



VISION<sup>®</sup>  
2026

Creating Partnership with the Needy

A photograph of a farmer wearing a purple shirt and a traditional woven hat, bent over and working in a field of green plants. The background shows a lush green landscape with trees and foliage.

# Nagrik Vikas Kendra (NVK) as Social Change Agent

How Small  
Interventions are  
Uplifting life Standards  
in Rural West Bengal

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# Planting 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, Vision2026 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 have 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 Vision 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 West Bengal, 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 Suti 2, Ratua, Uluberia, and Amdanga blocks in West Bengal. The NVK appoints a local center coordinator who works as Social Change Agent (SCA). 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 the victim of official hassles, unofficial middlemen bribery, passivity, and demotivation. The local NVK coordinator sensitizes them, helps them process the application, does follow-ups, and ensure that benefits are received without pilferages.

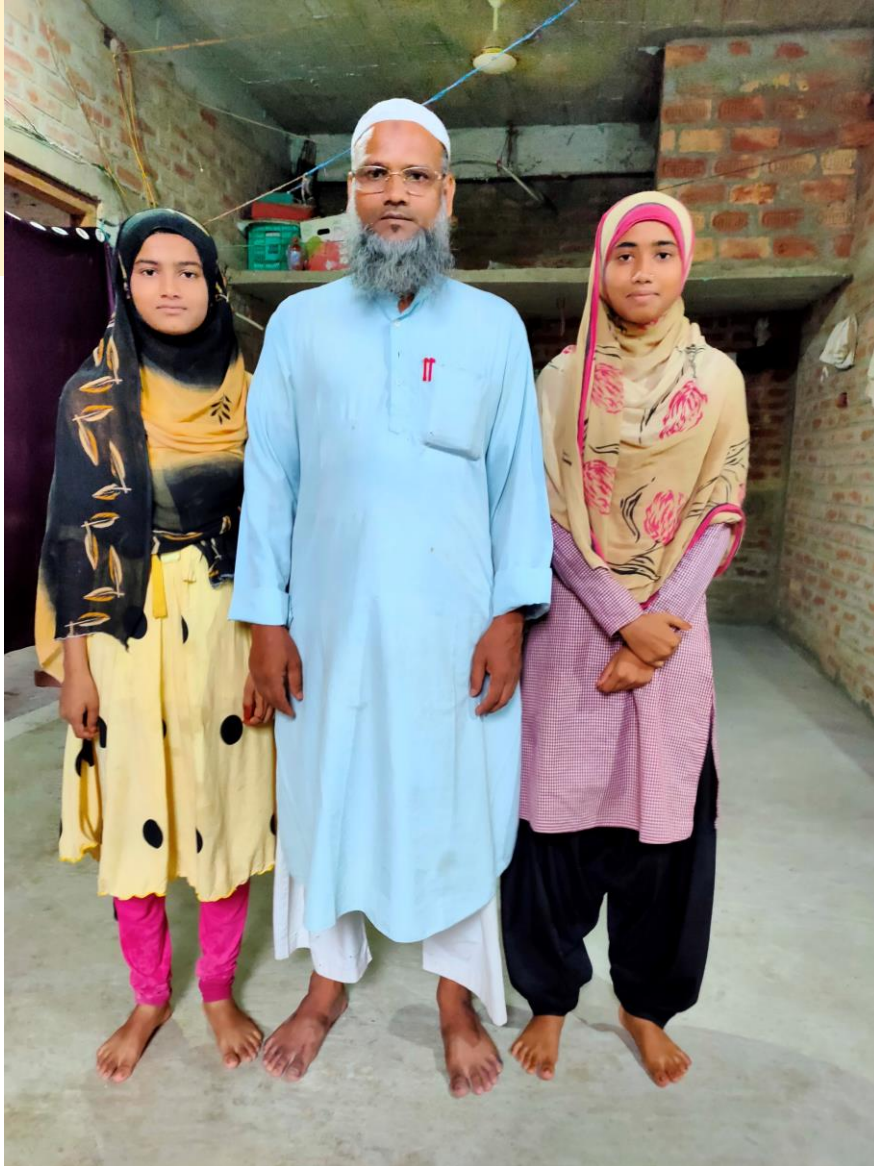
In the last four years, Social Change Agents from NVK have made big changes in the lives of people with their small but impactful interventions. As a standard practice of Vision2026 an evaluation of their work of the last year has been carried out by the research department and the findings are impressive. During the last assessment year, all four centers collectively enrolled or registered 4047 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 the recipient. As all the NVK centers operate in the most backward areas the potential beneficiaries lack essential documents to obtain their entitlements. Around 4523 beneficiaries were helped in the processes of obtaining documents related to identities, residents, banking, and land records. In the following table, a center-wise beneficiary list is tabulated under various schemes.

Centre Location	Beneficiaries registered/enrolled under different welfare schemes	Beneficiaries helped obtain different documents and welfare cards
Suti 2	1185	989
Ratua	699	452
Uluberia	1374	1574
Amdanga	789	1508
Total	4047	4523

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.

A photograph of a man with a long white beard and a white cap, wearing a light blue long-sleeved shirt and white trousers, sitting on a red plastic chair. He is holding a wooden stick and looking towards a group of children sitting on the floor. The children, both boys and girls, are dressed in casual clothing and are looking at the man attentively. The setting is a simple room with brick walls and a concrete floor. There are some educational posters on the wall, including one with the word 'FRESH' and another with 'VII'. A whiteboard is also visible on the wall. The overall atmosphere is that of a classroom or a community meeting.

Story 1:  
**When the  
Father  
Supports, the  
Daughter  
Blooms**



**Name:** Fatimatuz Zuhrah and Labibah Hasin

**Location:** Nimtita, Suti 2

**Occupation:** Students

**Beneficiary:** Minority Scholarship

Fatimatuz Zuhrah is a 16 years old 11th standard student in Panchagram I.S.A. High School in Nimtita. She is studying in the science stream and wants to pursue nursing as her carrier option. A bright student she secured first division in matric and thus became eligible for Swami Vivekananda Merit-cum-Means Scholarship. Under this scholarship, the recipient gets ₹12,000/- annually. She also received the Begum Hazrat Mahal scholarship as a minority student. His father who is an Imam of the local mosque and Islamiyat teacher in a local primary school approached the NVK coordinator for help. The coordinator guided and processed all the documents for the applicant. When asked what she has done with the money she said she saved all the money for her higher studies. Her father, a liberal Imam is supportive of his daughter's education and wants them to pursue productive Carrier.

Labibah Hasin, 14 years old 8th standard student is the sibling of Fatima and the second beneficiary. She received Aikyashree scholarship dedicated to the meritorious students belonging to the minority communities of the state. Under this scheme, the beneficiary receives ₹1000/- in a year till senior secondary.



Story 2:  
**Impact That  
Remains**





**Name:** Late Mabiya Bibi

**Location:** Harinagar, Nimtita

**Occupation:** Deceased

**Beneficiary:** Samajik Suraksha

Mabiya Bibi, a 43 old departed soul was suffering from TB and respiratory diseases. She was a bidi maker and earned meager wages. She had three daughters two of whom are married, and a son who works in the chip-stone crusher. Her husband, Md. Rofique (53) is a security guard in a local school. For half day he also rolls bidi. The earnings from two works are insufficient to take up the medical expenses. When he learned about the existence of NVK he approached them. The NVK coordinator enrolled Mabiya Bibi's name in Samajik Suraksha Yojna.

Under SSY all unorganized workers as notified are covered by social security schemes (a kind of PF) to help them face every exigency of life. When Mabiya Bibi died her husband revived ₹50,000/- from the scheme. He shares that during her treatment he borrowed money. And with the benefit, he could repay his debt and with the remaining money, he managed the expenses of his daughter's wedding. Today he is a debt-free man and feels relieved and thanks both his departed wife and the NVK coordinator for his help.



Story 3:  
**Sharing Her  
Joy: Financial  
Assistance for  
the Marriage**



### **Rupashree Prakalpa**

**Financial Grant of  
Rs. 25,000/- for Marriage**

**Name:** Amina Khatun  
**Location:** Harinagar, Suti 2  
**Occupation:** Student  
**Beneficiary:** Rupashree

Amina is 22 years old and married to Indadul Seikh (in the photo) a self-employed motor mechanic. She is currently in her BA second year. Amina's father is a bidi worker and barely manages household needs. Amina came in touch with the NVK coordinator when she was in school.

The coordinator helped her to avail merit-based scholarships during her studies. So, when she attained the marriageable age according to the local norms, she faced financial stress. At that point, the NVK coordinator assisted her to apply for Ruapshree scheme. Under the Rupashree Prakalpa scheme, the family of the bride is provided with one-time assistance of ₹25,000/-. She shared the economic hardship of her family and feels grateful to the government and the NVK coordinator for the assistance.

She has two young sisters and a brother who are students in government schools. Her siblings help her father in bidi-making after school. She feels without this financial grant her marriage would have been further delayed and her family could have incurred debt. With the grant money, she could buy essentials for her new home as well as help her husband buy a mechanical instrument for his workshop. There is a lot of criticism of the scheme being regressive and to promoting dowry. Given the socio-economic background of the beneficiaries, this scheme is proving productive and essential support.



**Name:** Tuhina Parveen

**Location:** Khandasharkara, Amdanga

**Occupation:** Student/ Married

**Beneficiary:** Rupashree and Kanyashree

Tuhina Parveen is a 21 year-old student, a wife, and a mother of a baby. She is the epitome case of why the social protection scheme continues to help the needy. Tuhina before marriage was living with her family comprised of parents, grandmother, and two younger sisters. Her father is a sugarcane juice vendor. The daily earnings are insufficient to finance the education of three daughters. His daughters benefited from the government schemes. Tuhina now studies at Barasat Evening College. the NVK coordinator who belongs to the same village enrolled her in Kanyashree schemes. When the scheme matured and she got admission to the college she received ₹25,000/-. Tuhina also received the same amount under the Ruapashree scheme when she was married. Tuhina shares that it is the NVK uncle who processed her applications in the block office which is far from her village. Her illiterate father was not aware of any such schemes, it was only through the NVK coordinator she could avail of the scheme benefit.



Story 4:  
**Empowering  
Students**



The West Bengal government launched different scholarship schemes to incentivize education especially girl education. The flagship scheme was Kanyashree Prakalpa launched in 2012. It is a CTC scheme meant for adolescent girls aged 13-19 years. It is a unique two-tier scholarship of an annual ₹500 for continuing education(K1) and a one-time payment of ₹25,000/- on completion of 18 years. The condition is here that the girl remains unmarried and continues education till that age. The schemes aim at the two-fold objective of promoting secondary education and minimizing early marriage. Early marriage is one of the important reasons behind females dropping out at the secondary level in West Bengal



**Name:** Sadiya Siddiq  
**Location:** Bauria, Uluberia  
**Occupation:** Student  
**Beneficiary:** Kanyashree, SVA

Sadiya is 18 years old 12th standard student. She is studying in the arts stream at Barua Girls High School. Her father is a medical practitioner. He does not earn much from his small clinic in the village. Sadiya, a bright student wants to pursue Legal Studies or History Honors. However, she feels she needs some coaching to prepare for the competitive exam. So, when she received scholarship money after matric under Swami Vivekananda (SVA) scheme she saved that money. Her father who knew the NVK coordinator approached him during an awareness camp. The NVK coordinator helped her to get enrolled under Kanyashree scheme and she will get a scholarship of ₹25,000/- when the senior secondary is completed.



Interacting with the group of meritorious students of Panchagram ISA High School at Nimita who benefitted from the Swami Vivekananda Merit-cum-Means Scholarship. Under this scholarship, the recipient gets ₹12,000/- after passing matric with first division and currently studying in 11th and 12th through regular mode. They will receive the same amount if they pass the 12th class with the first division. Most of these students are enrolled in the Kanyashree scheme and will receive ₹25,000/- if successful in securing admission to college.



**Name:** Mahmuda Parveen  
**Location:** Nimtita, Suti 2  
**Occupation:** Student  
**Beneficiary:** SVA Scholarship

Although we interacted with multiple beneficiaries but interacted with Mahmuda specifically. She is 11th standard student perusing the Art stream. A bright student Mahmuda secured first division and became eligible for SVA. However, she comes from a low-income family and does not have access to computer and internet. Mahmuda has two brothers and three sisters. Father works as a mason and mother make bidi at home. It was the NVK coordinator who helped her apply for the scholarship and completed her documentation. With the scholarship money, she managed a lot of education-related expenses otherwise difficult for her father.





**Name:** Neha Kahtun (9) Class III

Aziza Khatun (10) Class IV, Jasmin Khatun (9) Class III

**Location:** Paschim Jannagar, Ratua-1

**Beneficiary:** Aikyashree Scholarship

We had collective interaction with cute young beneficiaries with curious bright eyes. They all are from Paschim Jannagar primary school in Ratua block.

Devoid of building, around 300 students are having classes under trees in a mango orchard. Most of them are first-generation learners. They bring their own empty sacks for sitting and are incentivized to get a mid-day meal. Their parents are engaged in jute processing, bidi making, masonry, wage labor on someone's farm, or migrant workers in cities.

To avail of the benefits of Aikyashree scholarship, the applicant must possess a bank account. When these students met for the first time only a few of them were having joint accounts with their parents. The NVK coordinator convinced the school principal to assemble the parents and filled out more than 150 forms. Accompanied them to the bank and helped them open joint bank accounts. Now the students are yielding the benefits under the scheme. The Aikyashree scholarship has been launched by the state of West Bengal for students belonging to the minority communities of the state. Under the scheme, students are given ₹1000/- annually till senior secondary. Given the economic background of the beneficiaries, the grant amount is a positive incentive.

A photograph of a farmer working in a lush green rice field. The farmer is bent over, tending to the rice plants. They are wearing a white shirt and a red and white checkered shawl draped over their head. The field is filled with tall, vibrant green rice stalks. In the background, there is a line of trees and a cloudy sky. The image is presented with a white, torn-paper-like edge on the left side.

Story 5:  
**Encouraging  
Farmers to  
Avail Their  
Entitlement**



The state government of West Bengal introduced the “Krishakbandhu” Scheme with the aim to provide financial assistance to all Farmers of West Bengal for agricultural purposes. Under the Krishakbandhu scheme, farmers may receive financial assistance for cultivation purposes upto a maximum of ₹10,000/- per annum and a minimum of ₹4,000/- per annum receivable in two equal installments during the Kharif and Rabi seasons.



**Name:** Abdus Samad

**Location:** Sulemanpur, Aamdanga

**Occupation:** Farmer

**Beneficiary:** Krishakbandhu, PM Kisan Yojna

Abdus Samad is a marginal farmer owning two small pieces of farming land. He cultivates paddy during the Kharif season. During winter he cultivates vegetables like Sponge gourd, Broad beans, Cauliflower, and Ivy gourd. He also has some plants of banana. Samad shared that he benefited from this scheme as he received four installments of ₹2300/- last year. Besides he also benefited ₹2000 from the PM Kisan Samman Nidhi scheme.

Samad shared that the NVK coordinator whose office is a few kilometers from his village approached him, introduced the schemes, completed his documentation, and then accompanied him to the block office for KYC. Without his help, he could have never managed this process.



**Name:** Afsar Ali

**Location:** Chapra, Ratua

**Occupation:** Farmer

**Beneficiary:** Krishakbandhu, Old Age Pension

61 years old Afsar Ali is a marginal farmer who sowed paddy this season. In terms of accessibility, his village is one of the remotest in the block. The NVK centre is 8 kilometers from his village. Occasionally, the NVK coordinator visits his village and his name was enrolled under the Krishakbandhu scheme. He is yet to receive his first installment as verification is pending. Ali was also registered under the old age pension scheme and received ₹1000 in this year.

Afsar Ali has two sons, both of them farmers. In the picture, his elder son Osman Ali is knotting the dried jute to transport to the local market. As farming became less profitable occupation farmers needed to be supported. There are schemes but, in many cases, the information doesn't reach the needy. In such a situation the field workers like the NVK coordinator become instrumental.





Story 6:  
**Preparing for  
the Future**

**Name:** Mamooni Begum  
**Location:** Changail, Howrah  
**Occupation:** Unemployed  
**Beneficiary:** Yuvashree, SSY

Mamooni is 31 years old unemployed mother and her daughter studies in middle school. Her husband is a jut-mill worker and earns an insufficient salary. Therefore, Mamooni who is a graduate of a local college wants to contribute economically. However, she was not having the means and ways to start her work.

She is very active in socio-political events. So when an awareness camp was organized in her village by the NVK coordinator she learned about the Yuvashree scheme under which unemployed youth are supported to acquire skills and start their own small-scale business.

Under this scheme unemployed youth who are eligible and have enrolled their name in the scheme receive monthly financial assistance of an amount of ₹1500/-. Financial help is given within the assistance period to undergo some education or training. The aims are to enhance employment ability and skill. She is yet to receive the assistance amount which will be used to undergo beautician training. She has also been enrolled Under the SSY scheme and will receive benefits when the scheme matures. Her daughter is also enrolled Under the Aikashree scheme and received two installments of ₹1000/- in the last two years.



Story 7:  
**Helping Her  
Get Financial  
Independence**

**Name:** Shankari Ravidas

**Location:** Chapra, Ratua

**Occupation:** Midwife

**Beneficiary:** Laxmi Bhandar, Voter Card

Shankari Ravidas lives in the remote village of Chapra. She is the village midwife. In Indian villages, midwives are called rural angle, divine hands, and extraordinary women but they earn very less money. Shankari is called in other villages also but only earns when there are delivery cases. Her husband works in a jute mill and earns only during the season.

She came in touch with the NVK coordinator during an awareness camp. He helped her get her Voter ID, apply for the Laxmi Bhandar scheme, and linked her Adhar with the scheme. Under the Laxmi Bhandar scheme she receives the monetary benefit. In order to provide basic income support to the female heads of the family West Bengal launched Lakshmi Bhandar Scheme. Under this scheme, beneficiaries receive ₹500 per month in general category families and ₹1000/- per month in the category of SC/ST families.



Story 8:  
An Act of  
Handholding  
Rekindling  
Hope

**Name:** Chand Tara Kahtun

**Location:** Maheshpur, Ratua

**Occupation:** Tailoring

**Beneficiary:** Widow Pension, Krishakbandhu

Chand Tara Khatun, a 38 years old widow from Ratua has benefited from multiple schemes assisted by the NVK coordinator. She has three sons all of them are students. After her husband's death, she faced financial stress and started tailoring work at home.

When she came in contact with the NVK coordinator he first registered her name under the widow pension scheme. Under the widow pension scheme, she receives ₹1000/- monthly. Her husband was a marginal farmer who left behind a piece of land. The NVK coordinator changed the land records on her name and then applied for the Krishakbandhu scheme. Under the scheme, she received two installments of the benefit amount.

Her elder son Md Naeem who studies at Mount Gram HMAM High School was also helped in registering SVA scholarship. Naeem, a science student aspiring to pursue paramedical is saving money for his higher studies. When their economic status is observed it is visible that without external support families like hers will struggle in achieving vertical economic mobility. They need handholding during times of stress. The NVK coordinator helps such families obtain what the government has earmarked for them.



Story 9:  
Old Age Pension  
as Social  
Protection





**Name:** Mostafa

**Location:** Gangadevi, Ratua

**Occupation:** Farmer

**Beneficiary:** Old Age Pension, Krishakbandhu

This pension is part of the National Old Age Pension Scheme (NOAPS) aimed at providing a safety net for India's aging population. While interacting with beneficiaries during our field study we attempted to assess the beneficiary satisfaction and utilization pattern of the monetary benefit received. We found that most of them spent the pension amount for their own use (health needs, travel, daily activities, and social needs). Some of them supported their families. The recipients of the pension shared that with pension money they felt financial autonomy in planning their expenditures. The majority of them felt that as they were not dependent on the family for the day today's expenses and pension money gave them a sense of economic empowerment and enhanced their self-esteem.

Mostafa is 76 years old and from Gangadevi village in Maltipur Panchayat. At a young age, he was a good farmer. As he is aging it becomes difficult for him to cultivate. His other two daughters are married. He lives with his son, daughter-in-law, and granddaughter. His son is wage labourer. The old man was registered under National Old Age Pension Scheme by the NVK coordinator. In the last year, he received 12 installments of ₹1000/- as a pension. He was also registered as a marginal farmer under the Krishakbandhu scheme and received an installment of ₹4000/-. With the pension money, he manages his health expenses as well as supports the family.



**Name:** Roshanara Begum

**Location:** Uluberia

**Occupation:** Widow

**Beneficiary:** Old Age Pension

Roshanara Begum is 72 years old widow from Uluberia. She is a widow for 7 years. She tried multiple times with the ward member to get her name enrolled in the pension beneficiary list. However, her name was never registered. Finally, her son who works as an embroidery worker brought her to the NVK office. The NVK coordinator registered her name in the old age pension scheme and completed her KYC. Since the last year, she is receiving her entitlement pension of ₹1000/- per month. The NVK coordinator does a small but effective work of awareness and guidance to complete the process. It is unimaginable sitting in the cities with high-speed internet that in rural India even filling out forms is a tedious task.

Roshanara Begum shared during our interaction that since she started receiving the pension amount managing her small expenses became easy. She is confident and at times buys stuff for grandchildren. The pension money reduces some burden from her son. The pension money is directly transferred to her account and she withdraws with the help of her daughter-in-law.



**Name:** Saleha Bibi

**Location:** Khandasharkara, Amdanga

**Beneficiary:** Widow Pension

Saleha Bibi is 57 years old widow from Khandasharkara village in Amdanga block. Her husband was a wage laborer who died two years ago. Her three daughters are married and Saleha Bibi lives with her son and daughter-in-law. She was dependent on her husband and now on her son. The NVK coordinator whose centre is nearby applied her application in the widow pension scheme. She now receives ₹1000/- per month. She narrated that due to the pension money she feels confident as much of her non-food expenses are managed through this. The financial assistance as a pension reduced the financial burden on her son who earns meager wages.



Story 10:  
**Helping Young  
Beneficiaries to  
Attend School**

**Name:** Sk Maktum Tamim and Sk Makjhum Talha  
**Location:** South Bauria, Uluberia  
**Occupation:** Students  
**Beneficiary:** Birth Certificate

Under the Right to Education, no school can deny admission to students on the basis of documents. However, in practice, it is difficult to ensure such provisions as many managements refuse admission to students for not being able to furnish documents. They have their own norms to follow. In this case, twin brothers Maktum and Makjhum were out of school due to the lack of birth certificates. Their father is a betelnut vendor who tried a few centers but could not make the document. As the twins crossed certain age their birth certificate has to be made through legal procedure. The NVK coordinator guided and accompanied the father and made the birth certificate through the proper channel. Now the twin brothers are enrolled in a local school and enjoy their right to education. Although these are small interventions but for the beneficiaries, such acts of advice, and encouragement turn out to be life-changing.

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