



# Case Studies

Holistic Rural Development Programme

# PUNJAB





## MESSAGE

### **Surendra Panwar**

#### *Director Communication* **SACH**

It is a matter of great satisfaction and happiness to present this compendium of case studies about the Holistic Rural Development Programme's (HRDP) major initiatives and beneficiaries. The HRDP interventions, which are part of HDFC Bank Ltd's CSR initiative 'Parivartan' have brought about gradual but positive changes in the lives of the poor and the marginalised.

These changes are reflecting through the improved quality of life of the people in the 18 project villages. One uniformity that runs through all these village is that majority of people benefitting from these initiatives are either landless or possess very little land. So, there was a dire need to support them through something which could be sustainable and could help them come out extreme poverty conditions. They were mainly supported through promotion of sustainable agriculture, livestock and micro-enterprise following a series of orientation and training programmes. The beneficiaries were identified and provided much needed financial support. Several months on, the smile on the face their faces says it all.

If we talk about major achievement which are turning out to be a kind of revolution, formation of Dairy Producers Groups in Fatehgarh Sebian and Bhadarke tops the list. Same is true about household bio gas plants. As mentioned in this version of case studies compendium, this has not only revived the hopes of the people in these villages, but has given them the reason to take ownership. Then there are playing grounds built in almost every village, village development committees (VDCs) which are making every effort sustainable, renovation of school buildings and creation of activity rooms in them.

I offer my gratitude to HDFC Bank and all those who helped me compile these case stories which are real testimony to sustainability, ownership and leadership, thrown up by HRDP.

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## Dairy Producers Groups

# MILKING BENEFITS TOGETHER

An all-women dairy collective in Fategarh Sibian village of Ludhiana district may remind you of Shyam Benegal classic 'Manthan' in which the village women were motivated by the protagonist to start similar activity to beat the abject poverty. The story of this village is not inspired by the film but by concerted efforts undertaken through HRDP which mobilised these women to learn to seek empowerment through collective efforts.

It all started with three women's livelihood groups facilitated by SACH Team in this village of Ludhiana district who were determined to increase their livelihoods opportunities. Most of these women belong to the marginalised families and are dependent on money lenders for small loans for meet their urgent needs.

After a number of meetings with these women, the team succeeded in bringing 23 of them under one umbrella to set up a dairy producers group in the village. Though milk producer organisations have played a vital role in dairy development throughout the world including India, yet despite their active involvement in dairying, they are often not represented in milk producer groups. It is therefore important to find out what activities women undertake in all aspects of milk production, to assess women's special knowledge of the nutrition, health and breeding of dairy animals and their skills in processing and marketing dairy products.

Following this, a milk collection center was set up in the village. It is heartening to see that the villagers gave an undertaking to own the initiative and actively engage in monitoring it.



Today, these women has the capacity to save 350 litres of milk after their daily consumption. The milk collection center is being run in collaboration with VERKA, a prominent dairy cooperative which is facilitating collection, sale and other logistic support. Today, 55 women are selling milk to the center. Programme CRP Karamjeet Kaur is managing the center.

The next destination was Bhardake village where the cooperative has 21 members with daily collection of 150-200 liters of milk from 45 women. A major chunk of village comprises landless and suffer from acute poverty conditions. Here too, financial support was provided to help the programme beneficiaries to buy buffalos. In many other villages the process of formation of dairy collective is on.

The biggest hurdle for the women was to get an exposure to the nitty gritty of enterprise including the training. The collective members were oriented on the benefits of the dairy producers group with focus on the capacity building.



They were also provided financial support to purchase buffaloes to strengthen daily collection of milk. These women also underwent livestock training. Today, these women are confident that they can increase their income and utilise their skills and resources better if they are working in groups. For them, this is a gateway to opening new sustainable livelihoods opportunities to come out of the clutches of money lenders, invest more in their children's education and raise their living standard.

Says Kuwant Kaur of Fatehgarh Sebian who is selling 30 liters of milk every day, "The initiative has brought about a drastic change in the village. The women who would always need loan to meet their expenses are now capable of taking care of the families." Similar sentiments were echoed by Surjeet Kaur and Rani Kuar who are selling 12 and 15 liters of milk respectively to the center.





## Ajloud Library Shows The Way

# YOUTH CRACKS MAJOR COMPETITIVE EXAMS

A small library set up in Ajloud in the Village Development Committee's office is a testimony to how inculcating reading habit in youth can do wonders. Twenty three- year Jaspreet Singh has set an example for the peers in the village as to how books can change the course of one's life. Under HRDP, libraries have been set up in all the VDC's offices of intervention villages.

Banking mostly on the books borrowed from the village library, Jaspreet has recently cleared Staff Selection Commission (SSC) and Rural Bank examinations. Buoyed by this success, Jaspreet has also appeared in Banks' Probationary Officers and PCS exams and hopes to clear them as well.

The library is equipped with all the books required for the competitive exams. More than 25 village youth visit the library every day. They can study there itself or can borrow books for a certain period. There are many others who are inspired by Jaspreet's success. Twenty one- year old Amrit Kaur who has just written his BA's fourth semester exams is preparing for SSC and Multi Tasking Staff exams and is quite confident to crack them. "There is perfect environment here for study. We come here and even share views and knowledge with each other", said Amrit.

Another village girl, 17- year old Raj Deep Kaur has borrowed books for accounts tally and improving her English. Like her, many have the opportunity to overcome this biggest hurdle-spoken English- through a 'Punjabi to English' translation book.



Jaspreet who visits the library regularly has recently cleared SSC and Rural Bank examinations.



According to the Sarpanch of the village, most of the students lack badly in spoken English. These books have boosted their confidence. "Many youths who used to while away their time in the village are now coming to this library", he said.

Jaspreet has a simple answer when asked whether more students can follow in his footsteps. "If I can do, why can't others", he retorted smilingly.

Jaspreet has shown the way to other students and the unemployed youth as to how they can benefit from these libraries.





## Garlic Cultivation

# SMELLING SUCCESS

In a village which is known for growing vegetable, being landless is a curse. But two women in Bhadarke have shown that one can cross the challenges in life even if one is resourceless. One of them is forty five year old Kurwant Kaur who has grown garlic on 5 canals of land taken on lease at the rate of Rs 20,000 per year. She got a financial support of Rs 10,000.

The crop is almost ready and she is expected to harvest approximately 15 quintal which if sold in the open market directly could get her Rs one lakh. She opted to grow garlic as this can be stored and sold at a time when price is high.





“I am hoping for a good profit this time and invest more in garlic cultivation next time.”

She has a 15 year-old son who works as a labourer. Even she used to work under MGNREGA or on others' farms, but quite often they would not get regular work. But now things are changing. Kulwant Kaur now wants to take more land on lease this year and get more profit after repaying the loan.

Kulvinder Kaur, 23, also got the financial support of Rs 10,000 under the initiative and grew garlic on 1.500 sq yards of land mixed with coriander. If hopes to harvest 10 quintal of garlic and 25 kg of coriander. If sold at the rate of Rs 70-80, she can earn Rs 70,000 from garlic alone, plus Rs 2500 from coriander.

She said that if she had sown wheat which is quite popular in the region, she would have earned only Rs 25,000. “The garlic cultivation requires more labour and efforts but the profit is more”, she said.

Kulvinder and her husband used to work as labourers, but the low wage and uncertainty of work made them think differently. While her husband still works as a daily wage labour, she is giving exclusive time to garlic farming. The family owns 1.5 acre of land. Kulwant Kaur, though sceptical about the low price because of the presence of the middlemen, is of the view that this obstacle could be overcome if there is collective of garlic producers group and sell the produce directly to consumers.

## Moringa Clutivation

# FODDER FOR PROFIT



**T**he promotion of livestock requires adequate and good quality of fodder. In Punjab where the farmers are dependent on traditional fodder, Moringa plant has attracted the attention of many for its high nutritious contents.

Almost every part of the plant is nutritious. Its leaves are a rich source of highly digestible protein, calcium, iron and vitamin C essential for livestock. The dry leaves contain seven times more vitamin C than orange, 10 times more vitamin A than carrot, 17 times calcium than milk, 15 times potassium than bananas, 25 times iron than spinach and nine times proteins than yogurt. Beside these, the plant is also rich in vitamin B-complex, chromium, copper, magnesium, manganese, phosphorus and zinc.

Moringa is getting popular as an alternative to traditional varieties of fodder. Keeping this in mind, farmers in the intervention villages in Punjab were oriented on the efficacy of Moringa as fodder. Approximately, 100 farmers decided to grow Moringa following the training on its process through a pallet making machine in Pune. The SACH field team also got training in Moringa plantation.

These farmers grew Moringa plant on experimental basis. The first pallet making machines was set up in Lehal village. Some of the households in the village started feeding Moringa pallets mixed with other traditional feed to get the cattle acquainted with it. In the first month itself following the installation of machine, the results were encouraging. The panchayat buys the Moringa pallets and sell it to the farmers.

One of the farmers in the village said that after feeding Moringa, his cow milk has increased by 0.5 kg per day after two weeks. Another farmer says that the milk of his cow increased 30%.

Gurinder Singh who attended the workshop in Pune said that the Moringa feed which costs Rs 14 per kg is quite cheaper than the one sold by Punjab Agriculture University at Rs 25. The domestic feed costs Rs 20 per kg.





## Bio Gas

# TAKING TO BIOFUEL

**A** revolution of sorts is taking place in the 18 villages under HRDP with 180 households almost ready to taste the food cooked on the bio gas. This will not only reduce the pollution in the village through decreased dependence of fossil fuel and fire wood, but also saves the families the precious money.

Under the programme Punjab Energy Development Agency (PEDA) has been roped in and adopted Deen Bandhu Model. The main feature of a Deenbandhu biogas plant is the fixed underground digester chamber, constructed with a layer of bricks and an additional layer of cement mortar forming the roof above. Connected to the underground chamber is an inlet tank (labelled on diagram as “Mixing Tank”), through which manure is fed into the plant. The manure then ferments separating the slurry from the methane gas which rises and collects at the top of the digester tank, and is released through the gas outlet pipe. The slurry passes into the outlet tank where it is ejected from the plant and can be used as fertilizer on the field.



Since Punjab also experiences severe cold during winters Bandhu Model is ideal in these villages because the digestion chamber is underground providing good insulation against the cold. The plant has a 25-30 year life span.



While most of the households have opted for 3 cubic meter plant, some have chosen 6 cubic meter plant depending on the requirement and the number of family members. Harmeet Kaur of Lehal Village who got a 3 cubic meter plant says that she has been cooking on bio gas for the last 15 days without using LPG or any other fuel. “My family has 5 members and requires 14 to 20 kg of LPG. Now I can save Rs 700-1000 every month”, she says adding that family can save at least Rs 10000 on fuel itself plus the high quality manure the plant produces.

The family of Satnam Singh of Parjian Bihari village requires two LPG cylinders of LPG costing Rs 14,00 every month. “Now all this can be saved. I can also use the organic manure worth Rs 5000 annually.



Swaran Singh also from Parjian Bihari village has the similar story to tell. He said that apart from clean fuel and no dependence on LPG and fossil fuels, bio gas plants produces good quality enriched manure to improve soil fertility and ensures effective and convenient way for sanitary disposal of organic wastes.



## Youth Development

# CREATING SPACE FOR POSITIVE ENERGY

**P**unjab has always been on the forefront of sports in the country, but the drug addiction among the people, especially the youth is been eating into the vitals of state.

The people across the board recognise this as the major hurdle in the way to state regaining their glorious past filled with sporting achievements. So, redirecting the youth to the activities with positive energy could possibly be a way out to curb this menace.

Keeping this in view, HRDP sought to identify the needs of the youth in every village and engage them in sports activities. But finding space to build playgrounds was the first challenge in this direction. After several meeting with the Sarpanchs and the villagers, playgrounds were allowed to be built in almost every village on the Panchayat waste lands. Today, Ajlaud and the Morkarima have proved how this initiative could be made successful through the ownership by the villagers.

It took few months for these lands to be levelled and covered with grass in these villages. Today, the playgrounds in these villages have become a hub of sporting activities for the youth and the villagers who gather here in the morning and the evening. Youth who have been provided sports kits to not only play here regularly but also hold tournaments.

While in Ajlaud, panchayat has built a volleyball court in one of the corner of the football ground, in Morkarima it has been beautified with boundary walls, walking tracks and a concrete pond to be fitted with fountains.



**Gurmail Singh**  
*Sarpanch, Morkarima*



According to, Ajuald Sarpamch Sarabjeet Singh, most of these youth who are now seen on the play ground would while away their time for nothing. “The play ground not only attracts the youth, but also the villagers, mainly the elders who share time with each other; he said.

Morkarima Sarpanch Gurmail Singh who got boundary walls, the jogging track and a concrete pond constructed under MGNREGA, is even more enthusiastic about this initiative. He said that he wanted to turn it into a model children’s park and a space for the villagers where they can meet regularly.





## Village Development Committees

# CREATING OWNERSHIP

Village development committees (VDCs) set up under HRDP are playing a pivotal role in the success of project initiatives. The VDC offices are not only working as a kind of resource centers but are the best reflection of HRDP's presence and its focused strategies.

The VDCs work in tandem with SACH field staff and facilitate their interaction with communities- farmers, women and youth. They also work as a vital link to the project beneficiaries. Every VDC office has a library with books on farming and other IEC materials.

Their involvement have thrown up leadership and provided strength to capacity building efforts, sustainability and local governance. They engage communities in needs analysis, enterprise development, evaluation and feedback.





But their contribution is could be gauged from the fact they are taking ownership of the project. There have been many instances where they took initiative to add value to project activities. One such instance is the collection of Rs 20,000 from the villagers for the high quality of uniforms by VDC of village Affzalapur.

The school got a grant of only Rs 16,000 for 47 students costing Rs 340 for each uniform. But the mobilisation of funds by VDC and the teachers' contribution of Rs 12,000 made it possible for the school to provide better quality of uniforms to students costing Rs 1022 each.



In village lahel the VDC conducted free eye camp for the villagers, especially the elders. The VDC members meet regularly and take stock of the village needs from time to time. One of the permanent features of VDC here is a regular sanitation drive in the village.

Sanitation drive is one activity which has become a regular feature in most of the villages. In Parjian Bihari, a door to door campaign for cleanliness was held at the instance of VDC. The campaign was facilitated by the village sarpanch.

Similarly, in Brmi a special campaign was run on waste solid and liquid waste management. In Bhadarke, Morkarima and Ajlaud, the sanitation drives were held with the involvement of the labour under MGNREGA, the community and the school children.

Today, the VDCs are central to all the project activities in the intervention villages and has provided a plank for leadership, sustainability and ownership.

## Micro-Enterprise

# KAMALJEET KAUR, 26 BHADARKE

**D**efying all gender biases and notions that driving public transport vehicle is only a male domain, 26 year old Kamaljeet Kaur decided to set a precedence in her village Bhadarke by opting for an e-rickshaw to supplement the income of her family.

She got Rs 1,15,500 from Village Livelihood Fund (VLF) under HRDP and bought an e-rickshaw. Initially she faced jeers from the villagers as a woman choosing this profession was never heard of in the villages, but after few weeks people realised how her decision brought a big relief to the entire village. Bhadarke is one of the poorest villages in the region with the landless accounting for more than 70% of the total village households. There is no private vehicle in the village which could be used in emergency and for the daily use. There is only a bus which comes to the village only thrice a day.





“I never thought that I could ever have the experience of driving even a bi-cycle, let alone an e-rickshaw. But destiny had something good for me in store.

Today, I am not only financially comfortable, but also feel confident as a woman”

Right now, she is driving e-rickshaw between Bhadarke and Kishanpure on a 6 km stretch. Villagers also use her vehicle for their daily needs as hiring a private vehicle for bringing goods in small quantity is a costly proposition. The elders collectively hire her e-rickshaw for going to Sidhwabet, a small town which is 20 km away to collect their old-age pension. On several occasions she took the sick and the pregnant women to the nearby hospital. The school children who study in another village also prefer her e-rickshaw.

Kamaljeet has three children, two of them school going. The family does not own land and her husband is forced to work on others' farms or works under MGNREGA. But getting regular work is not easy. Kamaljeet is now earning Rs 300-400 every day on an average and has been able to get her family out of acute poverty condition.



Micro-Enterprise

## SWARANJEET KAUR, 30 MORKARIMA



**D**evastated by two broken marriages, 30-year old Swaranjeet Kaur had a tough time to bring his life on track. She used to travel 7 km to another village and would get a meager Rs25 per piece for sewing ladies clothes.

Living alone with her eight-year old son who is studying in class 3, Swaranjeet has been living a miserable life for the last five years after she got separated from her second husband. At times she would take small loans from the local moneylenders to make both ends meet. Worse, it was hard to meet the needs of her only growing child.

“Living as a young divorcee alone in a village is like fighting a grim battle for survival. It is like a stigma in a society like ours”, she said with moist eyes.

But she would always believe that one day she would be able to stand on her own feet defying all odds. With the financial support of Rs 15,000 she bought a secondhand sewing machine and other materials and set up a tailoring shop in her house. Within a month she started getting customers from the village. She now charges Rs 150 for stitching a lady's suit. She can stitch three suits per day and is earning Rs 12-15,000 per month which is enough to support herself and her child.

“I had lost all hopes. If I had not got this vital support in time, I would have ended up as a labour as going to another village not only involved travelling cost but also time . Now I am also planning to set up a boutique with some savings”, she said.



## Micro-Enterprise

# SAROJ BALA, 40 MORKARIMA

**C**an a landless family of five survive on a meager Rs. 6000? Perhaps no. But this was the case with Saroj Bala whose family was solely dependent on her husband who works as daily wage earner in a private firm. During any emergency she would be compelled to take small loans on high interest rate from local money lenders.

In 2017 she became the member of livelihood group started in the village under HRDP. There during the regular meeting she was oriented as to how women can increase their family income by setting up small businesses. Following this, she applied for financial support and got Rs 25,000 with which she started a grocery shop.

She is now earning Rs 300-400 every day with the monthly profit of 5000-7000. This income has provided a much need help to the family. Earlier, Saroj was worried about her school going children who needed much attention in terms of money.

“You see my husband and I are not well educated and can’t help our children in studies. Now we can send them for tuition along with other children to a nearby



tutor”, she said.

Not only this, the family is now self-reliant as far as the daily needs of the family are concerned. Right now her priority is to repay revolving fund to her group but she is also planning to take some land on lease to grow vegetables with the help of her husband.



## Micro-Enterprise

# A STITCH IN TIME EARNS A LIVELIHOOD

**T** rue empowerment comes in synergy with economic independence, self-reliance and presence of equal opportunities. Devoid of opportunities owing to the shenanigans of a patriarchal society, women in the villages face a lot of challenges and end up being dependent on the men of the family. HRDP through multi-pronged approach seeks to empower the women such women by providing livelihood opportunities. One such initiative is to impart skills such as stitching and tailoring.

In every village, a 45-day course was conducted. However, this was not easy. Discouraging environment in the family, engagement in household chores, agricultural work and sheer apathy towards economic independence of women were some of the reasons enough to resist these women from engaging in such training. With constant mobilisation and individual interaction with the women, a sense of encouragement to undertake such trainings has been inculcated.



Now, these women albeit with initial reluctance have undying enthusiasm in learning and upgrading their skills. In several villages, repeat cycles of training on tailoring were conducted. Many women showcase their work to the villagers and visitors who also encourage them.

Not only this, the women who underwent training in most of the villages have started earning from their skills. One such woman is Jasweer Kaur, Aged 19 from Lahel Village. A deaf and dumb, she undertook training in stitching and tailoring and found herself getting exceptional in it. She is highly talented and is constantly appreciated by her trainers. She started selling the clothes to local markets and during *melas*. Almost all of her products sell easily. She is happy that she is able to contribute to her family with 2 younger siblings.



There are women who have been financially supported under HRDP to purchase sewing machines in order to run their businesses after completion of training. One such case is Gurcharan Kaur from Village Birmi. Her daughter is undergoing a fashion designing course in a nearby Govt. College. After the completion of course, Gurcharan thought she would put her own skills to use and supplement her daughter's efforts. She got a financial support of Rs. 30,000. Working together with her daughter she has been able to increase her monthly income by Rs. 5000.







**Micro-Enterprise**

## **SUKHWINDER KAUR, 44 UMAIDPUR**



**F**or a family of 10 with 5 children still undergoing their education, it was a tough time when the family business, the only source of income shut down. Sukhwinder Kaur aged 44 saw this happen to her a couple of years ago. The established factory making 'Shuttle Hooks' – a component used in a sewing machine in the village had come to a sudden halt due to lack of raw materials.

Mother of seven, she was in despair and approached the livelihoods group she was a part of. She was nominated by the group for a loan under a micro-credit plan launched under HRDP. She received financial support of Rs. 50,000 to resume her family business. With that amount, she managed to buy some raw materials with which she managed to put her business on track. Her entire family is engaged in the business in some way or the other and is contributing to make it a success.

With all the efforts and financial assistance she is now able to generate an income of Rs. 17000-20000 per month. SACH Team counseled the family to expand their business by exploring markets farther from the locality where could get a much better price for their product. Sukhwinder is exploring markets in other districts of Punjab and is labeling her factory produce with an exclusive trademark with a hope they would one day be recognised as a trusted brand seal on her product.



## Micro-Enterprise

# PYARO BAI, 43 KURSHEDPURA

**P**yaro Bai has been making the hand fans, baskets of various sizes and other decorative items using straw and yarns, a form of traditional local handicraft she learnt from her aunt. But that was almost 30 years ago when she was only 12.

Today, this art is fetching her 15,000-18,000 per month, an amount which is very vital for the education of her three children. The family is landless and is engaged in farming on an acre land taken on lease from a village landlord at the rate of RS 25,000. Her husband is a labourer and could earn only 4000-5000 per month.

Pyaro was always keen to expand her business, but was did not have enough saving for that. A financial support of Rs 15,000 under HRDP helped her buy the raw material in bulk. Luckily, when she started it on a bigger scale, there was a wedding season. She managed to sell all this in the village. She bought more material and earned more in the next month.

Now, five months on, she has hired a 16-year old local girl Sarabjeet Kuar who is helping her completing the order. Sarabjeet who could not complete the studies due to family's poor financial condition learnt the art

from Pyaro. She is not only perfecting the art with Pyaro, but also earning Rs 10,000 annually.

Apart from this, Pyro is also teaching the art to other women in the village and helping them popularising this art. But right now her priority is to sell her items outside the village too finding new markets.

“This art has not only gives me an inner satisfaction but also provides me financial support. It is really encouraging and motivating for other women in the village to not only make the proper use of their time, but also improve the financial condition of their families”, she said.





## Livestock

# PARAMAJEET KAUR, 35 MORKARIMA

A post-graduate in humanities, Paramjeet Kaur wanted to become a teacher, but could not fulfill her dream after marriage. Her husband is engaged in farming on 18 acres of lands taken on lease. For this the family has to doll out Rs 47,000 annually.

She has three school going children which consumes a major chunk of their income. According to her husband, the agriculture is no more a profitable business given the rising costs. So, it was difficult to subsist the entire family

In October, Paramjeet became the member of the village livelihood group and received financial assistance of Rs 25,000 to buy a buffalo which gives 8 kg of milk every day. Out of this, she sells 5 kg at the rate of Rs 50 which fetches her around Rs 8,000 every month. This source of income is vital for the family in many ways.

“The buffalo is not only providing nutrition to the family, especially the children, but is also helping us with small savings every month”, she said.





## Livestock

# SAROJ DEVI, 45 AFZALAPUR

**A**s mentioned earlier, majority in these intervention villages are landless and mainly work as labourers either on others' farms or under MGNREGA. Some even take land on lease on very high rent quite often is an unprofitable business given the high rent and other costs involved.

Forty five year-old Saroj Devi and her husband are among these unfortunates. But the HRDP initiative in the village turned their despair and uncertain future into hope. She bought nine piglets and one grown up sow (female pig) six months back. She says that in another few weeks these piglets would be old enough to be sold with each fetching the family around Rs 10,000. She is planning to retain the sow for multiplying.

Saroj Devi's two sons are married and work as labourers. But as their financial condition is no better, they too look to her for support. According to her, the money that she is likely to get by selling the pigs will bring a huge relief to the entire family. She feels that in a village where most people are landless and are dependent on the local money lenders for small loans

on very high interest rate, livestock is the only viable option to supplement the income.

"If everything goes well I will set up another piggery unit by setting aside some money from the sale of the pigs to scale up the business" she said on being asked as to how she looked at the future prospects.





## Livestock

# VARINDER KAUR, 40 AJLAUD

A smile on forty year-old Varinder Kaur says it all. Form slogging it out in on others' farms to stepping up her own piggery unit and to planning to expand it soon was no less than a dream for family.

With the financial support of Rs 25,000 under HRDP, Varinder bought 5 piglets more than six months back. One of them is now pregnant which might add few more to the unit. Right now she is only concentrating on expansion, but could sell a few to meet some urgent needs. According to her calculation a grown up pig might sell for more than Rs 10,000.

The biggest satisfaction for her is that the additional income will help her two sons to continue their studies, unlike her class seven daughters who had dropout of the school because of the financial problem.

Both husband and wife also work as labourers under MGNREGA, but that does not fetch them regular income. But now situation is changing gradually. She is also planning to persuade her daughter to continue her studies.

“Earlier I tried to get private loan from the local money lender, but could not muster the courage given the high rate of income. But now I can at least assured of a certain income annually”, Varinder said.





## Livestock

# RANJEET KAUR, 35 BHADARKE

**R**anjeet Kaur's husband earns Rs 200 every day under MGNREGA but there is no guarantee of the regular work and the timely payment. So, she herself decided to work as a daily wage earner, but even that was not enough to make the family both ends meet. She also has two children and an aging mother-in-law who had stopped working due to illness. The family owns four canals of land where they grow wheat. But all this has failed to help the family to live a dignified life.

Desperate to help the family come out of abject poverty, Ranjeet Kaur became the member of a livelihood group in the village. She availed of a revolving fund of Rs 20,000 and bought two pregnant goats which gave birth to four kids. The family sold the two for Rs 5000. Her maternal uncle's daughter is also a member of the group and has bought two goats. The families rear the goats together under one shed. Both the families hired a person to take care of them.

Their first priority is to build a small pucca house as the family lives in a *jhuggi*. This is possible through a proper business plan for which they are in constant touch with SACH field staff. The family is planning to sell two kids

after six months to make good profit. Despite the poor financial conditions the family is repaying the loan installment in time so that this could be given to others in the village.

"Ours is one of the villages where the livelihood groups were set up when the HRDP initiative had just begun. Today, many families are trying to improve their lives. I am confident that my family too will overcome the financial problems soon", said Ranjeet Kaur.





## Livestock

# SEEMA RANI, 30 RATTIPUR

**S**eema Rani's story is the perfect story of how piggery can be promoted in the area with perfect business plan. Though her family has been practicing piggery, it was not on a scale as it is now. She is member of the livelihood group and got the financial support of Rs 15,000.

She bought seven piglets with the support and reared them well. There were times when the piglets fell sick but the timely assistance from the project CRP who has the medicine kit saved the situation. She also learnt about the proper feed to be given to them.

After six months, the family sold them at Rs 70,000 (Rs 10,000 each) making a profit of Rs 30,000 after deducting the expenses and repaying the loan . She has now bought ten grown up pigs for Rs 60,000 and seven piglets for Rs 20,000.

She is planning to sell the 10 pigs for Rs 1,10,00 in May and rest seven for Rs 56,000 a few months later after they grow up making a total earning of 1,65,000. Many in the village are amazed how quickly and efficiently she made money from a small beginning.

“ I never thought that this initiative can turn out to be a big business. The support is important for the landless families like ours”, said Seema.

Both Seema and her husband Lakhvinder also work as labourers on others farms and under MGNREG. But now they are planning to give the full time to the piggery which is flourishing at a decent pace.





253, 2<sup>nd</sup> Floor, Shahpur Jat, New Delhi-110049  
Telephone: +91 11 4056 2549, 4611 4888, Email: [contactus@sachindia.org](mailto:contactus@sachindia.org)  
[www.sachindia.org](http://www.sachindia.org)