisra shared that during the entire process the NVK coordinator helped him with the application process and follow-ups. As this year was drought hit there was a shortage of water. But due to the irrigation well he could cultivate corn, leafy green vegetables (साग), and potato. Earlier he had to buy vegetables now he saves the expense. Even for water, he had to go to the riverside which is quite far. He has also cultivated plants of pomegranate and papaya which he sells in the local weekly market.



Story 5

Old Age Pensions: A Means to Economic Self-Sufficiency



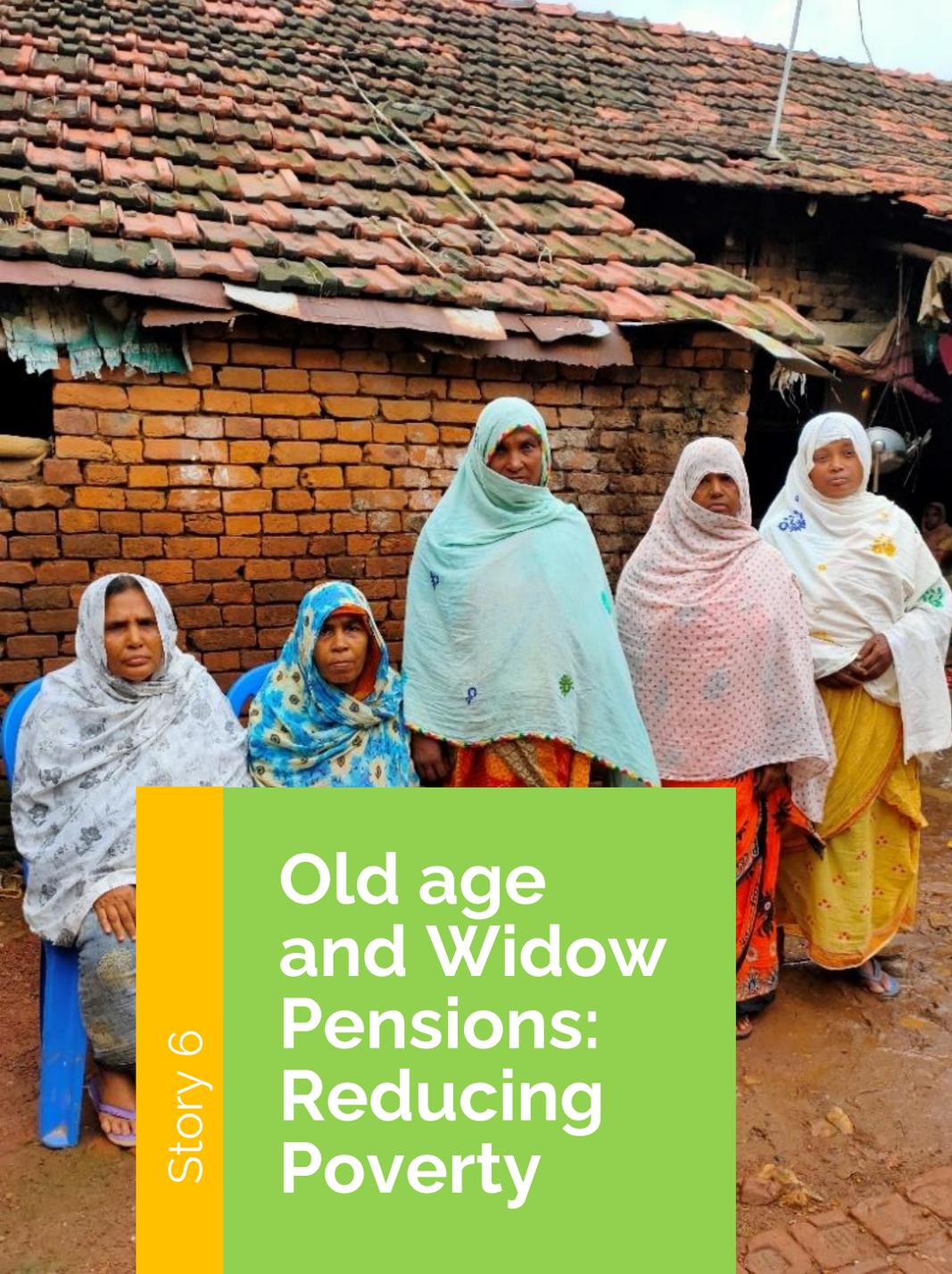
Name: Dhingji Murmu

Location: Santhal Tola, Gumani

Beneficiary: Old age Pension

Social protection for the vulnerable section of society has always been a concern for the welfare state. India's social protection system encompasses an array of schemes. From these schemes widow pensions and old age, pensions are outstanding for their impact. Although the schemes were always in debate due to the small amount. The debate generated the question of what the minimum social protection could be. And how much is the small amount of these pensions effective in making a substantial impact on the lives of the poor in India?

During our empirical study in the remotest and poorest villages of Jharkhand, the effectiveness of social assistance transfers was found wide and deep among recipients. The pension amount is Rs. 1000 per month. But if we look at the case study of Dhingji Murmu, 66 years old beneficiary of an old age pension from the Santhal tribe the pension amount has reduced the burden of poverty. Her husband Miser Helbram is also the beneficiary of the same schemes. They have five cattle and Helbram works as a farm laborer. Collectively the annual pension amount is Rs 24,000. This is equal to one-third of their annual household income. They are receiving this social protection assistance for the last year when the NVK coordinator organized a camp in her village and registered them on the scheme's portal.



Story 6

Old age and Widow Pensions: Reducing Poverty

Name: Majeda Bibi, Gulbahar Bewa, Fatema Bewa, Badenur Bibi and Najimun Bibi

Occupation: Bidi Makers

Location: Sangrampur, Pakur

Beneficiary: Old age and Widow Pension

As shown in the image we met five beneficiaries of old age and widow pension schemes. They are inhabitants of Sangrampur, not typically a village but officially a census town. In terms of occupational engagement, it depends on non-agricultural jobs like chip-stone mining and beedi-making.

It's a patriarchal society where a girl is married early around 16-20 years of age. She usually dropped out of school due to distance and economic reasons. Women are mostly engaged in Beedi making. This is very tiring, exploitative, and non-rewarding work. They get only 180 rupees for making 1000 beedis. They are only able to make 500 beedis a day, which gives them less than 100 rupees a day.

Our beneficiaries who are illiterate and from the low-income groups were assisted by the NVK coordinator in availing widow and old age pensions. The pension amount added up to the household income. In turn, the beneficiaries could use this money for health expenditure and exclusive consumption.



Story 7

Welfarism in the Hinterland



Name: Paddo Pahadin

Occupation: Seasonal work

Location: Bel Pahadi, Gumani

Beneficiary: Welfare Card, PMUY

Paddo Pahadin lives in Bel Pahari village of Binod Pur. She belongs to the primitive tribe of Jharkhand, पहाड़िया जनजाति, which means hill dwellers. They mainly reside in Senthal Pargana region of Sahebganj, Pakur, Godda, Dumka, and Jamtara districts. Believed to be the earliest inhabitants of the region, today pahariya are struggling with backwardnesses like illiteracy, human trafficking, poverty, and malnutrition. Despite government interventions, the tribe is progressing slowly on socio-economic fronts.

The Pahariya is an inter-caste tribe and remained secluded from the outside world. The case of Paddo Phariya is the same whose ancestors resided in this hamlet for centuries. She is 40 years old and for the first time got Ration Card due to the assistance of the NVK Coordinator. The official agencies are far from her hilly village and she is also not accustomed to the town area. When an awareness camp was organized in the village, she trusted the NVK coordinator and filled out the application form. Within six months she received Green Ration Card and now gets the ration delivered to her home. Once she received the ration Card her application for Gas Cylinder under PMUY was applied. She got the cylinder but still cooks on wood as she is scared of using the gas stove. However, she is happy about the cylinder as whenever her married daughter comes she uses the gas stove.



Name: Chandhi Minjh (मेंझ)

Occupation: Farmer

Location: Bel Phadi, Gumani

Beneficiary: Welfare Card, PMUY

Noting feedback from Jhhangi Minjh from a third tribal group called Oraon (उराँव). Oraons are settled agriculturalists belonging to the Dravidian ancestry and speak Kurukh Language. Oraon is a patrilineal tribe divided into exogamous clans named after plants or animals. Minjh is named after fish.

Chandhi Minjh is 55 years old farmer. His three daughters are married, and he lives with his son and wife. He cultivates paddy during summer and vegetables in other seasons. He has 10 goats, 2 pairs of cows, and a few ducks.

For six years his ration card was redundant. The NVK coordinator helped him renew his ration card and applied for the gas cylinder under PMUY. Within a few months, his free cylinder was delivered. Once emptied he never refilled his cylinder as the refill shop is 10 km downhill from his hilly village. Although he appreciates the efforts of the NVK coordinator but happy to continue with his wood stove.



Story 8

Struggle and Perseverance for a Dignified House

Name: Hajikul Seikh
Occupation: Laborer
Location: Umarpur, Pakur
Beneficiary: PM Awas Yojna

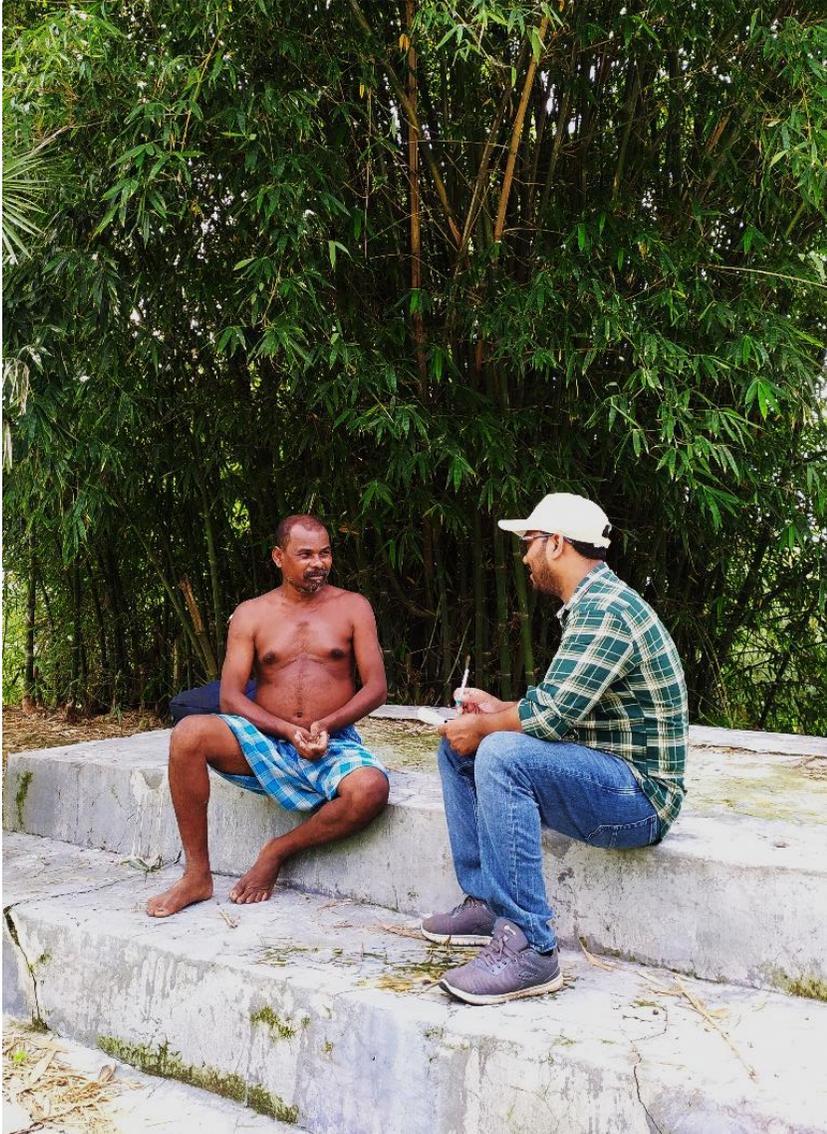
Human miseries always find ways to multiply. It is the story of 37 years old Hajikul Seikh from Pakur whose struggle resulted in having a liveable house. In this picture, we see his complete family: his wife, a son, and three daughters – all of them deaf-mute. Before having the house in the backdrop his family lived in a thatched shanty. During the rainy season, he faced the problem of leakage.

For the rural housing scheme, there are three steps involved in availing the sanctioned support from the government. First, one should belong below the poverty line; second, own a piece of land and thirdly get approval from the Gram Pradhan. In Hajikul's case, he approached the ward member to get his name enrolled in the list of potential beneficiaries. The ward member demanded a bribe of 60% of the entitlement money to write his name on the list. As he disagreed his name never appeared on the list. Helpless Hajikul continued living in his shanty. His case reached the knowledge of the NVK coordinator who persuaded his case in the Block office and convinced officials to visit his shanty. The officials approved his entitlement without delay and today the beneficiary has a pucca house for his family.



Story 9

An effort to Improve Life



Name: Shikari Hansda

Occupation: Farmer

Location: Asanbona, Godda

Beneficiary: Ghat Scheme

Noting feedback from Shikari Hansda from the Santhal Tribe in a remote village of Godda district. His great-grandfather was a hunter (शिकारी) and that's how he received his name. With the help from NVK coordinator शिकारी obtained the benefit of Ghat Construction on his pond. The pond is dry as there was a rain deficit this year but he is happy about the new ghat and plans for pisciculture next season.

Shikari Hasda is 38 years old Farmer and cattle breeder. He lives with his elder brother, the widow of his deceased brother, and his two orphan children. Shikari is not married and busy with his farming. His ancestors were living there for more than 150 years. His father dug this pond 30 years back. And this year with the help of the NVK coordinator he got this Ghat. He feels this new construction has eased up activities like washing, bathing and fish rearing.



Story 10

Small Steps Big Impact



Name: Kesho Pahadin, Mangli Pahadin, Chandu Paharia, Chamdi Pahadin, Lukhi Pahadin, Gangi Pahadin, Rami Pahadin Birendar Pahraia

Occupation: Widow, Farmer, Laborer

Location: Talbedia Village, Godda

Beneficiary: Widow Pension, Old age Pension, Didi Badi, Aam Bagan, Viklang Pension

According to 2020 findings of Down to Earth regarding welfare schemes, there are Pro-poor schemes in plenty, but no end to tribal community struggles. It found that governance in the tribal region virtually collapsed and "most welfare and development schemes hardly reach even 10% of the targets".

Most of the beneficiaries or say most of the people NVK is working with come from a socio-economically disadvantaged group. Working with tribals have its own set of challenges and experience. Tribals are found to be the most receptive to interventions when explained. Yes, they do have their own beliefs, customs, deities, rituals, and culture and are at times apprehensive of outside intervention. Once they realized the nature of interventions as harmless and beneficial to them, they cooperate with ease. However, there is a common problem of improper documents. Therefore, the first task of the NVK coordinators is to help them obtain their basic cards related to identities, birth, residents, and banking. In that scenario, the entire Talbedia village where around 35 households live are NVK beneficiaries. Along with the basic cards many of them also benefited from welfare schemes. A separate camp was organized in their village to sensitize them and assist them in the application process.



Birendar Paharia (Standing) and Chandu Paharia (sitting) from Talbaria village are beneficiaries of two separate schemes. Chandu receives an old age pension while Birendar benefits under Jharkhand Birsa Harit Gram Yojana (झारखंड बिरसा हरित ग्राम योजना) Under this scheme the beneficiary (in this case Birendar) is allowed to use the unused government fallow land for afforestation. He has been given nearly 100 mango plants for the initial plantation and maintenance. Under this scheme, the chosen beneficiary family will be reaping the benefits of the produce.

Kesho Pahadin, a 76 years old widow from the same village is struggling to manage her essential need. The NVK coordinator helped her get the old age pension which is Rs. 1000 per month. The amount may appear meager but is quite an important help in her survival.

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