

Harnessing Possibilities, Enriching Lives



Foreword

We have featured in this book the successes narrated with pride and delight by the beneficiaries – the people of our nation in respect of four government priority programmes 2019, namely **eNAM (National Agriculture Market), Mission Indradhanush, National Rural Livelihood Mission (NRLM) Saubhagya (PM Sahaj Bijli Har Ghar Yojana) and Aspirational District Development Programme .**

These programmes have made a positive differences to our people’s lives and livelihoods. in changing people’s lifestyle, acquaintances with neighbours and communities, getting right price for the agriculture products, inclusion of people in the institutional and capacity building for earning livelihood, electricity and health.

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e-NAM

(e-National Agriculture Market)

An incredible e-market portal for disseminating information on agriculture market at your finger tips

National Agriculture Market (NAM), a pan-India electronic trading portal of Government of India is implemented by Small Farmers Agri-business Consortium (SFAC). NAM portal networks the existing Agriculture Produce Marketing Committee (APMC) / Regulated Marketing Committee (RMC) market yards, sub-market yards, private markets and other unregulated markets to unify all the nationwide agricultural markets by creating a central online platform for agricultural commodity prices information.

A Solan farmer prospered through e-NAM platform



Inder Singh Negi is a progressive farmer associated with e-NAM Mandi Solan. He is resident of a beautiful and small village Rajgarh in District Sirmour, situated in south-eastern region of Himachal Pradesh. Inder Singh has a joint family with agriculture as main livelihood of his family. He grows garlic as a major agricultural produce in his farm besides some other cash crops. He is a literate, progressive and ambitious farmer of the area and an inspiration to others.

Inder Singh Negi *said* “My family's survival depends on agriculture. I have 1.5 hectare land. I produce cash crops like garlic, tomato, and peas. Agricultural vocation needs hard work, determination and keenness to adopt new techniques. Initially, I used to practise traditional methods of producing crops and was fully dependent on middlemen in marketing and sometimes when I did not get returns as per expectation, I felt frustrated. With the course of time, I got exposure and started adopting new agricultural innovations and techniques. Despite that I couldn't find way to get out from the clutches of commission agents as I experienced the disappointing side of marketing”.

One day, Negi came to know about e-NAM through media, but initially he had no interest in online trading. Later, he got an opportunity to participate in a farmer training programme under e-NAM organised by APMC, Solan. This programme changed his mindset and gradually he got associated with the e-NAM set up. He now says it is an incredible platform for farmers who want to move towards hassle free, transparent and massive network of market.

Presently, Inder Singh Negi is one of the pro-active beneficiary producers of the Fruit Mandi Solan under e-NAM. He has sold nearly 65% of his produce through e-NAM and instantly received payments worth about Rs. 6 lacs directly in to his bank account.

Kullu (Bandrol) & Lahaul Spiti (Himachal)

Himachal Pradesh is bestowed with unique agro-climatic conditions suitable for production of different fruits and vegetables. Hilly areas are ideally suitable for the production of specialty fruits like Apples, Plum, Cherries, Persimmon and exotic vegetables. With Government intervention in the form of various schemes for Agri sector, production has taken a quantum jump and there is significant surplus of various commodities. Earlier, the marketing infrastructure for fruits and vegetables in the State was non-existent and farmers used to send their surplus produce to the distant markets like Azadpur Mandi in Delhi, through agents.

Bandrol market of Agriculture Produce Market Committee (APMC) Kullu has been integrated with e-NAM as surrounding areas have significant production of fruits and vegetables like Apples, Pear, Peach, Persimmon, Apricot, Cabbage, Cauliflower, Tomatoes, Green Peas, and Capsicum etc. and livelihood of people is mostly dependent on farming. The feeder area comprises of 60 panchayats.

e-NAM has been implemented by the district administration in a time bound, dedicated manner. Awareness about the e-NAM scheme through camps in Mandi premises, Gram Sabhas, villages, important fairs and interactions at different platforms has resulted in participation of different stakeholders in the scheme. Integration of Bandrol yard with e-NAM has led to migration of trade from traditional system to e-Trade. In less than 2 years time, 54% of the trade has migrated from traditional system to e-Trade.

From an ignorant farmer to a smart Agri-producer



Susheel Pawan, S/o Sh Prem Chand Sood, a graduate, is an orchardist from village Dobhi, Tehsil and District Kullu who grows apples and other stone fruits. As per his version, earlier he used to sell his Apples at Azadpur Mandi in Delhi through agents. He did not know who was buying his produce, nor did he have any choice in selecting a buyer. He was completely dependent on the agent for everything. Payments were delayed and he had to accept whatever was paid to him by the agents. Many times unfair and unauthorized deductions were made citing late arrival of the produce in the Mandi or rotting of certain percentage of the produce. In recent times the District Administration Kullu has been facilitating the farmers understand the benefits of e-NAM. These campaigns and open house meets have dispelled apprehension of the ignorant farmers and now within a span of two years, about 54% of the traditional trade has migrated to e-NAM. Susheel Pawan is one of those farmers who has adopted e-NAM and is now benefiting through it.

Better returns, prompt payment



Pratyul Upadhayay, S/o Sh Gayatri Parkash a orchardist, native of Duara village, District Kullu grows apples and brings his produce to the Bandrol market for sale. He also used to sell his apples at Azadpur market in Delhi, through agent, where the produce was sold in his absence with many deductions from his sale proceeds citing reasons like glut in the market, deterioration in the quality in transportation and rotting etc. He also came to know about the e-Nam schemes through awareness camps organized by the district administration in the Bandrol Mandi premises. He says “I attended the awareness camp but was sceptical about online bidding of fruits and vegetables and I was reluctant to participate in the process due to my own doubts.” The district administration has been regularly organizing open house meet and awareness campaigns which played an important role in his getting convinced about the scheme. According to him, in the traditional method, buyers cartel influence price realization but in online bidding method farmers get better price realization through increased number of bidders. Now he sold apples through e-NAM with higher returns and got sale proceeds through e-NAM portal directly in bank account. Now he is convinced about the ease of doing business through

e-NAM. Pratyul Upadhayay now purchased a power tiller and a motorized spray system, he now hopes to have more produce, with the help of these farm machines.

Dharam Pal Jamwal of Pangan Village, Tehsil and District Kullu is an orchardist and grows Apples, Pear, Plum besides vegetables. His orchard size is 20 bighas. He used to sell his produce through traditional system. In 2017, he sold part of his produce through e-NAM and got better returns as compared to traditional system of sale. In 2018, he sold more than 60% of his produce through e-NAM. Better returns and prompt payment through e-NAM has increased his confidence in the scheme. From the enhanced income, he has installed Solar fencing of his orchard.



Realising increased margins through e-NAM



Shakuntla Devi, belongs to a socially marginalized community. She has a meagre source of income. She has a small land holding on which, she along with her husband Suresh Kumar, grow vegetables like cauliflower, cabbage, cucumber and tomatoes. Earlier, the entire produce from the farm used to be sold in the local market.

Due to various factors such as, ignorance, involvement of agents and cartelization by the buyers, she could hardly earn Rs. 8000/- a month on an average. Her annual income from her small land holding remained less than Rs. 1 lakh. She could barely meet her essential requirements.

With the awareness campaign and door-to-door meets organized by the district administration, Shakuntla Devi entered e-NAM for the first time in year 2017. She sold some vegetables through e-NAM and found the difference in realization of increased margins through this sale. Convinced by better facilities offered by e-NAM, she sold her produce of about 1000 kgs of various combination of vegetables through e-NAM and got Rs. 15000 more in sale proceeds. Shakuntla is now elated and wants to sell her entire produce of vegetables through e-NAM.

Sitarganj, Udham Singh Nagar (Uttarakhand)

Since its inception in 1972, Agriculture Produce Marketing Committee (APMC) Sitarganj has been helping farmers to get real value for their produces. e-NAM was inaugurated on 31st March, 2017 as a transparent online trading platform capable of achieving a better price for producers, reduced transaction cost for buyers, stable prices and availability for consumers. Further, it also helps in realizing payment and delivery guarantee, real-time price discovery, enhanced market accessibility, quality certification, warehousing and logistics and a more efficient supply chain.

Background/Initiatives taken

- e-NAM integrated weighing bridge at mandi entry gate
- Operational Assaying lab and auction hall for ease of crop quality assessment
- High speed Wi-Fi facility and Local Area Network for e-bidding
- Necessary equipment viz. desktop, printer, laptops, Tabs, projector etc.
- Traders and farmers are given personal training on e-Nam mobile Applications

Key Achievements/Impact

- APMC has registered 174 traders, 173 commission agents and 4,411 farmers under e-NAM
- 63% of the registered traders(174) have participated in trade on e-NAM platform
- 70% of the registered farmers (4411) have participated in trade on e-NAM Platform
- Total value traded on the e-NAM platform is ₹1616 lakhs.
- Total volume traded on the e-NAM platform is 141393 quintals

Reaping benefits through e-Trading

Resham Singh, Age-35, village Kunwarpur Sisaiya, has been working on his 3.5 acres of land cultivating paddy, and wheat and selling his produces in the market yard at Sitarganj.

One day, Resham Singh while going to sell his produce in APMC Sitarganj, came to know about e-NAM on APMC gate and after that he went to e-NAM help desk for details. He realized e-NAM could really benefit him so he decided to sell his produces on e-NAM platform. He started bringing his produce to the mandi yard. As usual routine of e-NAM process, his produces were assayed and uploaded on the e-NAM portal for e-trading. To his joy, the price offered, he found an increment of Rs. 05-20 per quintal rate of what he used to get earlier. For first time he walked home with total payment of his produce in his account much more than what he had expected. Earlier he used to approach commission agents to sell his produce and had been a victim of trickery and malpractice all through.



Chandigarh Mandi



Chandigarh city is a Union Territory of India that serves as the capital of the two neighboring States of Punjab and Haryana. Agriculture Produce Market Committee (APMC) in Chandigarh was established in 1969. Chandigarh has only one Mandi having area of about 25 acres. Trading platform area is 2.62 acres. The Mandi is driven by local consumption and caters to grains, fruits and vegetables. Chandigarh has a unique position. Most of the land in Chandigarh falls in urban area. Farmers from adjoining States like Himachal Pradesh, Haryana, Punjab and U.P. etc. bring their produce to the Chandigarh Mandi.

Background/Initiatives taken

- Currently Onion, Potato, Garlic and Ginger have been put on e-NAM and are available in the Market Yard
- e-Auction hall with proper sitting arrangement, well equipped Assaying lab
- Farmer's quick registration is done on the e-NAM portal and to provide necessary information
- 4 computers systems with two LaserJet printers and one printer cum scanner, One 51 inch LCD, Mobile tablets with thermal printers are installed for on the spot gate entries
- Initially numbers of registered farmers were negligible. With regular workshops and awareness programmes, the volume of e-Trades and e-Payments have increased

Key Achievements/ Impact

- At present about 5013 number of farmers are registered
- Value of traded produce is Rs. 55.79 Crores
- Number of commodities available in Mandi were Onion, Potato, Garlic and Ginger. Four more commodities viz. Wheat, Mango, Kinnow and Grapes to be added in the following month. With this 50% of the trade of the mandi shall be on e-NAM
- Better price discovery for the farmer
- Maximum number of lots assayed

Unique Initiatives

- Use of Tablets for e-Auction and gate entry
- On the spot assaying
- Inter-state trade with Himachal Pradesh
- Farmer friendly environment
- Dedicated help desk and field officer for grievance redressal



Realising the prosperity dream

Ranjot Singh, S/o Balkar Singh, age-42 years is a farmer from village Paragpur in Dera Bassi, Punjab, he has two school going children. His economic condition was not good. He was selling the agricultural produce at Chandigarh Mandi for the last 10 years. Normally he did not get fair price for his produce inspite of having good quality. As a result he had to take loans from banks for agricultural production due to which his financial position did not improve.

In 2018, Market Committee, Chandigarh had organized a workshop on e-NAM (Electronic National Agriculture Market), wherein farmers and traders were educated about online trading of agricultural produce, online payments direct to farmer's bank account without any middle-man, quality determination (grading), price according to the quality, etc. At the initial stage, Ranjot Singh was not selling his produce on e-NAM. The Market Committee, Chandigarh carried out extensive information dissemination for educating and getting farmers and traders to become a part of e-NAM. As Ranjot Singh switched over to e-NAM, he was surprised to get the higher rates in the range of 5-10% as compared to manual auction of his produce. He also received hassle free payments to his bank account within 48 hours. He is no longer dependent on Commission agents. He says, *"I sell my produce safely at competitive rates. It is a very good platform for selling the farmer produce at better price. I am thankful to the Government and Market Committee, who have put in their efforts for our bright future"*.



Thattanchavady Market, Trivandrum (Tamilnadu)

The Regulated Market, Thattanchavady was one of the 585 markets short-listed for the integration under e-NAM on 19th March, 2018. Though late, it has made good strides and has taken a giant leap ahead of others.

At the time of integration, the Thattanchavady Market was lacking the required infrastructure viz. an automatic electronic entry system which records gate entry, the first stage of data capture in the e-NAM Portal. The financial assistance was limited due to administrative reasons and own sources of revenue were also not enough to incur a considerable expenditure on the infrastructure. But, without getting discouraged, the Thattanchavady Market hit upon the novel idea of capturing the gate entry through Tablet PCs with connectivity, and it proved to be successful.

The traders rather being coerced into the new system, were sensitized on its benefits in the long run. This motivated all the 85 traders who registered under e-NAM, a big thing for a small region like Puducherry.

By March 2019, the traders themselves felt the benefit when the details of their transactions in the mandi were extracted within seconds from the e-NAM Portal for appending in the form to be produced by them for trade license renewal for the year 2019-20.

Shortly after the integration of Thattanchavady Market under e-NAM, the Union Ministry of Agriculture & Farmers Welfare, introduced the Mobile App for e-bidding. Realizing the potential of the App in simplifying the process, the administration of Thattanchavady Market took the most challenging task of training the traders to bid through Mobile App.

Another significant achievement is the step taken by Thattanchavady Market to ensure 100% e-bidding of all the commodities traded, which is unparalleled.

Within three months period of integration, the Regulated Market had the distinction of ensuring 100 percent entry of all the lots traded into the e-NAM portal. The achievement has made the Thattanchavady Market to stand out from the rest.



A tool to increase farm income and institutionalised agriculture marketing: A farmer's perspective



J. Vijayakeerthi, aged 62, is a farmer hailing from Uppuvelur village in Vanur Taluk under Viluppuram district. He belongs to a traditional farming family and cultivates the crops like Paddy, Pulses and Groundnut. When it comes to farming, he follows the advice of elders and concerned officials. But what singles him out from others is that when it comes to marketing of any of his harvest, he opts for the Regulated Market, at Thattanchavady, in Puducherry, which is around 45 kms from his native village.

But post March 2018, the situation has undergone a perceptible change with Government's e-NAM concept where all the transactions captured are on digital platform, making the process quick and transparent. Initially, Vijayakeerthi, was little skeptical. However, he observed the mandi coordinator patiently explaining the salient features of e-NAM to farmers. Meanwhile, the administration also put up the infrastructure at a quicker pace, turning the scheme into reality in the shortest time. Impressed by the e-Nam features, he was one of the first to register with the e-NAM Portal. He also motivated around 45 other farmers in and around his village to follow suit.

Thus, Vijayakeerthi has become a torch bearer for Thattanchavady e-NAM market who apprise others about its benefits in terms of monetary gains. In April, 2019, he traded around 30 bags of Groundnut and 6 bags of Big Gram and Black Gram each and realized a good price. Before e-NAM, the system was built on trust; whatever bid was declared, it was accepted by all.

Vijayakeerthi now wishes that the mandi shall also step in to introduce e-payments and improve godown facilities. However acceptance to the system is important initially, e-payment and assaying would follow subject to the availability of financial resources. The mandi in-charge informed that the sale bill will be bilingual - both English and Tamil so that all could understand. Also the feedback would be cross posted to the portal admin.

The e-NAM has transformed the process and has the potential to have a windfall for the realization of prices for agricultural commodities in the long run.



Suryapet (Telangana)

Suryapet is one of the major Market in Telangana for Paddy and Pulses. Since its inception in 1940, it has been serving the farmers to sell their produce. The National Agriculture Market (e-NAM), Government's flagship programme has been introduced in April, 2016 with a motto to provide transparent online trading platform for providing better and competitive price to farmers, accurate weighment and prompt payments.

Background/Initiatives taken

- One of the biggest market established in 29.17 acres of land
- Major commodities traded are Paddy, Red Gram, Green Gram, Groundnut, Blackgram, Caster Seed, Maize etc.
- Equipped with computers, printers, Auction Halls with free Wifi
- Farmer registration and Gate entry & exit for recording arrivals, Quality Assaying, Online Bidding System, Weighment Integreation, Auto Generation of Sale proceeds for payments

Key achievements/Impact

- Bringing together Traders, Commission Agents and other Market functionaries on one platform
- 100% accurate electronic weighing machine, Bluetooth enabled POS machines for generating weighment slip
- Transparent online sale system
- 79,989 farmers registered under e-NAM as on 31-03-2019 and transacted nearly 27.55 lakh quintals

“e-NAM: Gleaming transparency in market processes”

N. Mahesh and his father have been working on their 9 acre agriculture land in the remote village - Das Thanda of Suryapet District. He cultivates Paddy, Red Gram, Green Gram and Groundnut and sells the produce at Market Yard, Suryapet.



Mahesh says, “Prior to e-NAM, I never knew the buying party and was entirely dependent on the agents so much so that the prevailing prices in the Market and the offers provided by the traders for my produce were never known. Moreover, it used to take nearly 2 to 3 days to complete the process and sell off the produce. Often there were instances where I had to sell the produce to village brokers at a much lesser price out of desperation.”

After inception of e-NAM, Mahesh is selling his produce the same day for a better price through online bidding system. Further, he is glad that there exists an option of rejecting the offers, if not satisfied with the price. e-NAM has brought transparent Market practices and helps completion of the sale process the same day

without any unauthorized deductions.

Since most farmers are illiterate, they were not aware of the right prices and unauthorized deductions.

But things have changed now. He says, “This system has made me sell the produce on the same day with good price by serving e-takpatti and e-auctioning system”. This change in the market processes means a lot for Mahesh and other farmers who visit the Suryapet market.

Getting rid of middlemen

B. Janreddy, belongs to Suryapet District, who besides driving tractor cultivates his 20 acre land and predominantly grows Paddy, Groundnut, Red Gram, Green Gram and Cotton.

Janareddy says “I used to sell my produce at the village level to local brokers and occasionally at Suryapet Mandi through manual auction system. Most of the times during bidding traders used to cartelize and therefore limited to few bids. I used to be left with no choice except to go with one of the choices, although at a very less price; besides dubious weightment and payments”. He further says, “I used to restrict selling my produce at the village level itself since it doesn't make a large difference visiting the mandi; especially when dependent on agents.”

Janareddy came to know about e-NAM through newspapers and Mandi officials. Since then he sells his produce regularly through e-NAM only as he gets better prices. He has observed the process is transparent and cartelization is almost vanished after opting e-NAM platform. No more agents are chasing him. Each time he places his produce for selling, he has a good number of buyers placing bids.

He noticed accuracy in weightment through electronic weighing scale and e-takpatti shows the exact quantity and price. Thus, he is relieved of the cartelization and other complexities of the manual process.



Adoni (Andhra Pradesh)

The Agricultural Produce Market Committee, Adoni is in the Kurnool District of Andhra Pradesh. Majority of the farms in the district are rainfed and majority of the farmers are small and marginal having poor literacy level. Adoni is a multi-commodity market and most of the people of the town are dependent on local Market having link with the Market in some or other way. Being a multi-commodity market, main commodity that arrives in the Mandi is Cotton, which is locally called as “White Gold.” With the objective of putting an end to archetype system of agricultural trading, the Agricultural Marketing Department introduced e-NAM in the Market Committee, Adoni in May, 2017.

Background/Initiatives taken

- Awareness/training programmes with mock demos to farmers at village level, consisting of a team of local folk artists, Mandi Supervisor & Computer Operator. Farmers registration also made at village level
- A multi-commodity market has facilities for automated weighing, cleaning and grading machines
- e-Weighment with Extended Warehouse Management (EWMs) is integrated to POS machines
- Assaying in Labs, e-Auction Hall with 35 computer systems, free high speed internet with Wifi
- Farmer Information Centre, Multiple lot-id counters
- Jumbo sheds to safeguard the farmers produce from natural calamity and provision for subsidised meal

Key Achievements/Impact

- 6 Commodities viz. Cotton, Groundnut, Caster Seed, Sunflower, Red Gam & Bengal Gram are traded on e-NAM platform
- 250 traders are participating in trade on e-NAM platform
- Total value traded on e-NAM platform is Rs. 892.59 crore
- Initiation of Inter-mandi trade of 10,208 quintals
- Active participation of over 2 lakh farmers

A new dawn for Adoni with e-NAM

Rama Krishna Billa, 42, a small farmer walked home with joy on getting more than the expected price.

For more than 10 years, Rama Krishna has been working on his small land holding of 2.5 acres in a small village called Alamkonda of Krishnagiri mandal, Kurnool District. He has been cultivating Cotton and selling his produce in the market yard at Adoni. He and his wife Eswamma used to work in their field. They also worked as labourers in the other’s fields to give a education to their only son Billa Ramanji.



All this while Rama Krishna has been using middlemen outside the market yard or selling through agents in the market yard. Carting his produce from faraway villages for getting a better price, haggling with cunning commission agents or middlemen and almost every year returning home with less-than-expected prices, was disappointing.

He Says, “during 2018, I sold my 12 quintals of Cotton @ Rs. 5640 per quintal, outside the Market Yard (without e-NAM). Later, a team from the Adoni Mandi came to my village with Kalajatha folk artists to create awareness about the sale of agricultural produce in the Adoni Mandi through e-NAM platform. Being motivated with the awareness campaigns registered my name and decided to sell my leftover Cotton in the Mandi, Adoni”.

He sold 7 quintals of Cotton through e-NAM Adoni. He was glad to see the offered price of Rs. 6210 per quintal and returned home on a happy note, with a better price of additional 20% as compared with what he got without e-NAM. He shared his happiness with his fellow farmers and suggested them to sell their produce in e-NAM in Adoni Mandi for better price.

Reaping white gold through e-NAM

Dumma Narasimhulu has been growing Cotton in his 10 acres land in village Aspari, Kurnool District like his forefathers. His family – wife Sulochana, son Kalyan and daughter Uma Devi assisted him in pursuit of socio-economic upliftment. However, their graph of prosperity rose exponentially in the last season, with e-NAM. In the last cropping season, Dumma explored the neighbouring markets for his produce of 32 quintals cotton. The best price discovered nearby after physical enquiries in the area was Rs. 5,375/- per quintal. Equipped with better market information on e-NAM portal, he sold 25 quintals of cotton @ Rs. 5,985/- per quintal. Thus, the repayment of EMI of his agricultural loan became easy.



Narasimhulu says, “A team from the Adoni Mandi came to my village with Kalajatha folk artists and they created awareness among the farmers of our village regarding the sale of agricultural produce in the Adoni Mandi through e-NAM platform. It motivated me and I registered my name to sell my leftover Cotton in the Mandi, Adoni. I felt so happy, with the rate that I got for my produce. Now I hope I can meet meet all my family needs”.

Adoni - a national pride through e-NAM

The villagers of Billekal under Aspari Mandal of Kurnool District are proud of **G. Ramanji, co-farmer**, with increased wealth and exuberance. Ramanji attributes his new found confidence to e-NAM which he considers as the best means to market his



produce of groundnuts. Ramanji is a small farmer having a small land holding of 3.5 acres, but his exposure to e-NAM has made him dream lofty. e-NAM afforded him a price of Rs. 5,819/- per quintal in the Adoni Mandi against his best explored price through his contacts of Rs.5,200/- per quintal.

Ramanji Says , by selling his produce in Adoni Mandi through e-NAM my family is happy. “I can now go for treatment to a specialist in Adoni, to cure my asthmatic ailment, which has been troubling me, for the last couple of years”.

“Raithu Bagunte Desam Baguntundi”
Farmer happy – Country happy

Venkateswarlu with his four acres of land in village Pulikonda, has been growing cotton like his forefathers. Witnessing the prosperity of a few progressive farmers in his neighboring village, he explored e-NAM in the Adoni Mandi for the better marketing of his produce. Through his contacts, he explored the best price per quintal of his crop of cotton was Rs. 5,600/- only. His stock available for sale was 12.81 quintals. However through e-NAM in Adoni Mandi, he realized Rs. 6,385/- per quintal which changed his perspective. He is now confident to buy his own Mahindra tractor to till his land, and also add to his income by tilling other lands in the neighbourhoods. His positive attitude has made his family happy, and is now a source of inspiration for his village.

Venkateswarlu says, “I want to thank e-NAM and the officials of Adoni mandi, who have motivated our villagers by conducting village level awareness programmes, for the infrastructure created in the Adoni Mandi and for the facilities provided like, subsidized meals, pure water, rest houses, farmer information centre and above all for the better price he got through e-NAM. He quotes a local saying, “*Raithu Bagunte - Desam Baguntundi*” - *Farmer Happy - Country Happy*.



Kesamudram (Telangana)

Kesamudram Mandi (APMC) is situated in a remote village in Mahabubabad District of Telangana, which consists of predominantly tribal community (38%) out of 7.75 Lakhs population as per the 2011 Census. Agriculture and allied activities associated with it are the main source of livelihood of the local populace. Literacy rate is 57.13% of the District, the farmers are progressive in adopting the Technology to market their produce and transforming their lives. Most of the agriculture land is under wells & bore wells irrigation and major crops cultivated are Paddy, Maize, Turmeric, Cotton, Chillies, Groundnut, Pulses, etc. All the 15 commodities that arrive into the Market Yard are traded under e-NAM only.

The District Administration Mahabubabad along with State Agriculture Marketing Department conceptualized implementation of e-NAM at Agricultural Market Committee, Kesamudram to end traditional marketing system in the interest of farming community.

Background /Initiatives taken

- Issuing hassle free lot IDs in the market auction shed to the farmers
- Establishment of multi-purpose cabins for e-Bidding and issuing of Sale Bills
- Automation of weighing and grading machines for better price realization
- Integrated with PoS machines
- Assaying and Grading Lab to facilitate bidding by the Traders
- 18 Bedded Raithu Rest House with attached library

Key Achievements/Impact

- All the arrivals to the Market Yard are traded on e-NAM platform
- 55 Traders out of registered 84 traders are trading on e-Nam platform
- Total Value Traded on e-NAM platform is Rs. 311.77 Crores
- On e-NAM Payment Gateway, more than 95% transactions at APMC are cashless
- Farmer Producer Companies (FPOs) are roped in for capacity building of the farmers, first time in the State

“We need not go from pillar to post...now”

Mudhar Shetty Upendra is a farmer from Appalraopeta village in Kesamudram Mandal of Mahabubabad, which consists of predominantly tribal community. In the past, when she used to bring the crop in bags, she didn't know about how many bags were brought into the market. But after e-NAM introduction, the bags are counted at the time of lot ID generation with probable quantity in quintals which is a big assurance to her about the produce brought. The lot ID is also accepted as ID proof to get AMC Kesamudram services at Hospital, Saddimoota (Subsidized Mid Day Meal), Rythu Rest House, etc. Mudhar says, that she got the highest price for Maize at Rs. 2041/- per quintal due to the e-NAM closed bidding participation by the Traders.

At Present, farmers know about assaying parameters, which determines the price of that lot. Therefore, farmers know that better quality will fetch better price in the e-NAM system. The establishment of Assaying and Grading Lab with dedicated staff is building confidence among the farmers. The services are provided free of cost to the farmers.



The electronic weighment was integrated with e-NAM portal by capturing the weighment upto grams put on the weighment pan to the Central Server with calculation of quintal rate quoted for that lot for the total weighment of the lot. The net due to the farmer, after mandatory deductions, is also system generated with minimum human interface.

Mudhar terms e-NAM as a game changer with the introduction of Online payment to our accounts farmers need not go from pillar to post to get sale proceeds.

Reaping benefits of better price realisation

Mudigir Sambaiah is a farmer from Beruwada village of Mahabubabad District, which consists of predominantly tribal community. He is a member of Farmer Producer Organisation called “Pragathi Farm Product Producer Company Limited” with membership of 6365 farmers.

The APMC Kesamudram interacted with the FPOs in the District making its members aware about salient features of



e-National Market and need of the FPOs for capacity building of the farmers in utilizing e-NAM services.

They were also advised to increase the lot size of the group of farmers for trading under e-NAM to attract distant traders within and outside the State.

Realizing the potential of the e-NAM, the FPOs woke up to the situation and started mobilization of the farmers towards e-NAM. The group led by Sambaiah started selling through e-NAM thereby reaping the benefits as a result of Group Marketing. Now, the other FPOs in the APMC Kesamudram

jurisdiction are also mobilizing the farmers towards e-NAM transactions for the transparency and inbuilt benefits occurring through it.

The FPOs are happy that they can store their produce in the APMC Kesamudram and avail pledge finance scheme in case of fall in prices. They can avail interest free loan upto 2.00 Lakhs from APMC for a period of 6 Months. If prices of the commodity gets better, they can dispose their produce through e-NAM platform in between .

Sambaiah is happy about the way e-NAM is being implemented in APMC Kesamudram with rolling out of allied schemes for better price realization. He says, that e-NAM has given a light in the darkness in the most needed time and hope to reap the benefits to the maximum.

Selling farm products now at ease

Guguloth Veeru Naik has 8 acres of agriculture land in Lachiram Thanda village near to the Agricultural Produce Market Committee, Kesamudram located in a remote tribal area in Mahabubabad district.

For last 30 years Veeru Naik has been working on his land in his village, cultivating Paddy, Maize, Turmeric & Pulses and selling his produce in the Kesamudram Mandi.

Although Kesamudram Market is a Direct Sales Market, without commission agents since establishment of the Mandi, most of the time he became victim of trickery and malpractice while selling his produce before introduction of e-NAM.

As narrated by Veeru Naik, “earlier, there used to be lots of problems in selling agricultural produce from entry to payment. As the open auction used to be the mode of determination of the price, we were always at the receiving end as even a single trader used to decide the price. Now with the introduction of e-NAM and thereby using e-Tender in closed bidding, the multiple traders are participating thereby offering better price in the competition. At the time of weighment, before e-NAM introduction, we were cheated with the extra weighment in the name of impurities, sample collection and also in the name of Mutti (soil) by Hamalies (loaders/unloaders). This is now history, with online weighment integration by capturing the weighment upto grams that were put on electronic pan. The weighment goes directly to the Central Server, thereby no chance for the traders to do any mischief”. The standardization of gunny bag weight and removal of all sample collection and Mutti is now fetching him better price.



Ammoor, Vellore (Tamilnadu)

The historical Vellore District in Tamilnadu played an important role in the struggle for freedom. Agriculture is the primary livelihood of rural population and Paddy is cultivated in an extensive area of 45000 hectares. The paddy growing farmers sell their produce at Ammoor Mandi. The District Administration has taken initiative to bring Ammoor Mandi under e-NAM platform for the benefit of farmers in the district.

High yielding, maximum price

Farmer **Natarajan** is a senior citizen belonging to a small village Pulivalam. He has two daughters and a son. He mainly cultivates paddy on his 4.0 acres of irrigated land. Though he is uneducated, his wealth of knowledge and mastery in Paddy cultivation helps him in bringing maximum yield. Despite good yield from cultivating high yielding paddy varieties like ADT 37 and CO 51, Natarajan did not make much profit by selling his farm produce to the traders. He had to face difficulties and struggle to attend to basic family needs. He borrowed money for his daughter's marriage and became indebted. He decided to explore the possibilities of getting good price. He came to know about the Ammoor Regulated Market.

Ammoor Regulated Market is the largest market in Vellore district of Tamil Nadu, trading paddy as the main commodity. Major advantages include competitive and remunerative prices through closed tender system, correct measurement by using electronic weigh bridges, free grading facilities and pledge loan.

Motivated by fellow farmers who have benefited, Natarajan started to sell his farm produce through Ammoor regulated market. He says "If we market Paddy in regulated market we have an additional gain of Rs. 4000/- per acre as the price is calculated for 75 kg bags whereas with local traders it is 82 kg bags and no commission cost fetches them a better price".

Later, he was sensitized about the e NAM - new scheme being implemented in Ammoor Regulated Market. The scheme integrates the markets in the State, and subsequently interlinks markets in the country. He registered his name in e-NAM portal. He proudly says "e-NAM has transformed my life by increasing family income". Maximum number of bids was received for Natarajan's produce and that in turn fetched very good price for his farm produce.

Natarajan is much happy for trading his agricultural produce through e-NAM virtual platform. He could get additional income of Rs. 10,000/- per harvest season from paddy cultivation and now the money is also deposited to his account directly within 2-3 days which is an added advantage of this scheme".



Thirumalagiri (Telangana)

Thirumalagiri is one of the biggest regulated markets in Telangana. Paddy, Red Gram, Green Gram, Maize, Ground Nuts, Castor Seed and Sesame are the major arrivals at this Mandi. The National Agriculture Market (e-NAM), Government of India flagship programme was introduced in April 2016 to provide transparent online trading platform for providing better and competitive price to farmers, accurate weighment and prompt payment to farmers.

Background/Initiatives taken

- One of the biggest Markets established in 9.36 acres of land
- Selected amongst 47 markets in the first phase to roll out e-NAM programme on pilot basis
- All commodities in the yard are traded through e NAM only
- Office automation equipment like Computers, Printers, Auction halls, free Wifi network
- Quality Assaying is done to enable online bidding
- Weighment integration with sale slip auto generated
- 10 e-Cabins for e-Bidding

Key achievements/Impact

- Brought Traders, Commission Agents and other Market functionaries on to one platform
- 100% weighment Integration with the help of separate software designed to integrate with e-NAM portal
- Bluetooth enabled POS machines
- 53,364 farmers are registered under e-NAM and Traded lots Are 138296 as on 30-09-2020 that transacted nearly 20.64 Lakh quintals worth Rs. 353.3 crores and (15) traders and (33) Commission Agents

Happiness on e-NAM implementation

P. Anantha Rao, a farmer of Thirumalagiri Village and Mandal in Suryapet District, Telangana expressed happiness over implementation of e -NAM in Thirumalagiri Mandi as he is selling his produce on the same day and getting competitive price and also taking e-Thakpatti for his produce.

He stated that before the e -NAM was introduced, he used to stay in the Mandi for 2 or 3 days for selling his produce. Sometimes he used to sell his produce at village at lower price to village brokers. The e-NAM System is now helping the farmers to sell their produce in transparent online bidding system. And they get sale proceeds on the same day without any undue deductions.

The study team of the officials of Government of India during the visit to this Mandi, interacted with Maize farmers. The farmers said that they are getting more than MSP in this Mandi after implementation of e-NAM.





Achieve full immunization

Mission Indradhanush



Vaccination against seven preventable diseases

Launched on 25th December, 2014, Mission Indradhanush seeks to achieve 90% of complete immunization coverage across the country and sustain the same by year 2020. The ultimate goal of Mission Indradhanush is to ensure complete immunization with all available vaccines for children up to two years of age and pregnant women. This has given a big boost to immunization in the area with low vaccination coverage. Government of India's Universal Immunization Programme provides 13 different vaccines free of cost to 26 million children across the country annually against 12 life threatening diseases (Tuberculosis, Diphtheria, Pertussis, Tetanus, Oral Polio, IPV, Hepatitis B, Haemophilus Influenzae type B (Hib), Measles, Rubella, Japanese Encephalitis (JE), Rotavirus and recently introduced pneumococcal vaccine.

Latingkhal, Jiribam District (Manipur)

An effort to provide a healthy future



Latingkhal is a small hilly terrain hamlet of Jiribam district of Manipur. It is located approximately 243 kms away from the state capital of Manipur, adjoining the Cachar district of Assam with a total population of around 1525. The community in general is poor.

A community meeting on intensified Mission Indradhanush under Gram Swaraj Abhiyan was organized by the Panchayati Raj Institution (PRI) members and the health workers. The capacity building programme highlighted the merits and demerits of immunisation/ vaccination. Smt. Rita Rai attended the capacity building programme. She realized the necessity of the immunization/ vaccination and thereafter she brought her baby daughter Tisa for immunization/ vaccination. The Baby girl Tisa was provided the due vaccines i.e OPV-1, fIPV-1 & Penta-1 and thereafter she received all the due vaccines in the subsequent rounds of IMI. Baby Tisa is now fully immunized.

The salubrious Subeda

Babu Subeda is the daughter of Hermin and Diba, a resident of Jarolpokpi village of Jiribam District. Jarolpokpi is a small village with a total population of 1287 and is covered by the PHSC Gularthol. There are 2 ASHA workers in the village. Both the parents are daily wages earners. Since the parents are busy earning their livelihood, they neglected timely immunization of their baby girl. They were also scared that Subeda would get sick if immunized which would hamper their daily activities. There were many such unimmunized children in the village.

Consequently, the health authorities chalked out a plan and organized an awareness programme to sensitise villager about the necessity of immunization of children to fight against preventable diseases with the help of village authority. It was decided to include the village in the Special Intensified Mission Indradhanush under Gram Swaraj Abhiyan. The awareness programmes were organized thrice to ensure acceptance by public.

Following the repeated awareness campaign and publicity, the villagers realized the importance of vaccination. Subeda was given BCG, Penta-1, OPV-1 and fIPV-1 for the first time. Altogether 24 such left out children were immunized on that day. Also 3 pregnant women were immunized with tetanus toxoid vaccine.

The conversion of 33% saturation to 100% saturation was the major consequence of SIMI under Gram Swaraj Abhiyan. Subeda who was a vulnerable child is now a healthy happy child after getting full immunization. The villagers have now realized that immunization changes the life prospect for better. Diba was very much inspired by the awareness programme that she would love her daughter Subeda to become a doctor in future so that Subeda could help and provide health care services to the villagers free of cost.



East Siang

Reaching out to the children of tea garden workers

East Siang is nestled in the lap of the Abhor Hills with the mighty Siang river meandering through the entire length of Arunachal Pradesh. It covers an area of approximately 4005 Sq.km. The District Headquarter is located at the Pasighat Town. The district is further divided into three sub-divisions viz. Pasighat, Ruksin and Mebo sub-divisions.



The district derives its name from the river Siang, which flows all the way from Tibet (China) where it is known as Tsangpo and covering the entire length of East Siang district descends down into the plains of Assam south of Pasighat town.

East Siang district is primarily inhabited by the colourful ADI tribe, which comprises of large number of sub-groups such as Minyongs, Padams, Shimongs, Milangs, Pasis, Karkos, Ashings, Pangis, Tangmas, Boris, etc. Belonging to the Astro-Mongoloid race, the ADIs have a well-structured society, organized on the basis of clan and village, with Kebang, a system of local-self government being the central socio-political organization.

Donyi Polo Tea Estate, Sille Oyan, Ruksin

This is the time to move again, thought Sheela (22), this time she needed to move along with husband, family and her 2-month-old daughter. The voice of doctor of District Hospital Dhemaji echoed in her mind: vaccination is very important for a healthy child, he said. Sheela had her immunization card where Sovia, her daughter was given BCG injection.

Sheela wanted her daughter Sovia, to be disease free. Her husband and family earn their wages by working in tea-garden. Dispirited Sheela followed her husband to Donyi Polo Tea estate of Ruksin, East Siang District.

Sheela was pleasantly surprised when the manager of Donyi-Polo tea garden enquired the age and vaccination status of her child. She immediately informed about the status of vaccination. The manager was contacted by the District Administration of East Siang to give information about the left-out children of tea garden workers of the concerned tea-estate. Sheela was really happy to know that her daughter could get her due vaccinations in the tea garden itself.

Next Day, ASHA worker of the village, Rima Saikia Borah, included her daughter's name in the due list of Intensified Mission Indradhanush's household's survey. The name was verified by the Medical Officer In-charge of nearby Primary Health Center at Sille. Further, in the outreach session of Donyi-Polo Tea Estate, her daughter got the due vaccination of Pentavalent vaccine on time, she was also counselled about the minor side effects of the vaccination.

Seram Village, Mebo Subdivision

Inspiring the skeptical guardians



Osi Ratan (30), a resident of Seram Village, Mebo Subdivision, East Siang District of Arunachal Pradesh, was completely apathetic about the Vaccine Box and injection. Her neighbor, Omi Borang, told her the horrid story of death of a child following vaccination. Fever will happen for sure after injection, everyone tells her. Our Children are looked after by Donyi-Polo, nothing will happen to them, no injection is needed to protect them from diseases, Gaon Budha (Village Elder) tells her.

She has two children, both of them in the age group of 6 months to three years. The repeated messages from ASHA and ANMs irritates her more. Just few days before her Child Miyum Ratan (6 months) had fever and she had to leave everything from household chores to taking care of her rice fields to sit by the bed side of her child.

However, ASHA worker of the village Magmoti Kening and ANM Olik Darin, upon introduction of Intensified Mission Indradhanush, had listed her name and children name in the due list of vaccination after a headcount survey. The survey was endorsed by ANM and Medical Officer Incharge of Borguli PHC. At the time of Mission Indradhanush outreach session in the village, a dedicated team reached her house. The team was led by the District Reproductive and Child Health Officer. Osi Ratan refused to get her child vaccinated.

But to her utter dismay, she saw that Gaon Budha of Seram village was standing and supporting the cause of vaccination with the team of ASHA worker, ANM and Medical Officer-In-charge.

ASHA and ANM explained her about the four key messages of Immunization. They told her about the vaccine and its long-lasting benefits and gave her an immunization card. They also told her that after completion of full immunization, she could claim a cash incentive of Rs. 1000 from the State Government in Mission Pratiraksha.

Bageshwar - Uttarakhand

Health cover to the farthest

Intensified Mission Indradhanush (IMI) targeted the full and complete immunization coverage of left out and missed out children through participatory rural appraisal based survey and identification and scheduling of immunization camps as per identified micro plans. Later on the Mission Indradhanush would be incorporated into regular immunisation.

In Uttarakhand, Bageshwar District, is beset with disadvantage of remote locations and disconnected populations where institutional health system is having difficulty to reach. Three villages – Chachai in Kapkot Block, Simkuna in Kanda Block and Lakhani in Garud block are prominently Dalit villages marred further by social beliefs and superstition such as ‘ crossing a river stream by a female will ruin her child ’.

It has been a challenge to identify the beneficiary children and the mothers and reach out to them so that they come out of their wrong belief systems. A system of door-to-door survey by teams with strategies of participatory rural appraisal was done. The teams tried to ensure the strong presence of women NGOs and Cooperative Societies and also religious priests from local temples to shatter the belief systems and encourage people to participate.

Another challenge was to ensure that the health staff and equipments reached the remote locations as it was mostly several kilometres away from roadhead. Thus it involved long treks going past landslides, disaster hit roads and communication systems and dangerously flowing streams. The timing of the IMI coincided with the annual monsoon disaster and forest fire season, and the help from the disaster management department was sought. Porters and mules were deployed for transportation.

In addition to this, four more villages were selected where the Health Centres were designated as Vacant Sub Centres due to lack of permanent health staff posted there. These villages were Bouri Bohala in Bageshwar, Jaiser in Garud, Borbalra in Kapkot and Gogina in Kapkot blocks. The exercise was repeated there and the final target was fixed for five Mission Indradhanush Rounds from April to November.

Special and innovative methods were ensured for the awareness of the scheme like Janta Darbaars, Multipurpose camps, Tehsil Divas, Village Health and Nutrition Day (VHND) and Village Health , Sanitation and Nutrition committee (VHSNC). Audio video campaigns on TV, newspapers, drum beating and posters banners were used especially for the ‘5 saal 7 baar’ campaign. *Nukkad Nataks* (street plays) in local language were conducted by the Chholiya dancers.



The immunisation challenges at Bor Balra village



In Uttarakhand, Bor Balra village is located in Kapkot Tehsil of Bageshwar district in Uttarakhand. It is situated 62km away from sub-district headquarter Kapkot and 85km away from district headquarter Bageshwar. It has a difficult terrain and is dangerous due to presence of wild animals like bears, leopards. The ANM posted there had three areas of responsibility which were 18 Km apart from each other. Bor Balra is divided into three Toks: Bor Balra village, Badiyatkot village and Kunwari village. In order to reach these toks from the villages there is a trek of at least 5 Km. Being a Himalayan ecosystem, this also meant that the trek was on rocky terrain which was made slippery with ice crust formation and snowfall. Apart from these, there were misconceptions in the mind of the local population that the months of Chaitra, Pausa and Saawan were Black months considered bad for the health of the child. Also there was the misbelief that crossing the River Pindar, the streams and the Gadhera for immunization of the child would be detrimental to the health of the child. Lack of internet and network connection was also a major challenge.

The strategy adopted for the village Borbalra as follows :-

- Coordination at community level: Active participation of the Gram Pradhan and the NGOs especially related to women empowerment was ensured for the campaign
- Microplanning and genuine data collection through Participatory Rural Appraisal involving all stakeholders including the Gram Pradhan, the ANM, AWWs and ASHAs
- Focus on Information, Education and Communication through various audio visual techniques and door-to-door visits by teams which were successful in bringing out a Social Behaviour Communication Change in the rural population thus bringing out an awareness against the societal misbeliefs

Thus the aim of the complete immunization under Mission Indradhanush and integration of MI microplan into the Regular Immunisation Microplan was achieved.

Challenge of Mission Indradhanush in village Gogina



In Uttarakhand, village Gogina is a very remote settlement in Kapkot Block of Bageshwar district. Though the village itself is located on road but the toks Ratirketi, Moberi and Keemu are at least 3 Kms from the roadhead amidst dense forests, steep climbs on ice and approachable through snow clad treks and infested with wild animals. Apart from this, there is a misbelief in the villages that newborn infants are not to be taken out of the house for

at least 1 month of birth and also that taking children across streams for immunization is a taboo. Gogina village had a Health centre which was without any staff for long time due to shortage of staff.

In order to take into account these challenges, a multi-pronged strategy was adopted by the District Task Force. Gogina had 182 families and population of 896. After a door-to-door campaign for identification of the children, a target of 12 pregnant mothers and 32 left out and dropped out children was set. Continuous briefing about the ill effects of missing out the immunization process was done by the doctors, medical practitioners and local elderly men. This was supported by keeping the children in the health centre for at least half an hour after the immunization. During their stay at the health centre, continuous briefing about the ill – effects of missing out immunization rounds was done. It was stressed that all misbeliefs regarding immunisations had no scientific backing.

The result of these intensive steps and social mobilization was that the remote villages became part of the immunization process. The mothers realized the importance of the immunization process and started taking ownership for the same. They understood the immunization card and checked all the deadlines themselves. Thus, the true meaning of integration of Mission Indradhanush into Regular Immunisation was achieved.



South Andaman District

Health cover reaching to India's far south east islands

In Andaman and Nicobar Islands, Mission Indradhanush was started during Gram Swaraj Abhiyan from 14th April, 2018 on the occasion of Ambedkar Jayanti. The team covered all islands of the district through a District Hospital, Community Health Centre, 10 Primary Health Centres, 5 Urban Health Centres and 39 Sub Centres.

Some remote areas like Dugong Creek (Tribes Settlement Island), Strait Island (Tribes Settlement Island) and Rutland were accessed by small wooden boat (*dengi*) in coordination with a Andaman Aadim Janjati Vikas Samiti (AAJVS) for tribal area and by hiring private agency boat for other area.

In the *1st Round of Intensified Mission Indradhanush*, a total number of 325 children were vaccinated with 100% coverage in April, 2018. This was followed by the *2nd Round Intensified Mission Indradhanush* wherein a total number of 196 children and 7 pregnant women were vaccinated. In the *3rd Round of Intensified Mission Indradhanush* total 88 children and 7 pregnant were vaccinated

PHC R.K. Pur, Little Andaman, South Andaman

- **Baby Sneha Sarkar** and her parents, and Sukala Sarkar resident Shimalpur, Gaighata block, West Bengal migrated to R.K Pur, Little Andaman for livelihood. The poor lady now working as daily wages worker & also working in farming is very grateful towards the service provided to her child during MI and for further vaccination.
- Dinesh Bala & Dipika Bala resident of Katakhal village, Hansunali block, West Bengal migrated to R.K Pur, Little Andaman for livelihood, have benefited as their twin daughters are vaccinated during the MI campaign. The family presently residing at R.K Pur village, now working as daily wages worker is very grateful towards the service provided to her child during MI and for further vaccination.

The biggest challenges for providing 100% immunization in these areas was, that the maximum of the population are migratory, and for their living they travel from one place to another place. During the campaign, MI team faced many problems to track the left out cases. The team went to far flung areas by small wooden boat (*dengi*) and also walked to reach hard area and they have also done MR campaign at the same time. Positive response from parents after the campaign and awareness on vaccination was also increased amongst the community.



PHC Chouldari, South Andaman



During Intensified Mission Indradhanush (IMI) 2018 (Phase I & Phase II) under the jurisdiction of PHC Chouldari, 11 villages have been covered with the support of all ANMs, AWWs & ASHA worker. All drop out children identified in the villages were mostly due to ignorance, negligence and migration factor.

Baby Ritika Kumari D/o Shri. Dilip Ram aged 03 ½ Years has also missed her Booster Dose (1st) living at Dam area of Chouldari. Even after calling many times to her mother from PHC for vaccination, she didn't bring her for vaccination. Since her family lives far in interior area and due to poor family condition they always avoid coming to PHC to immunize their baby because of the transporting cost. The other major reason for not coming was they were continuously migrating to other places with their children. During MI campaign, the medical team visited the family and after counselling the parents, finally vaccinated the child.

Baby Nisha Mistry D/o Gautam Mistry living with her parents and elder brother at Lal Pahar village under PHC Chouldari. She has missed her Booster Dose (1st) because of her parent's negligence as they lost her immunization card so they didn't come even after calling many times.

During MI campaign, team of ANM, AWW & ASHA workers continuously visited the to house & counselled the parents and finally vaccinated the child and issued a immunization card.

During the campaign, MI team did MR campaign covering 100% in both the campaigns. The MI campaign was successful & had positive feedback from the community.



Perka (Car Nicobar)

Reaching out to all children in the remotest island

Car Nicobar island is located approximately 250 km south of Port Blair. Having suffered a large number of casualties in the Indian Ocean Tsunami of 2004, many villages of Car Nicobar had to be relocated from the coastal regions to the interior. Perka is one such relocated village.

It is here that Yashu Meri, Public Health Nurse (PHN), safeguard babies and pregnant women from various diseases that plague this tropical village being humid conditions. She is a part of National Health Mission (NHM) and has been working in the remote Nicobars for nearly a decade. It is dedicated care providers like Meri, who face high tides and rough seas to ensure good health of the people.

In the first week of October, 2018, all the Auxiliary Nurse Midwives (ANMs) along with Accredited Social Health Assistants (ASHAs) and Anganwadi Workers (AWWs) received training organised by the Department of Health, Andaman & Nicobar Administration. Following this, the staff of BJR Hospital, Car Nicobar and NHM embarked on their journey to cover all children and pregnant women. They held seminars and group discussions with the pregnant women and young mothers. They also carried out door-to-door surveys and vaccination was done at the homes of children.

Everlyn is a resident of Perka village. She is married to Boniface who makes a living ferrying passengers and cargo from the Mus jetty to the villages. The couple is blessed with a baby girl, named **Erina Jane**.



Boniface's family finds little time during the day to get Erina vaccinated. Thankfully, the NHM staff implementing the Mission Indradhanush program conduct door-to-door visits in order to ensure that no child is left behind. Thus Erina was given her dose of Pentavalent vaccine on the 27th of October, 2018.

On the successful implementation of Mission Indradhanush in Car Nicobar, Meri says "I was not very confident initially. Even though the island is small, it is very difficult to find people in the interiors due to thick vegetation. Also, the weather can play havoc. The months of October, November and December receive heavy rainfall. In such weather, it is difficult to venture inside the forest. The migration undertaken by people when work is not available was another obstacle. We had to monitor each and every family".

Thanks to an untiring District Administration and an active group of medical functionaries, all these hurdles were overcome to cover Perka under Mission Indradhanush. Dr. Musa, the acting Medical Superintendent of the BJR Hospital hails from Car Nicobar and takes a personal interest in ensuring vaccination for all. "We know almost everyone by name by virtue of the small population to be targeted. This way, each child is now tracked and given personal attention".

Trudging to immunize Nancowrie children



Julia and her husband live in one of the remotest villages, Daring, in the Kamorta Island in the Nancowrie Group of Islands. There is no approach to the village other than hodi or engine dinghy. One can reach the village during fair weather only with the help of an experienced navigator to avoid colliding with the submerged tree trunks and other remnants of destruction caused during Tsunami.

The couple earn their livelihood by fishing and coconut plantation on a small piece of land. They have a baby boy of 3 months. He is awaiting his naming ceremony.

The staff of National Health Mission (NHM) and Directorate of Health Sciences (DHS) covers every village in the area to reach out to all children. They planned their journey according to the tide in the sea and proceeded early at dawn from Kamorta Jetty in a engine dinghy so that they can reach safely to Daring Village during high tide. After completing part of the trip by engine dinghy, they completed the remaining trip through a hodi, which is an indigenous boat used for commuting between islands. On arrival at Daring the team were welcomed by the Captain (Headman) Mr. Morison and other village members. They appreciate that the officials have undertaken a strenuous journey spanning hours at the sea to reach the village.

On arrival at the shore line of Daring village, the captain Mr. Morison, led the team to village settlement. The team then immunized baby of Julia with 3rd dose pentavalent, IPV and OPV.

Julia and her husband are very happy with the immunization of their baby. Says the captain, “We are thankful to the Administration for reaching out to us. The campaign to immunize all children and pregnant women is a boon for us”.

The team started their return journey with great difficulty as the tide level was already receding and manoeuvring the dinghy in the creek area becomes difficult. However, despite all the challenges, the entire team was happy and satisfied.



PHC Pillopanja, little Nicobar

Inlonti is a 2 month old girl child from Pillopanja village in Little Nicobar Island. The island is one of the remotest islands of entire Nicobar archipelago. Her family lives off the land, gathering whatever is possible. Occasionally, when her father visits Campbell Bay, he sells some forest produce. His income is meagre. It takes more than 3 hours by an engine dinghy to reach the nearest PHC at Campbell Bay.

The staff of National Health Mission (NHM) and Directorate of Health Services (DHS) have a tough task at their hands. The seas are rough and winds are strong but the team has a mission to vaccinate all children. Physical infrastructure like jetty is lacking in Pillopanja - one of the remotest villages in this country.

Braving the rough seas, they embark on their journey from the Campbell Bay Jetty in the speedboat. They have to get down in the middle of the sea in an engine dinghy. They sail in the dinghy for around half an hour and then shift to a hodi, which is an indigenous boat made from tree trunk. Their journey is not yet over. They arrive close to the shore. Then, they get down, waist deep into the sea, and arrive at Little Nicobar Island.

Following this, they have to trek through the jungle, before they finally arrive at Pillopanja. Inlonti's family is relieved to see the familiar faces of the immunization staff. 'Inlonti' in Nicobarese language means 'blessing' or 'gift'. Her parents believe that the Health team is truly a blessing of God. They know that Inlonti's disease-free survival depends on the arduous trip made by the NHM and DHS staff.

The Chairman of Tribal Council of Great & Little Nicobar, Bernabus Manju, appreciated the efforts made by Health Department during the conduct of the Mission Indhradhanush. "Being in remotest island groups, we have to use dinghy and hodi and get down in the middle of the sea to reach the shore line; trek through tropical forest to reach the tribal habitats of Pillopanja, Pilobha, Pilomilo, etc. Although there were many difficulties like the rough sea conditions and the cyclonic weather (Pabuk) the Health Team did not ignore the tribal people. They have ensured that all should get the complete benefits of the health related schemes provided by the Ministry of Health & Family Welfare." Manju was thankful to the local administration for providing experienced navigators and dinghy and their guidance for the entire duration.



North East Delhi

Immunising children in densely populated NE districts, Delhi



North East Delhi, one of the 11 administrative districts of the national capital is densely populated with migratory population.

Under Mission Indradhanush, North East Delhi is one of the 201 high focus districts across the country. Intensified routine immunization campaigns in these districts will help reduce morbidity and mortality due to vaccination of preventable diseases. Following multiple strategies and administrative decisions have made in North-East, Delhi to achieve the objective under the Mission Indradhanush:

- i) District Task Force has been setup for immunization. The District Magistrate guided and monitored progress in blocks/urban bodies and regular meetings convened with representatives of East Delhi Municipal Corporation (EDMC), Indian Medical Association (IMA), Delhi Medical Association (DMA), National Polio Surveillance Project (NPSP), Educational Institutions, Civil Defense, NGOs and Lions Club etc.
- ii) Regular feedback meetings during the Immunization Week at the district level for sharing feedback and corrective actions
- iii) Initiated training programme of frontline health workers for preparation of the data of beneficiaries.
- iv) Public awareness was spread through a series of awareness activities inclusive of distribution of Nimantran Patrika, Pamphlets, Posters, and Handbills. Mega rallies were taken out in the community; Baby Shows, Nukkad Nataks and Munadi (proclamation) was also performed in difficult areas of the district to catch unvaccinated children.
- v) Urban slums with migration, Nomads, Construction sites, other migrants (river line areas with shifting populations etc.) and underserved and hard to reach populations were the main focus.

Achievements

- To achieve the desired outcome under the Mission Indradhanush in district from April 2017 till March 2018, 13821 sessions were planned and 100% execution of all the sessions were carried out with achievement of more than 90% immunization
- North-East, Delhi has seen the significant changes with the implementation of the Mission Indradhanush despite inadequate manpower

The achievements of the North East, Delhi is really inspiring and commendable and can be a inspiration for all others under-developed districts of India that in spite of limited resources, insufficient financial resources and inadequate manpower anything can be achieved with clear vision, hard work, strong determination and proper implementation and execution of any scheme.

Mahabubnagar District (Telangana)

Towards safer and stronger community

Mission Indradhanush (MI) is an intervention in routine immunization to achieve hundred percent immunization among up to two-year old children and pregnant women. MI came as a boon for district Mahabubnagar to cover all unimmunized, partially immunized children and pregnant women.



Challenges Faced

- Vulnerable pockets like brick Kilns and construction sites where visiting a health facility (by the mother) meant losing daily wages. Tracking and spreading awareness on immunization becomes difficult due to their migratory nature
- In certain hamlets, people were initially resistant to letting health facilities into their community due to various myths and misconceptions
- Pregnant women generally go to their native place for delivery thereby making it difficult to track their immunization

Convergence

- Under chairmanship of District Collector, District Task force meetings involving all departments were held regularly;
- Data about pregnant women and children from ICDS scheme was reconciled to ensure vaccination;
- Mother in and Mother out meetings were held between ANM and Anganwadi workers to get the data on pregnant women who leave to their native village for delivery; and
- Education Department was involved to spread the message of immunization through schools children who missed immunization;

Innovative Measures

- To cover vulnerable pockets like construction sites, brick Kilns, hamlets and migratory sites, ASHAs were asked to prepare Micro Action Plan;
- Monitoring mechanism with KCR Kit, portal (state government scheme for improving institutional deliveries) was used to track children who missed out on immunization; and
- Invitation cards were given to beneficiaries to make them feel special. It also acted as reminder for immunization days

Communication plan

Proper and effective communication plan was made to address all social issues by conducting trainings, meetings, displaying IEC components and announcement through all media platforms

Final outcome

With all the above measures vaccine-preventable diseases like Measles and other infections were prevented. Total 26,427 children below two years and 1036 pregnant women were vaccinated from April 2017 to December 2018

Convincing Kavitha resident of Chilkala Basti in Kummariwada about the misconceptions about public healthcare

Chilkala Basti in Kummariwada is a small hamlet with a population of around 300. Their main source of income is parrot astrology. With meagre incomes they face much difficulty to run their families with proper food and medication.

Kavitha married to Narayana, became pregnant in 2016. She was severely anaemic but due to the apathy of her mother-in-law she could not avail any treatment and started bleeding during 12th week of pregnancy and underwent abortion. Kavitha got depressed after this incident and she was still unable to access any health facility for further family planning. In August 2018 she again became pregnant and she tried to talk with local health worker. Her effort was unsuccessful as the community leader, 60 years old Chandraiah, had directed the whole community not to access any health facility provided by government. Chandraiah has a bitter experience of losing his pregnant daughter in government health system fifteen years ago.

In October 2018 Prameela, local ASHA worker came to know about Kavitha but due to Chandraiah’s adamant stand, she was unable to contact any eligible couple in the community. The whole issue was discussed with medical officer concerned who in turn talked to the community leader Chandraiah in detail during subsequent visit. The medical officer convinced him about improvements made in the health care delivery and the importance of institutional care for pregnant mothers. Finally, he got convinced and agreed to allow his community to access public health care. Also, Kavitha was able to register her name in ASHA survey register and she is utilizing ante natal care facilities given by the local primary health center. So far she has taken two dosages of tetanus toxoid and other supplementary medication. Now Kavitha is confident of carrying her pregnancy till full term. She thanked the medical officer and other health staffs in field.



Extending PHC to migrant labourers



Kavitha and Rajamma were kneading the soil under their feet under the scorching Sun. Their husbands were filling the mould to prepare the bricks. There was a small cry at a distant tent made of movie posters. A young child was trying to console a hungry infant under the tent. The infant, unable to see his mother and unable to control his hunger cried aloud. Kavitha finally heard the cry, came running to the tent and started feeding the infant. After sometime, the infant went into slumber. The supervisor of the site was haggling Kavitha to come back to work. Rajamma, being five months pregnant, could not squeeze in a break to even sit. Both the families of Kavitha and Rajamma migrated from the borders of Telangana and Karnataka for work. Kavitha's child and Rajamma need vaccination but for them, taking a break is losing money.

An ANM from Primary Health Centre Hanwada, Mahabubnagar district, passing by the Brick Kiln dropped in to find if any of the people there required her services. And to her disbelief she found that two pregnant women who were under high risk category and five children were never vaccinated.

During the same time Government of India launched Mission Indradhanush campaign to cover and vaccinate pregnant women and children who have missed their vaccinations. The ANM informed her Medical Officer about the newly established site. The Medical Officer immediately formed a team to further probe. The team came to know that, the people at the Brick Kiln travel a lot for work and never sought interventions from any health facilities because visiting health facilities means losing daily wages for them.

The team from PHC Hanwada, prepared a list of the people with details of all the ailments, status of pregnancy and vaccination. The Medical officer then constituted a mobile team as a part of Mission Indradhanush Campaign which visited the site early in the morning to cover all the missed out beneficiaries. The Medical Officer ensured that for ante-natal check ups are available in the late evenings for ante-natal check ups. The Medical Officer, took a step ahead and enlisted all such Brick Kilns to be included for all the routine services as per the feasibility of the community. Further the children in the Brick Kilns were registered in Anganwadi Centre where they received pre-school education and healthy food.

Prodigious efforts by health provides to vaccinate Hanwada children

Salonpally, a small village in Hanwada mandal is located in the outskirts of Mahbubnagar District with a population of 2700 people. Most of the villagers are daily labourers working in local factories and construction sites. Most of them are uneducated and utilize the government health facilities, especially for routine immunization on regular basis. The programme officers from district had visited the village during Mission Indradhanush to see community participation in the ongoing program. On 26th November-2018 morning **Ramya**, a mother visited the session site along with her two year son who had fever and rashes for last three days. Maheswari, the ANM, checked the kid and thought that it could be a case of measles. She immediately alerted the local PHC and doctor started a detailed survey for the symptoms of rash and fever of all children residing in that locality. Apart from fever and rash those children had running nose, cough and conjunctivitis. Seven cases of rash and fever were identified in the survey.



District epidemiologist conducted meeting for sudden rise of suspected measles cases in the locality and gave requisition for urgent procurement of Vitamin A solution to conduct vitamin A supplementation by the end of November. All children in that locality, were given vitamin A. All eight serum samples from those affected kids were sent to laboratory to confirm presence of measles antibody. Laboratory based field surveillance provided vital assistance for finding out measles cases. Prodigious efforts were taken up by health providers to vaccinate all children against measles during immunisation sessions.

Hereafter no measles cases were found in the village and the community lived happily. There were no leftouts and dropouts to the schools. There was an accelerated control of measles after vaccination resulting into 85% drop in measles cases. The health care providers are now focussed on addressing parents on everyday health issues in order to make community healthier.

Kurnool District (Andhra Pradesh)

Reaching the unreached for routine immunisation

Immunization - an economically viable and a much cost effective programme of Health Care Umbrella, has really changed the disease spectrum of childhood illnesses. Vaccine has reduced preventable diseases drastically. However, emergence of some of them, in some pockets has posed a challenge to the programme. Analysis of the programme, on ground, has thrown light on the fact that these cases have occurred in children belonging to “High Risk/Hard to reach Areas”, i.e. Brick kilns, quarries, temporary settlers, etc. who missed the “Total/ Partial” Vaccination.

“Mission Indradhanush”, was conducted through Nine rounds, in Kurnool district (three in 2017, three in 2018 in eight villages of seven PHCs - as a part of Gram Swaraj Abhiyan and three in later part of 2018) with the objective of “Reaching the Unreached” through identification of those “Missed” and “Dropout” children.

To highlight “Seven” as a backdrop - a Programme of vaccination against “Seven” Preventable Diseases, for “Seven” days (in a month) with “Seven” Colours of “Indradhanush” (Rainbow) was apt and catchy for the Programme, which was widely adapted in local language (Telugu) and positively impacted the success of the Programme.

(1). Challenges faced in conduct of any health related programme in “High Risk Areas” :

- Changing Dynamics and Ignorance in the community
- “Zeroing” on the number of beneficiaries
- Identification of Committed Personnel to deliver “Quality coverage” in “difficult areas”

These were overcome with roping in of dedicated personnel for Service deliverance and for Monitoring & Supervision from Health Medical & Family Welfare Department.



ANMs ensured Vaccine and Service Delivery to the “High Risk / Hard to reach Areas” eg. Brick kilns

Inspired by the commitment of service providers(ANMs), the quarry owner provided a “cool, shaded area” for delivering the Immunization services. Active participation by the mothers from this socially marginalized group, to get their children immunized was really appreciable and motivating for the service providers to get them into Routine Immunization Action Plan. This will go a long way to make these vulnerable children, free from Preventable Diseases, which is the **Objective** of Mission Indradhanush.

(2). Challenges of conduct of any health related programme in “Hard to Reach Tribal Areas :

- Difficult terrain
- Unfriendly, non receptive and even resistant people
- Head count of beneficiaries and deliverance of “Quality coverage” by committed personnel - difficult

These challenges were overcome with roping in of committed personnel from Health Medical & Family Welfare and Tribal Welfare Departments.

Vaccine supply was supported by Alternate Vaccine Delivery and service delivery to these Hard to reach tribal areas, Tribal was ensured by ANMs

The committed Medical & Health personnel, led from the front by the Medical Officer were instrumental in providing quality Immunization services. They faced a lot of difficulties in the form of hard to reach terrain. Unfriendly gathering were, difficult to be convinced for their participation, leading to brawls and hardship in delivering Immunization services.

They were assisted by personnel from Tribal Welfare Department, Village Health Guide, and staff recruited in Integrated Tribal Development Agency (ITDA) from amongst the community, speaking in their lingo.





(3). Challenges in the conduct of any health related programme in “Urban Areas”:

- HR issues
- Reluctant Community
- “Zeroing” on the number of beneficiaries
- Involvement of all “Stakeholders”
- Ensuring success of programme through “quality coverage”

These were overcome with roping in committed personnel from ICDS, MEPMA (Mission for Elimination of Poverty in Municipal Areas) apart from those from Health Medical & Family Welfare Department.

Intense IEC was in place for the community to participate and make the programme successful.

These efforts need to be sustained, to make these vulnerable children, free from vaccine preventable diseases, which is the objective of Mission Indradhanush - “Reaching the unreached and covering them in routine immunization too.”

Narayanpur District (Chattisgarh)

Building confidence for immunization drive

Narayanpur is a Left-wing Extremist (LWE) conflict affected zone, where proper communication, IT facilities and smooth transport is still underdeveloped. Highly motivated health workers did their job tirelessly to bring women and children from their homes to achieve the target of 156 children and 101 pregnant women under the Mission Indradhanush, ensuring full immunization benefit. The District officials took this opportunity to increase faith within the community for government welfare efforts.

Communitization of Mission Indradhanush

The tribal community follows their own traditions and superstitions that contribute to their way of life. It is their strong belief that if a member of the family dies, it is as per the will of their ancestors and Gods. Immunization and modern allopathic medicine is considered contrary to their belief system.

Here inter personal communication played a critical role for both the staff and the beneficiaries, to work in line with the belief systems of the tribal population. The main objective was the internal and external acceptance of the program’s goals and long-term outcomes.

The staff needed to be sensitized as much as the community because in any Behavior Change Communication (BCC) activities acceptance of ideas by the communicator is as important as the acceptance by the listener. After the sensitization of the staff, most difficult route comes i.e. manual implementation of the programme. In this staff would have to walk, go door-to-door, conduct IPC activities and awareness activities with little or no phone connectivity and only holding information recorded in the meetings to ensure efficient on-ground coordination, a feat difficult even for the most experienced people.

The second part of the communitization involved the acceptance of the programme by the community. Sensitization was on the benefits of immunization with Inter-personal Communication (IPC) activities carried out in local languages.

Rainu Ram Potai

Rainu Ram Potai, of Sirha, Halami Munjmeta village a village elder and most active community leader believes that modern medicine is not the enemy of traditional medicine, “...my Gods are not opposed to modern medicine. I know that in the real world people need traditional medicine/herbal medicines as well as injections (modern allopathic medicine)... the nurse and I are both working for the betterment of the community...”



Scripting a counter narrative against all odds

Smt. Junai Bai

Smt. Junai Bai (Left), a Village Elder and a Community Leader believes that as an elder it is her responsibility to learn and teach better ways of life. In this case she had to first accept modern medicine and then teach it to the young and the old within her village, she said, “...I was afraid of the needle (injection) but then I got it and I slowly got rid of my ailment...I was healthy...so when my daughter-in-law came I told her every day that when you get pregnant go and get the injection...but one day she said no one else gets it then why should I? This was an eye-opener for me...so I went around and asked everyone and saw that many pregnant girls are afraid...so I made it my mission to make them not afraid...when the nurse comes I am always with her and I support her and when any doctor comes I am there...this I will do till I die and then this she (indicating at her daughter-in-law) will do till her time comes...”



The sensitization led to the production of a counter narrative to their belief system created by individuals from within the community in coordination with the government officials (previously perceived as ‘outsiders’). With the efforts from the community it was possible for the district officials to work in line with the tribal belief system. However, there was one more mountain to be crossed. In highly sensitive areas where the Naxals are notorious, misinformation is spread to coerce the cooperation of the community. Immunization then, is portrayed as a way for the government to control the population or spread diseases so that they can feed their medication. This is a harmful state of affairs as the strategy of Naxals to gain territorial control by spreading fear and lies increases the mortality rate in children and pregnant women, as well as increasing the probability of spreading various preventable and curable diseases. Here, communitization played a critical role. The government officials and the frontline workers went to the sensitive areas with the local healers and the community leaders from different villages to spread awareness on immunization. When the truth about immunization was given to the tribal community by their own members, in their own language, the views of the community changed. Now, the health life of pregnant women, children and other members of the community was more important than the fear of Naxals.

The goal achieved was not just the efforts of a short period of two months, the strong base of trust and acceptance was built by the concerned staff even before Mission Indradhanush was launched in Narayanpur. However, Mission Indradhanush was the catalyst needed to propel the efforts of the government and the community.

The sensitization led to the production of a counter narrative to their belief system created by individuals from within the community in coordination with the government officials (previously perceived as ‘outsiders’). With the cooperation of from the community, it was possible for the district officials to work in line with the tribal belief system. However, there was one more hurdle to be surmounted. In highly sensitive areas where the naxals are notorious, misinformation is spread to coerce the cooperation of the community. Immunization then, is portrayed as a way for the government to control the population or spread diseases so that they can feed their medication . This is a very harmful state of affairs, as the strategy of naxals to gain territorial control by spreading fear and lies increases the mortality rate in children and pregnant women, as well as the probability of spreading various preventable and curable diseases.

Challenges faced

- Naxal threat: being as a Left-Wing Extremist (LWE) District, the threat of violence and prevalence of narratives against government services within the community
- No phone or internet connectivity
- Little to no road connectivity
- Strong belief system in the tribal community against modern medicine
- Influential local healers and community leaders who advised against immunization

Final Outcome

- Ensured 100% immunization in target areas
- Routine immunization of the left out beneficiaries for
- Enrolment into other health and nutrition welfare schemes
- Developed a deep bond of trust and between the community and government health personnel
- Increased participation of local healers and community leaders



Karnal District (Haryana)

Making full immunization more realistic



Karnal is one of 22 districts of Haryana with population of about 15 lakh. Immunization services are being provided for more than 25 years and outreach sessions for every 1000 population are regularly being organized in the District. During last 5 years, there has been special focus to vaccinate all eligible beneficiaries, particularly of poor and marginalized families.

As per DLHS III, full immunization coverage of District Karnal was 75.2 % (2005-06) and as per NFHS IV full Immunization coverage of District Karnal was 91 % (2015-16). First and second phases of Mission Indradhanush Campaign were conducted in year 2015 and 2016 to vaccinate all eligible children and to achieve 100% immunization coverage. After that full immunization coverage has been sustained at a level of 95% in the district which has been cross verified regularly. To maintain full immunization coverage at a level above 95%, continuous effort has been made by District and Primary Health Centre Staffs through inter departmental co-ordination. Some beneficiaries are occasionally not vaccinated on time due to child/caregiver being sick or child and family out of village ie travelling due to which these children were not fully immunized on time. The Intensified Mission Indradhanush (IMI) rounds were conducted during Gram Swaraj Abhiyan from April to June 2018 to achieve 100 % full immunization coverage in 16 villages which were selected where Intensified Mission Indradhanush was to be organized.

Thus through intensive efforts of multiple departments and motivation of families by ASHA's, ANMs and AWW's District was able to reach all the targeted beneficiaries. Full Immunization coverage of the District is 100 % for the year 2018-19 as per HMIS.

Challenges faced

The primary challenge was to overcome fear of adverse events in the mind of few of the parents and fear of loss of wages. Lack of awareness about the benefits of immunization, particularly amongst migratory families working as Brick kiln and agricultural farm labourers was also major challenge.

Final Outcome

During 3 rounds of Intensified Mission Indra-dhanush, 209 Children and 80 pregnant women were immunized, thus achieving 100% immunization coverage of due beneficiaries in 2018. Increased awareness in the community about the benefits of immunization. Community mobilization and participation in Nation Health Programme.

Siddipet District (Telangana)

Neglected case - ignorance

Baby Manoj

The Medical team of UPHC Husnabad have been visiting the Thandas and carrying out a survey during Mission Indradhanush flagship program to cover the missed children and pregnant woman. In a survey by the concerned ANM, Majula at Kapoor Naik Thanda, Husnabad Mandal, it was found that Baby Manoj, age 10 months was due for MR vaccination.

The parents were reluctant to administer the vaccination due to ignorance. The child's illness worried them.

Motivation

Smt. Manjula, ANM along with ASHA's and Aaganwadi worker educated the Parents regarding vaccination and its importance. However, in spite of repeated counselling the parents did not agree.



The medical officer and the team approached the Community Head, Bhasker Naik and sensitised him about the unimmunised child in their Thanda. Upon renewed counselling from the community and on the suggestion of the Heads, the family allowed immunization.

During the 1st round of Mission Indradhanush, Baby Manoj was administered MR Vaccine on 11.10.2018 successfully. He was also added for routine immunization schedule. The effect of involving the community in vaccination was felt across the board and resulted in a marked increase in overall immunization interest in the village. The effect of involving the Community in vaccination was felt across the Board and resulted in a marked increase in overall immunization interest in the village.

Lack of awareness of vaccination

Smt. Laxmi

Laxmi migrated and now settled at Cheenor, Kuknoorpally Village, Siddipet District. They did not have any previous specific awareness of vaccination.



The ANM's of Cheenor Sub-centre Smt. Laxmi Padma along with the ASHA's and Aanganwadi worker have conducted a house to house survey during MI 3rd round and found that a family with a boy child aged 5 months migrated and settled in Cheenor village.

On examining the Health Condition of the family members it was found that the baby boy born on 04.07.2018 age (5) months 22 weeks was due/ pending for Penta 3 vaccine since the 14th week.

The mother of the Child could not give any substantial information about the

vaccination schedule for the child. The Medical Officer and the ANM counselled the parents of the child that the baby boy was due for PENTA3 vaccine which was actually scheduled to be given in the 14th week. The MO and ANM explained about vaccine preventable diseases and the negligence that can cause damage to a child for life.

The parents of Suhas after counselling agreed upon to vaccinate their child. The baby boy Suhas (5) months was administered PENTA3 vaccination on 05.12.2018 at session site Cheenor village sub-centre PHC Kuknoorpally Siddipet Dist, Telangana, during the MI 3rd Round in the District.

Refusal - rejection of vaccination

Md. Shamsher

This is the case of misconception and rejection of vaccination to a 1 year 10 months child Md. Shamsher S/o Md. Mustaraf and Smt. Nikath. In the past the parents were under the impression that one of their family members had been affected through vaccination, consequently getting paralysed. This led the family to reject any kind of vaccinations to the child.

BCG which had to be given at birth was delayed for 4 months. The Medical Officers and the concerned ANM along with ASHA and Aaganwadi workers kept on approaching the family for getting their child vaccinated and including the child in the routine vaccination but it was not successful.

With the help and influence of the Sarpanch in the Grama Sabha along with Village leaders, Mahila mandalis, the family were requested and counselled for accepting vaccination. The greatest impact was from the inclusion of the religious leaders for making an effort to remove the stigma of side effects related to vaccines. Finally, as a result of repeated requests, the Family was motivated to allow their children to be vaccinated then, and in the general schedule for vaccinations as well.



Inclusion of children of migrant labourers



The Family of **baby, Erla Suhas** migrated to Siddipet District from Siricilla District. They were not aware of vaccination.

The ANM's of Cheenor Sub-centre Smt. Laxmi Padma along with the ASHA's and Aanganwadi worker conducted a house-to-house survey during MI 3rd round and found that a family with a boy child aged 5 months migrated and settled in Cheenoor village.

On examining the health condition of the family members, it was found that a baby boy aged 5 months 22 weeks missed out Penta 3 vaccine due in the 14th week.

The mother of the Child could not give any substantial information about the vaccination schedule of the child. The Medical Officer and the ANM briefed the parents of the child that the baby boy was due for Penta3 vaccine, scheduled to be given in the 14th week. The MO and ANM explained about vaccine prevents diseases and the negligence can cause damage to a child for rest of his life.

The parents of Suhas after counselling agreed upon to vaccinate their child. The baby boy was administered Penta 3 vaccination on 05.12.2018 at session site, Cheenoor village, sub-centre PHC Kuknoorpally Siddipet Dist, Telangana, during the MI 3rd Round in the District.

Mother Child Protection card was given to the Mother so as to maintain the immunization profile and cover their child in the routine immunization schedule.





DEENDAYAL ANTYODAYA YOJANA -
National Rural Livelihood Mission

*Women empowerment
towards self-reliance*

Women working under the aegis of National Rural Livelihood Mission (JKSRLM-UMEED) have overcome all the inhibitions which came in their way to emerge as successful entrepreneurs. Their success stories are an inspiration to many; their initiatives have made notable achievements in bringing employment, skill training facilities to small villages.

JKSRLM-UMEED - Kishtwar District (Jammu & Kashmir)*Women Empowerment in Kishtwar district***Leela Devi**

Leela Devi belonged to a socially backward class family, under below poverty line. Her living condition was not good; they could hardly afford two meals a day. Her husband was unemployed and could hardly find work, that too on irregular basis.

She joined UMEED - JKSRLM as an SHG member in the month of May, 2015 along with other 10 women in her neighborhood at Pochhal, Block Kishtwar and District Kishtwar. Impressed by her drive & courage, the management decided to send her to Andhra Pradesh to get trained at OMPLIS (SERP) Kurnool (AP). She was trained in Book keeping, Social Mobilization Skills and basics of JKSRLM Scheme. Leela Devi was beautician before joining the SHG, but due to scarcity of money could not translate it into viable livelihood. She was deprived of basic infrastructure & resources to establish a small setup of her own.

According to her, UMEED provided the necessary support and encouraged her to translate her skill into a gainful and viable livelihood. As of now she is working as an ICRP in different blocks of Jammu, like Parmandal, Akhoor, Padder and Dachhan. She has started earning Rs 11000 to Rs 15000 per month. After that she took loan from Bank linkage and purchased a Cow, which was a huge transition for her. From being deprived of the basic necessities of life to supporting the family on day-to-day basis, she is busy planning her investments & carving her child's future.



Leading by example...

Archana Devi, hails from Village Pochhal, of District Kishtwar, Jammu and Kashmir.

She runs a grocery store in her neighbourhood. The SHG members & the Block Program Manager Kishtwar, have been her support and confidence builders all through her journey.

For the rural homemakers, teaming up with UMEED 2015 made all the difference. Archana says “we formed a SHG in 2015 through JKSRM - UMEED. Everybody in our village said that it was wastage of time and we better manage our houses. So we started a campaign educating the other women about the scheme.” The benefit was seen as the number of SHG’s started growing.

Besides raising their voice on social issues, the women also doubled up as successful entrepreneur in self-help group, formed under the forum. They started various livelihood activities with the profit they gained from their multiple activities.



Archana Devi joined SHG in the month of June 2015 along with 10 other women from her neighbourhood at village Pochhal, District Kishtwar. Her inexperience led to the vulnerabilities of not having any source of income to sustain basic need of family. However, things changed when she joined the SHG. She managed to get shop outside her house. She had a major challenge to sustain her family with her income. Archana was able to mobilize money from internal savings and RF. She was able to get more loans due to willingness of village organization keeping in view her vulnerability.

As of now she is able to get Rs 12,900 for her livelihood. The money received was utilized in Kirana shop. At present she is managing basic household expenses through her little enterprise. “I am happy to have contributed money towards making my family economically strong and stable” says Archana Devi .

JKSRLM-UMEED - Samba District (Jammu & Kashmir)

A ray of hope

Anjali Devi, a resident of village Chalyari, Block Ghagwal has a family of four members; living the life in a difficult condition. She could not feed her family two square meals daily due to non-availability of resources and lack of knowledge. Anjali was unaware of government schemes to improve the livelihood. There was no regular source of income. She used to stitch clothes to meet her day-to-day expenses. However, being the only earning member it was difficult to meet basic needs before joining the Self Help Group (SHG).

One day “A Ray of Hope” came to her life when she met the Sarpanch and Community Resource Person who made her aware about how Self Help Group (SHG) works and its functioning.

Anjali Devi got to know about UMEED scheme and within a week she formed a group of ten ladies. and started following NRLM’s ‘Panchasutra’ 5 principles - regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts thus motivating other ladies of the group.

She soon became a community mobilizer and started adding more member to UMEED

family. After repayment of her 1st loan she took a loan of Rs. 10,000 from Village Organisation for wheat cultivation on her small farm. Her husband also joined her to do good quality work and improve family condition so that their kids could go to a good school.

With this confidence and easy repayment facility, she took next loan of Rs. 6,000 for repair of her sewing machine and purchase a new one. Now she stitches clothes and teaches tailoring to neighboring ladies to make them financially independent.

When her shop was demolished for road construction, she didn't lose hope and started working as ICRP. She has been to Andhra Pradesh for training three times and now she is very confident to face any hardship in life. She says: ***Umed has come as a breath of fresh air in my dreary life.***



Smiles all around with UMEED

Anita Devi is a resident of village Rajpura Block Ghagwal. She has large family to take care of: three children, husband and ailing parents. Her living condition was miserable, as she lived in a semi constructed muddy house. It was difficult to live in the house as the rain water accumulated inside the house making their living pitiful. Her school going children used to go to government school but due to lack of basic amenities kids often missed the classes. Her husband was a motor cycle mechanic . She took care of her home and also cleaned utensils in social functions. She belonged to S.C. community. Anita Devi always wanted to do something for the betterment of her family and improve their living standard, but due to lack of education and financial constraints she felt helpless.

One day the Sarpanch of the village arranged a meeting at Panchayat Ghar and called Anita Devi along with other village women to be briefed by the Community Resource Person with his team and made them aware about the formation of Self



Help Group and savings. Anita Devi found new hope for her life and just after three days she formed her group of ten members and started her savings.

Initially, she took Rs. 5000/- from the Revolving Fund and opened a small vegetable shop at Samba Mandi. It started giving good return. She even sold her leftover vegetables for pickle making.

Next, she took loan of Rs. 50,000/- from Village Organization and opened a grocery shop. This helped her improve her family living standard.

After repaying her first loan, she further borrowed an amount of Rs. 1,00,000/- from bank linkage scheme of UMEED and opened an inverter battery shop. It has given boost to her new venture.

Anita further took loan of Rs. 1.50 lakhs to invest in her shop and increase her business by adding more electric items such as T.V, Refrigerator, Coolers, etc.

She concludes: “UMEED has provided us with a forum to realize our dreams and it has transformed the lives of poor people”.

UMEED helping us to spread our hand's

Surista Devi, a resident of village Madwal of block Ghagwal lived with her family of six members. Her living condition was very poor as there was no regular source of income before joining the Self Help Group. She spent many sleepless nights worrying about how things would change.

She came to know about UMEED from her neighbors and formed a group of ten members within a week. She started doing regular savings of Rs. 100 per month, following Panchsutras and motivating others to form groups. At first, she took a loan of Rs. 1000 from the Village Organization and paid tuition fee of her children. She was prompt in repaying the loan to Village Organization in ten installments. After a few months of forming the group, she took a loan of Rs. 4000 from Self Help Group for field fertilizers and different types of seeds to be sown in her field.

She also availed Bank loan of Rs. 25,000 to buy a buffalo and started a new source of income by selling milk to villages. Later on, a permanent procurement unit by the name of JKMPCL (AMUL) started taking their milk and butter directly from home.

Determined and confident to improve her lot, she later took Rs. 4,000 from Self Help Group for growing vegetables. Again she borrowed Rs. 10,000 from SHG and used it for renovating her house. This point of time she realised there is some change in her quality of life.

She again took a bank loan amounting to Rs. 50,000 for irrigation and repaid it in twenty installments.

She further took an amount of Rs. 13,000 from SHG and used this amount for tilling of her agriculture field. This was supplemented with an amount of Rs. 14,000 from SHG and used in the cultivation of ladyfinger at a large scale.

Again, she took an amount of Rs. 2.00 lakhs and invested it in a load carrier for her husband.

With every business venture, she had improved her life now her children are also getting good education. Due to UMEED project she got a chance to learn more about business environment behaviour such as new marketing techniques applied to increase the livelihood.

While interacting she said: - **“UMEED has given me so much that I am actually short of words to share what I have experienced.”**



UMEED adding wings to the life

Anu Sharma, resident of village Mandhera of Block Ghagwal District Samba was a very poor lady living in a semi-constructed muddy house with her three children and husband. Her husband was working in a computer shop on a daily wages basis and Anu use to take care of her home and field. Anu and her family was living in a very down trodden condition. Many a times she could not feed her family with three times meal. Family and relatives use to treat them very badly because she borrowed money for survival and was not able to repay back.



Due to lack of education and financial constraints, she was not able to add value to her family.

One fine morning when Anu was busy in her daily activity, Sarpanch knocked her door and invited her to come to nearby temple along with other village ladies. Being a little skeptical, she went there.

Then came the turning point in her life as all of them were gathered there and were addressed by Community Resource Person of UMEED and were told about the benefits of group formation and saving. Anu got very excited because of the pattern of working of the SHG. She made a group of ten members in just 3 weeks. She actively participated in group formation in her village as she wanted to do something for others. Eventually, she started her saving and holding regular meetings. After three months they received the Revolving Fund (R.F) of Rs. 15,000 to their group (Jai Baba Surgal).

She took the first loan of Rs. 9,000 from SHG and purchased a sewing machine. She started her tailoring work and stitching clothes for women and kids. With the motive of some social welfare and development of girls who by circumstances had left their studies and now wanted to learn some skill development activity, Anu started training these girls of her village in cutting and tailoring. Next, she took a loan of Rs. 50,000 from Village Organization (V.O) and Rs. 50,000 from Bank loan. Anu managed to buy four computers to start business for her husband who was working in some computer shop.

With computer knowledge and finance they both managed to establish a computer institute in their village. This has changed their life as now they are owners of a 'Computer Center', a respectable job with regular amount of good income.

Further, she took a loan of Rs. 5,000 from SHG and Rs. 6,000 from Village Organisation (V.O) to purchase a cow and started selling milk. In the period of two years, her life has changed completely. Now she has become very confident and wants to go out as CRP to motivate others. She has installed bio-gas plant in her field with the help of UMEED. She has been to Andhra Pradesh for training. She said, "I could never think of going out of the four walls of my home but all this happened because of UMEED."

JKSRLM-UMEED - Nalbari District (Assam)

Amina, the indomitable spirit

The previous welfare approaches for women emancipation could not eliminate the social discrimination and subordination of women. However, in the changed scenario, policy makers and academicians are now exploring linkages in development programs to reach out to poor women and make them financially independent.

Amina Begum, a resident of Bonpura village under Barkhetri Dev. Block of Nalbari district is a member of Bonpura Milijuli Mohila SHG. She is a role model to many young women in her Gaon Panchayat as well as in the other Gaon Panchayats.

Amina's husband Chand Mohammed used to work as a computer teacher on contractual basis. His monthly income was Rs. 3500 per month which was not sufficient to meet the needs of the family. After some years, her husband left his job to engage himself fully in agricultural activities as his earning as a computer teacher was too meagre to meet his family expenses. To fulfill their family needs, Amina Begum took loan from her SHG, Village Organization under NRLM and invested the money in paddy fields for production of rice. Still the family didn't have enough to meet their expenditure and wanted to do something new and innovative.

As she has only 1 Bigha of land, the income earned from the field was not sufficient to fulfill her needs. Therefore, she decided to start a new business. Keeping this view in mind, during her visit to Guwahati to attend a religious function, she visited a paper plate making industry which was nearby the function venue. She was highly motivated by the entrepreneur of the industry and decided to start the project on a small scale in her village. She took loan from SHG amounting to Rs.10,000 and CIF loan amounting to Rs 30,000 from Village Organization to start the business of paper plate.

She also availed loan amounting to Rs.1,00,000 from Assam Gramin Vikash Bank, Kaplabari Branch to expand the business. Also, Amina Begum with her husband applied for a loan from District Industries Centre, Nalbari to expand their existing industry and was able to avail the loan amounting to Rs. 3,50,000 with 30% capital subsidy. The qualities of productions are very good and able to capture the market within a short period of time, which made Amina Begum to repay all her loan dues of SHG on time.

After receiving the amount and demands of the customers, she expanded her industry and opened a selling point in the daily market at Kaplabari, Mukalmua. Now they are producing 6,500 paper plates per day and selling it for an amount of Rs. 800 per thousand.



Embolstering women of Kakaya village

Rural poor women of Nalbari who had never stepped outside their homes, until a couple of years back, today travel to different places like Guwahati, Jorhat, Sibsagar etc. All these years they were dependant on their fathers and husbands for every single penny. Today, they are not just earning on their own but making profits, managing the production and also marketing the products of their Self-Help Groups.

This is a story of **Uddita SHG**, located at Kakaya revenue village of Paschim Nalbari Dev. Block under Nalbari district. The Kakaya village is situated nearly 10 KM away from the Block Office. The village has 432 households, of which 412 are covered under these SHGs.

Women of Kakaya village are traditionally weavers and derive a part of their livelihood out of it. They produce different handloom products i.e. Gamosa, Mekhela Chador, Handkerchiefs, etc. Before intervention of ASRLM, there was no village level platform for systematic production, proper marketing, etc. There had been limited financial support to take loan from banks and there was a practice to take loan from individual money lender and if they were lucky they could avail loan from some micro finance institution. The members were involved with limited resources to improve the weaving activity. Their average monthly income was a meagre sum ranging between Rs. 1000 and Rs. 1800. This was mainly because of scarcity of finances and high cost of loan.

To upgrade the activities of the SHGs, they received Rs. 15,000 as Revolving Fund and Community Investment Fund of Rs. 50,000 from Assam State Rural Livelihoods Mission under NRLM and received additional loans from Assam Gramin Vikash Bank (AGVB) Barnibari Branch (in multiple doses) amounting to Rs. 50,000, Rs. 2,00,000 and Rs. 3,00,000 .

The SHG is taking lead to produce Gamosa (Gamosa is considered to be the most honored and gratitude to acknowledge Assam and its culture). Though it's a small piece of towel, it has many uses and cultural significance related to it and able to motivate other members of the Village Organization (VO) for production of Gamosa. The SHG/ VO members are purchasing yarns in bulk from wholesaler of Nalbari for all members of the VO. NRLM staffs are helping the SHG for systematic production marketing/ selling etc. They are also maintaining a selling point for collection of order and delivering the same.

All SHG members of the village are producing Gamosas in sufficient quantities on daily basis and have been able to sell them to local vendors and vendors in other districts and have become self sufficient. The members supplied 20,000 Gamosas in just 4 days in the month of December, 2018 and earned a gross amount of Rs 20,60,300 with a profit of Rs. 7,83,920. They got a bulk



order for supply of 25,000 Gamosas (worth of Rs. 28,13,900) for Rangali Bihu of Assam in April, 2019. The members of the SHG now earn a net profit of Rs. 8000-10000 monthly, which is a matter of great satisfaction. They organize regular meetings to discuss each other's concerns and try to resolve collectively. They are now an inspiration for other rural weavers of that Gram Panchayat and have become stronger socially as well as economically.

Karaikal District (Puducherry)*Women in construction. Solid foundations for society*

From being an impoverished village woman to an entrepreneur and to a successful Women Contractor, **Parimala Ragini** has inspired fellow women in Karaikal District. Parimala lives in Sethur Village. Her husband works in a local spinning mill as casual labourer. After marriage, she found it too difficult to meet family expenses with the meagre income of her husband. Parimala joined Kalpana Chawla SHG in 2011 and was engaged in routine activities alongwith 14 other members. She was taking small loans to fulfill daily needs and found it difficult to save with her paltry wages. She started to rear cattle but the income was still insufficient. She attended the Phenyl Manufacturing Training

Programme at Kumbakonam facilitated by her SHG. Availed internal loan from her SHG and started production in small scale at her home. Initially started with 5 to 10 litres per day and now increased to 10 to 20 litres per day. In addition to phenyl, other toiletries is also manufactured. She has also started manufacturing toiletries.

Parimala Ragini had no previous experience or expertise in construction field. The Community Professionals motivated her to take the challenge and assured her to arrange for training.

Training in Skill Development for constructing toilets, in Gramalaya Trichy (TN) under SBM-G programme through PSRLM gave her easy credit support and linkages were made available to her through the SHG, PLF and banks. She availed several SHG internal loans and PLF loan and tackled all the challenges that she encountered along the way with aplomb; empowering herself in the process.

Starting with toiletries manufacturing, now she has completed construction of 64 IFFTs in four village panchayats of Karaikal District under SBM-G Programme. Besides these she has also constructed 40 toilets to other non-target household. She is also able to market sanitation products. She provides livelihood opportunities to 10-15 persons regularly. She has orders for construction of nearly 40 more IFFTs. After gaining experience, now she manufactures readymade pits on her own. Besides constructing IFFT, she is taking up construction of ready-made compound walls. She earns a livelihood of Rs. 1000 to Rs. 1500 per toilet construction being built in 3 days. She also earns Rs. 1000 to Rs. 2000 per month from her phenyl manufacturing and Rs. 10,000 to Rs. 15,000 per annum from cattle rearing. Her average savings stands at Rs. 15,000 from the initial Rs. 50.

She is now respected for earning her livelihood besides employing fellow SHG members and have contributed to change the socio-economic condition of her family

Ecopreneur



Latha Ilango is a symbol of a silent revolution. From being a housewife who did a little bit of agriculture for a living to an eco-friendly entrepreneur, she is a source of inspiration. She is one among the several women in the state who have benefited from the efforts of the government to bring about social transformation by fostering financial inclusion.

She lives in a remote village of Karaikal District, located in the north-west corner of the district. Her husband is a lorry driver on daily wages. She has two children. The income from her husband's earning was very meagre, she had little options to support him other than going

for agricultural work as labourer. At this junction, her neighbor informed about the formation of SHG in her village. She joined in Roja ATMA SHG in 2013. She opened her first Savings Bank account with the PBGB Nedungadu Branch with a sum of Rs. 100 and was involved in routine activities of SHG. Satisfied with the functioning of the SHG, the Agriculture Department, Karaikal offered her and all members a training programme in Composting and Vermi Composting Technique. The three day training was conducted by TANWAP at Alli Vilagam Panchayat, Sirkazhi Taluk, Tamil Nadu.

“When you receive the right motivation, you can go far”

Hailing from agricultural background, she along with other members formed Idhaya Joint Liability Group (JLG) to create community farms for Vermi-Composting of cattle-shed wastes and biomass from the agricultural fields to improve crop yield, restore soil fertility and make the best use of scarce resources. It is now an entrepreneurial village business, supplying families with additional income. She started with one pit at her backyard. The Cow dung along with the agri/vegetable wastes collected from the houses was brought to the pit (approx. 250 kgs per pit) and subjected to Vermi-Composting. She used 1 to 1.5 kg earthworms per pit that was purchased from Alli Vilagam SHG, Sirkazhi, Tamil Nadu. After 48 days, 100-110 kg of compost manure and 3-3.5 kg of earthworms were harvested. The manure is easily marketed among the farmers, Alli Vilagam SHG procures the manure @ Rs. 15 per kg and the earth worms @ Rs. 200 per kg.

Integrating other farm related activities

After the initial success, she increased the pits to six. Four other members of the Idhaya JLG group joined the venture. In order to increase the raw material (Cow Dung), she encouraged every member to purchase cow by availing bank loan from Indian Bank PKIET Branch, Serumavilangai. Now each member has at least 2-10 cows in their homes which has increased to 30 among group members. Besides providing the required raw material for the compost units, the cows have become additional source of income by way of milk production and nutritious food to family members.

The compost pits produce dead worms and usually disposed along with manure in the crop fields. Latha thought this could also be effectively used for feeding country hens. The country hens have a popular market in the District. Now around 100 country hens are reared by her JLG.

Besides these, she prepares organic farm inputs like Pancha kavya/Asola/Amirtha karaisal (Vermiwash) and sell it to local farmers, Agriculture Department and KVK.

She is proud to say that her JLG has won a national award for Women Agri Entrepreneur at Delhi and another award in the same category from KVK, Karaikal. She participates in talk-shows in All India Radio Programmes and give lectures on the benefits of Vermi-Composting and use of natural manure for sustainable agricultural practices.

Design your own independence



Ananthi (38), a housewife, studied upto HSc, comes from a poor family. Her husband was working as labourer on daily wages in a local cycle repairing centre. She has two children and lives in a joint family with her mother-in-law, two brother-in-laws, 2 sister-in-laws with their two children. Her husband being the first son and she being the first daughter-in-law of the joint family, the burden of supporting the family fell solely on her husband. Her husband's income was around Rs. 100 per day and sometimes even less and not assured. It was a daunting task to feed his joint family of thirteen. When her hopes were fading, she joined Sadhanai SHG in 09.07.2009 to help her husband in shouldering the responsibility of supporting the joint family.

The SHG provided skill development programme where she joined the Tailoring Trade through District Industries Centre (DIC), Karaikal. From that day onward, her life turned for the better. The course equipped her with a whole new skill set and she added on to her skill set by taking the extra initiative of learning embroidery/ special designing works from her trainers.

“When life was hard, I worked harder”

Initially, she wanted to take a job in tailoring at her locality. But her SHG offered internal loan of Rs. 5000 which she used to settle the dues to the money lenders as well as some of the smaller family expenses. She bought one small Sewing Machine by availing the Bank Loan of Rs. 10,000 from PBGB (Pudhuvai Bharathiar Gramin Bank, TRP) and started working from her home. Her initial earnings ranged from Rs. 500 to Rs. 1000 pm but not sufficient to share her husband's burden. Her attitude of innovation in designing, quality stitching and timely delivery attracted more customers. She has availed her third bank linkage loan of Rs. 20,000 and purchased another machine with advanced features for embroidery to expand her business.

“If you search for a way out, the way finds you”

The SHG showed faith in her by electing her as Secretary of the Panchayat Level Federation (PLF) for T.R. Pattinam (North). As Secretary of the PLF she sponsored 15 SHG members for the Tailoring Training with Arya Embroidery Programme conducted by the District Administration at the Block Development Office, Karaikal. With the trained women members with similar background like her, she started the Common Livelihood Group “Pooviyar Poocharam” on 01.02.2017. When she started to explore the market, the District Administration was ready to offer help by encouraging various departments to engage the SHGs for their services and took extraordinary efforts to obtain order for the supply of 2000 waste collection bags for the Swach Bharath Mission, 40,000 Prasadam Bags to Shree Dharbaranyeswara Swamy Devasthanam, Thirunallar, 4000 bags to Nagoor Dhargah. The continuous support of the District Administration helped her get more market access and exposed her Tailoring Unit to various contacts in Karaikal District.

The members sponsored by her for Training in Arya Embroidery Work opened new avenues and she started employing the trained SHG members for stitching fancy blouses viz. Embroidery, Fancy Neck, Frock Stitching (Pattu Pavadai), bridal designer with stone work, Kutti Sarees, Churidar Salwar, Frock stitching and etc. for special occasion especially marriages and family functions for which she and her 10 members availed a loan of Rs. 2.00 Lakhs from PLF for their embroidery unit expansion. She employed specialist for each of the category for stitching and this has helped in perfection of the work. Now, Poovaiyar Poocharam acts as one stop solution for all the “Special Occasion Dressing” needs. Customers are happy that they get whatever they want in one place. She works for 20 days in a month and leaves Saturday and Sunday as compulsory holiday to spend time with family and children.

Her SHG, Panchayat Level Federation (PLF) and Pudhuvai Bharathiar Gramin Bank, T. R. Pattinam extended the required Credit Support. The skill training was imparted by the District Administration through District Industries Centre and Indian Bank Rural Training Institute.

“I never thought that supporting my family was a burden. For me, it was a challenge”

Now, she earns Rs. 15,000/- to Rs. 20,000/- pm besides making payments to all other members. When she rose above her own humble beginnings, she was able to help her joint family rise with her. She got her brother-in-law and sisters-in-law married with this income. With the savings, she has acquired a plot and has constructed a shop for her husband in the ground floor and she has set-up her Tailoring unit “Pooviyar Poocharam” in the first floor. Her husband now owns his own cycle shop. Besides repairs works, he also sells spares to the cycles. With his earning they are able to take care of the needs of the whole joint family. From being a Secretary to the Panchayat Level Federation she is now elected as Secretary in Block Level Federation. This has re-affirmed her belief that one should keep hoping and keep believing in oneself.

In future, she plans to open a garment manufacturing unit at T. R. Pattinam and an exclusive showroom for women designer wear at Karaikal.



Invest in yourself, develop your connections... Getting out of a fickle

T. Shanthi is today a symbol of success and a role model for many others who want to make it big in life despite all odds. From being a financial destitute, who could barely make ends meet, T. Shanthi is today an entrepreneur with two successfully running ventures. And all this has been possible because of the valuable help provided to her by the Raja Mathangi SHG. The association with the SHG transformed her life and she began a journey to empower herself and her family in the process.

“When no one supported her, She decided to support herself”



T. Shanthi decided to change the feeling of despair when being ignored. The village lady was not well educated. She was married to a daily wager at T. R. Pattinam. Her husband left her and two children at cross-roads and destitute. Her world around her came to a stand-still. She felt all was lost and was distraught. At this critical time, she came to know about SHG formation through the District Administration’s activities for mobilization of the poorest of poor. She joined Raja Mathangi Self Help Group (SHG), first place where she received support and encouragement.

“Building a business, rebuilding a life”

After joining Raja Mathangi SHG she started a small pickle unit at her home by availing internal loan from her SHG. She got the required training in Pickle making at Krishi Vigyan Kendra, Karaikal. After continuous persuading, few shop-keepers agreed to give it a try by obtaining free samples. Despite the hardships, she distributed the pickle packs to hotels, shops etc regularly without any break. The average earning was Rs. 2000 per month which was enough only to meet food expenses. The quality and taste of the pickles made them a huge attraction among the locals. Many shops soon expressed for different varieties. This boosted her morale and confidence and she expanded the unit by availing another loan from the SHG and started making different varieties of pickles.

“She got the support she needed and so she could help others”

In the process of expansion, she required additional manpower to make different varieties. She wanted to help out her fellow women who are marginalised or thriving to come out of the clutches of money lenders. She involved 5 members of other SHGs in T. R. Pattinam Village. The Pickle brand became popular and business was good. Her son started working with her. She wanted him to start out on his own so that he could experience the challenges and joys of standing up on his own feet. She availed another loan from the Pudhuvai Bhrathiar Gramin Bank (PBG), T. R. pattinam and involved 15 Members from six other SHGs and now her son is managing one unit on his own. Apart from variety of pickles, they have also started making Idli powder and variety of ready mix rice powders.

Besides Karaikal District, their products now reaches radius of around 150 kilometers surrounding Karaikal and also customers who frequently travel to Gulf Countries, France and Singapore purchase their products in bulk and take them abroad.

She has recognised the priorities of different customers and started making small sachet packets for Rs. 1 to 5 kg tins for big customers. She has obtained FSSAI certificate and other mandatory certificates as per Government guidelines for her products. Now she earns Rs. 10,000 to 15,000 per month excluding all expenses.

She got the Skill Development by way of Pickle Training from KVK, Karaikal and got the Credit Support by way of Internal Loans from her SHG and Bank Loans from PBGB, T. R. Pattinam Branch. She could access the market in and around Karaikal District through various SHGs and their members. PSRLM has indeed widened her market access and has given her a broad platform for launch of her products. She has also marketed the products in various SARAS and other Government expos.

She has her own SB account to make digital transactions; she updates all her transactions in the e-Shakthi / MIS portals periodically ensuring transparency. She thanks the digital awareness training provided by the District Administration.

From being depressed and detached, she now looks forward to every day. She dreams of a better tomorrow. She wishes that every woman should believe that with the right skills and opportunity, she can be independent and have a future where she can make a meaningful contribution.



Puducherry District

Tulasi woman of grit

In many villages, livestock rearing activities play a pivotal role in providing constant income and nutritional security. In this context UT of Puducherry, PSRLM promotes sustainable income to dairy farmers from state funds and financial institutions.

Tulasi, who completed only primary education from Poriyur Agaram, Villianur Block, Pondicherry district became a member of Mullaicharam SHG in May, 2013. A mother of 3 children, she did a labour work of tying coconut leaves before entering into SHG and got minimal wages. Her husband worked as a mason and earned (Rs. 4000 per month). She had to take on the responsibility of running the house and ensuring the future of her three kids after her husband's death due to the stomach cancer. It was an uphill task for Tulasi, who kept trying various options to ensure a stable life for the family. In this point of time SHG came to address her poverty by providing her various training under capacity building programmes with technical training for livelihood.

After entering into SHG, she availed a bank loan of Rs. 14000 and started dairy activity with 1 milch cow and a calf, earning Rs.1500 per month from dairy only. She attended various training and exposure visit, organised by PSRLM under Mahila Kisan Sashaktikaran Pariyojana (MKSP) and bought goat, started backyard poultry and Pigeon and developed a system of mixed farming concept. Apart from farming activity, she cultivates paddy in her own 1 acre land and planting coconut and banana in leased land by getting loan from CIF and SHG linked Bank. At present, through PSRLM her income has increased from Rs. 5000 to Rs. 12,000 per month.

Tulasi by practising mixed farming is happy and well-satisfied with, effectively managing the time and looking after her children, maintaining regular cash flow without debt, able to provide better education to her children. By reusing the agricultural and animal waste she has reduced the fertiliser cost in a eco-biodiversity manner and also reducing the medicine cost by utilising ethno vet care method.

As Tulasi was left alone after her husband's death, faced worst prevailing situation, but through PSRLM initiatives she became an entrepreneur with the NRLM support.



The success saga of Amirthavalli



Indian farmers have to face many challenges in agricultural practice such as unexpected rain, increased prices of fertilisers and the use of harmful chemical fertilisers & pesticides. In this context, vermi compost plays a major role against the ill effect of chemical pesticides, which cause liver damage and cancer to consumers. Vermi compost is an organic fertilizer and natural manure obtained from the earthworms. It is cost effective, easy to make and contains high nutrients that enrich the soil by passing out the organic wastes through the digestive systems. It can promote growth of plants by 50-100 percent over chemical fertilizers.

Initiatives from PSRLM through SHG concept is a turning point for rural women in Puducherry, especially in 3 intensive blocks with 98 Gram panchayats. Amirthavalli Thambi belongs to Malli SHG - Embalam Gram Panchayat in Ariyankuppam block.

Before entering into SHG she was a farmer cultivating paddy crop on 1 acre of land to meet her daily requirements, which was not sufficient for her household expenses. Amirthavalli wanted to lead an independent life. She first came to know about vermi composting through her relatives making natural manure through dung and waste of dairy which is very cheap and safe for crops.

She joined the SHG and through bank linkage from SBI accessed a loan of Rs. 23,000 and started a vermi compost unit. With her husband's support, she started to work on her project of converting the dung and waste materials of dairy into useful manure. Initially, it took her 3.5 months in preparation of Vermi-Compost. Slowly she developed an interest and made two pits for production purpose of 10"x3".

Amirthavalli spent Rs. 3,000 for procuring, raw material (cow dung and earth worm) for production of Vermi-Compost. Apart from Vermi-Compost she established panchagavya (five cow-derivatives) unit and earned Rs. 3,000 per month per 15 litres.

By starting a Vermi-Compost unit, Amirthavalli achieved regular income with increased cash flow to maintain basic needs of her family. She recycles the agricultural waste and animal waste for farming purpose thereby reducing the fertiliser cost and maintaining eco-bio diversity.

Diu District (Dadra and Nagar Haveli)

Women in construction. Solid foundations for society

Multi-dimensional Poverty Index 2018 schemes like Deendayal Antyodaya Yojana-(NRLM) play vital role in an era of liberalization, privatization and globalization. Now-a-days women are more conscious of their liberty,



rights and freedom, security, social status etc. National Rural Livelihood scheme provides economic rights and liberties to women.

Diu is a small district with a population of 52,074 as per the census 2011. Of this, 28,083 reside in rural area and 23,991 in urban area. The district has four village panchayats namely Saudwadi, Vanakbara, Zholawadi and Bucharwada. The NRLM program covers all the panchayats of the district

and is being successfully implemented.

Seaweed Cultivation

Seaweed farming or kelp farming is the practice of cultivating and harvesting seaweed. In its most advanced form, it consists of fully controlling the life cycle of the algae. Seaweed cultivation was started by Diu District women self-help groups of rural areas and urban area for augmenting the livelihoods of women under supervision and technical guidance of Fisheries Department, Diu. Initially, infrastructure & germplasm/seedling material was provided by Fisheries Department.

Seaweed cultivation is being done by adopting bamboo raft method as well as monoline rope system. Large scale commercial seaweed cultivation is done through buy back procedure tied up with Company for marketing.

Some major achievements

About 850 kgs seaweed was harvested from four rafts by November, 2018. By 31st December, 2019, approx. 1.5 tone cultivation was under harvest at one location (Chakratirth) and approximate 300 kgs at another location (Simbor) maintained by department and approximate 150 kgs under cultivation at Vanakbara. Approx 40 kgs planting material of Gracilaria Dura, (containing agar & agarose of red algae) was also available for cultivation.

Raft harvested

97 rafts have been kept at Chakratirth/ INS Khukri and 77 rafts are installed at Gangeshwar. Approximate 18 tonnes fresh seaweed harvested till 2nd May, 2019.

Glory to stitching & crocheting

Stitching and Crocheting was once a leisure activity for local women. With technical support of NRLM, they were mobilised to augment their income through the vocation.

The Diu administration collaborated for this objective with Maharaja Sayajirao University of Baroda, Department of Clothing and Textiles Faculty of Family & Community Sciences.

The university Textile Department imparted training in crocheting, product design and texture improvement along with product diversification to the various SHGs.

The district Administration helped the groups in marketing by promoting the products through exhibitions and fairs. It also facilitated training by coordinating with Khadi village Industries Commission (KVIC Gujarat).

Currently 4 groups of rural and Urban areas are working and training more women to scale up products. The district Administration supported them for constantly upgrading their skills whereby they earned over Rs 1 lakh in tailoring and crocheting.



Catering & Tiffin Services

From being home maker to entrepreneurs self-help group, women emerged stronger with a turnover of Rs 3 lakhs in catering and tiffin services in a span of one year. With the vision and mission of NRLMS, Diu women mobilised and joined hands to start tiffin and catering services. Now a number of women self help groups in the district supply tiffins to the offices of district administration and other institutions. 10 groups are working and further planning to advertise their services through papers, pamphlets, etc.

Administration is supporting their initiative. The Collector Diu District directed all the Government Departments to place catering order for all government programmes to self-help groups in order to motivate their efforts and make them self-reliant.

The Diu Administration has been a pillar of strength to all the self-help groups and provided them technical support, financial

support, market linkages for the product. Capacity Building Sessions were held in order to enhance their knowledge and skills at regular intervals.

Now women are coming out of their homes with confidence, creating own space, with the continuous hand holding support of Diu District towards achieving NRLM objective of women empowerment in social, economic and political realm.



Rajgir, Nalanda District (Bihar)

Women are leaders

A small village Sima in Rajgir block of Nalanda district of Bihar has a story to tell of a lady with extraordinary caliber. Hailing from a minority community and stricken by poverty did not restrict Sabina Khatun to evolve as a leader in her community.

Sabina Khatun, is an icon for many SHG members. The 36 year old lady says that she was an Agri labourer and her husband is employed in a small tailoring shop. Due to less paid, he has been forced to join hands with Sabina in agri-fields.

Sabina Khatun left her studies after completing her 8th grade and since then she worked as an Agri-labourer to feed her family members. Married at a very early age and mother of two children, she was burdened with responsibilities to ensure food and education. After joining SHG she was elected as Secretary and when Rahim Jeevika Village organisation was formed she was elected as President. She borrowed money from SHG to buy ration for her family and to educate her children. Since there was no continuous source of income, she took loan from SHG and bought a sewing machine and gave it to her husband. Her husband started doing tailoring work on regular basis and her family got secured income from at least one source. Her husband now apart from tailoring, also owns a garment shop.

She motivated many other women to be enterprising. Her ideas and suggestions created many women entrepreneurs. Many SHG women have started small business like those of Grocery shop, vegetable shop etc.

The zeal to work for community led Sabina Khatun to be elected as President of Nari Shakti Cluster level federation. Inspired by the support of thousands of women, she led the anti-alcoholism movement. She helped many SHG members to get job card for MNREGA. She motivated many women in a Cluster Level Forum (CLF) to work as Community Resource Person (CRP) for Toilet construction. This move ensured construction of 500 toilets. Her enterprising ideas led to the formation of Producer groups on Agarbatti intervention which involved 50 elderly village sisters. Lahti bangles intervention involved women from 200 Households. Poultry intervention involved 300 women. As a member of sub-committee which ensured timely repayment of loans, She motivated women for internal lending and timely repayment, which resulted in handsome corpus creation at SHG, VO and CLF level.

She motivated her elderly village sisters to perform well at SHG level so that they could work as Community Resource Persons (CRPs). Her extraordinary leadership capability has led many women to attain economic stability. She alone has earned more than Rs 2 lakhs by contributing as CRPs.



Jhabua District (Madhya Pradesh)

Her life is happier now

Keena Nanu Meda is from Village Mindal in Jhabua Development block of Jhabua District. She is literate and has 2 daughters and 3 sons. Earlier, she used to work as labourer.

Now she is a member of Mohan Livelihood Women Saving Group. The village organisation name is Mindal Livelihood Village



Organisation. Assistance of Rs. 1,02,400 was obtained in 10 spells through Group, village organisation and bank. Her monthly income is Rs. 28,000.

Previously, Keena Nanu Meda used to remain within the four walls of her house being a housewife and didn't go out of the house. Her husband used to go out for work on daily wages. Keena took care of her children alone. She had to face a lot of problems to run home (for her expenses). Her economic condition was very poor. She was unable to educate her children. A loan was taken from the money lender to run her house for which she had to face a lot of problems to repay it. Sometimes, the situation came to such state that the money lender used to come to her house to ask for money. For which she felt embarrassed in front of everyone.

After joining the SHG through MP State Rural Livelihood Mission, Keena, first of all fulfilled her small needs. Thereafter, by taking a large amount of loan from the group through the bank, she made herself debt free. After this Keena started the work of poultry in collaboration with the mission and the Department of Animal Husbandry.

In beginning, taking boiler chicks, she started the work of poultry at small level. Gradually, she started doing the work of Kadaknath Poultry. It started increasing her income. Now, the husband and wife together have started earning a total monthly income of 25 thousand to 30 thousand rupees. After getting such an income Keena got her children higher education and now at present she has built a pucca house for her family. Her condition has become very good. In this way, she made her livelihood sustainable by obtaining loans through the group. In her family her respect has also increased.

Supaul District (Bihar)

Step towards self-employment

Ruby Devi of village, Maladh of Supaul district in North Bihar, faces the fury of the Kosi River, known as “Sorrow of Bihar,” floods almost every year, has a success story to tell which can inspire many in the field of self-employment.



In this district, the family of Ruby Devi had been facing hand to mouth situation till about three years back. She had no means of livelihood. Her husband was working as a Salesman in a local shop at Block Headquarter Kishanpur on a monthly salary of Rs. 3,500. This earning was insufficient for the maintenance of a five member family.

But the situation took a turn, at the end of the year 2014, some Community Resource Person (CRP), village elderly sisters were forming Self-Help Groups (SHGs) under the umbrella of Jeevika in her village “Maladh”. When she was approached by Community Resource Person (CRP), village elderly sisters and explained the benefits of joining SHG, Ruby Devi was overjoyed.

After joining the group, many changes came into her life. She took a loan of Rs. 15,000 from her SHG and purchased a calf, but unfortunately, she couldn't grow up as a cow and as a result of this, Ruby Devi faced a massive loss. Anyhow she managed to repay this loan to SHG. At that moment, she found herself helpless, but she did not leave SHG and continuously attended the weekly meetings of SHG with a ray of hope.

In the meantime, there was a need of a Community Mobilizer (CM) for conducting the meetings and book keeping works for 12 SHGs. She was selected as the CM for the same. She started to work as CM earning Rs. 1,500 to 2,000 per month. Although that earning was meagre but her confidence and morale got a boost.

She started thinking of a new livelihood for herself. In the month of Oct 2016, she took a loan of Rs. 50,000 from the SHG with a plan. The plan was to purchase big-sized utensils to be used for the purpose of cooking on the occasions like marriage ceremony or other big gatherings. Now, she started to lend the utensils on rent. Within a month, she earned some money from this business and reinvested the profit earned for purchasing more utensils. And thus, her earnings were growing gradually. Ruby Devi explained that up to March 2019, she had earned Rs. 60,000 from this business and she had also repaid the whole amount of the loan to SHG.

Group farming - low cost, high return

Lalita Devi, Ramvati Devi, Nilam Devi, Yasoda Devi, Kanchan Devi & Pinki Devi of Ward No. 12 of Hardi East panchayat were landless labourers. Their earnings from working as daily wager in the field were insufficient to meet their basic needs. But now they all have adopted vegetable farming for additional earnings after joining Balram Jeevika SHG. As a result of this, their economic conditions have improved a lot. Here it is pertinent to mention that being landless labourers they had to take land on lease for vegetable farming in a group. To realise the dream of group farming, the members had to invest at least Rs. 40,000 for taking lease of one acre of land for a year. It was not easy to do this by one member, being a landless labourer, hence, the members of SHG decided to go for group farming under partnership.

Lalita Devi, a member of the Balram Jeevika Group, explains that six members of the SHG decided to become partners and borrowed Rs. 8,000 per head from the group in the month of April, 2018. This collected amount was used to take lease of one acre of land at a cost of Rs. 40,000 and to purchase seeds, fertilizers and pesticides from the remaining amount. They started cultivating vegetables. They were able to save a considerable amount of labour wages by working themselves on the field.



Pinky Devi, another member of the group says that by this method, they are able to cultivate 3-4 crops per year. She further adds that by group farming, one acre land has yielded earnings of Rs. 3.20 lakhs in a year, which was equally divided among all the members. Encouraged by the result, the members decided to expand their activities. For this purpose, members took the loan from their SHG again after repaying their previous loan and acquired 6 acres of land on lease for vegetable cultivation.

Group farming has brought in many remarkable changes, which has resulted into higher returns at low cost. Above all, group farming has reduced the risk involved in cultivation as the loss on account of an adverse condition is being shared by all the members involved. It is also an established fact that cultivation of vegetables is labour intensive. Group farming has given an opportunity to all the members to remain engaged in their farm activities gainfully.

Transforming life through multiple livelihoods

Kavita Devi

The economic condition of **Kavita Devi**, a resident of Ekma village under Supaul Sadar Block, substantially changed after she joined Baba Brahm Jeevika Self Help Group by adopting five livelihood activities simultaneously, namely Vegetable Farming, Dairy, Goatry, Pigeon farming and a General store. She has not only changed her own economic status but also shown a way to other women farmers who are either solely dependent on agri farming or labour wages for sustainable livelihood. Now she is the President of her SHG. Before joining SHG, Kavita Devi was dependent on the one and half acre land they owned and her family was confined to agriculture works only. But income from her land was insufficient to fulfill her family's day-to-day needs.

Meanwhile, a Community Resource Persons (CRP) drive to form SHG in Ekma Panchyat was started in the month of Nov, 2014. After knowing the benefits of Self Help Group (SHG), Kavita Devi joined Baba Brahm Jeevika SHG on 9th Dec, 2014. She started to attend weekly meeting with savings of Rs. 10 regularly. During the meetings, she came to know about different types of livelihoods, which she could start after getting financial support from SHG. Motivated, she started a small General Store (Kirana shop) at her house by taking 10,000 rupees loan from her SHG. Gradually, her income from this shop increased and in the month of March 2019, net income from this shop became Rs.100 to 200 hundred per day. By this earning, she not only repaid the loan to SHG, but also used it for other daily needs. Her dependence on agriculture reduced to some extent.

In the month of June 2017, she again took loan from her SHG for another venture of Dairy. She already owned a cow and now purchased a Buffalo. With these two milch animals, milk production increased from 2 to 8 litres per day. Retaining 2 litres for her family members the remaining 6 litres of milk was sold at the rate of 40 rupees per litre. By this way, she started to earn Rs. 200 to 240 per day from milk production.

Motivated from the increasing income from her shop and milch animals, she decided to start Goatry and Pigeon farming also. Presently, she possesses 30 pairs of pigeons and her earnings from selling of pigeons is Rs.1,500 to 2,000 per month. At present, she is rearing 6 goats. During the month of March, 2019, she sold 7 goats and earned Rs. 45,000.

Transforming life: Now, Kavita Devi is engaged in five livelihood works simultaneously with the help of her husband and other family members. After joining SHG, she has a better living status, her children are studying at District headquarters. The regular source of income from different livelihoods has changed her life completely. It is an inspiring example of multiple livelihoods for those women farmers who are either solely dependent on agriculture or daily wages. By doing different types of livelihood activities, they can shed their poverty.



Chittoor District (Andhra Pradesh)

Making sweetness all the way

Background

Chittoor district of Andhra Pradesh is one of the four Rayalseema districts, in the southern part of the state. Agriculture is the primary sources of livelihood in the district. Farmer Producer Organisations (FPO) is looked upon development of agriculture and allied product's as a strategy which can help utilise the power of groups/communities, in strengthening the bargaining power of farmers and producers. Among the allied areas of agriculture, bee-keeping as a trade that fits very well in a small farmer's livelihood plans. Further, the district is blessed with a significant cover of forests and flora to help sustain cultivation, along with the interested local farmers who have been in the process of honey collection, using primitive means, as well through local methods. Therefore, in order to tap the local resources – both natural and human, DRDA – Velugu in consultations with Tata Trusts, and in convergence with the Horticultural Department, have designed the bee keeping initiative in Chittoor district to achieve the goal of income of Rs. 10,000 per month for each farmer.

The goal keeps in view the state's aim to achieve the double digit growth rate, by virtue of the second generation institutions like the FPOs working within the State. This Sustainable Livelihoods strategy takes into consideration the involvement of the poor and SHG women, development of women entrepreneurs through local resources and promotion of bee-keeping, increment of income of the poor farmers, increasing crop productivity and pollination services through natural techniques involving honey bees, enhancement of the honey quality in the domestic market, development of a network of quality master trainers for bee-keeping who can be helpful for any best practice.

Evolution of the Enterprise

The enterprise, here being an FPO, named Chittoor District Honey Producers Society, promotes bee-keeping. This FPO with a coverage across 65 mandals in Chittoor district, trains small land holding farmers in bee-keeping,



and ways to improve agriculture productivity. They also provide market access to them for their produce and thus, promote entrepreneurship development.

Bee-keeping for crop pollination is one of the key elements of the Mission for Integrated Development of Horticulture (MIDH), a Centrally Sponsored Scheme of the Ministry of Agriculture and Farmers Affair. It regards honey-bee as an important input for maximising agriculture production. Under MIDH, implementation of pollination support through bee-keeping is being taken up in Chittoor.

Sustainable livelihoods through dairy farming

Obili Padmavathi and Devendra Reddy



Like other farmers of India, Chittoor district face plethora of problems such as untimely rains, small land holdings, debt trap and lack of bargaining power with the larger markets. Women are more vulnerable to the changing dynamics. Though a lot of hardship being faced by the women, in the patriarchal society, the representation of the women is very low and minimal. The farmers of this district changed their own fate and scripted their success by diversifying their livelihoods into Dairy facilitated through DRDA. Each household in the district has at least one cow. All these turmoil of Chittoor farmers were evident before inception of Shreeja Mahila Milk

Producer Company (SMMPCL) in association with DRDA, which owns the largest women base of 72,424 women farmers.

A farmer named **Padmavathi** reaped the benefits provided by SMMPCL and DRDA and she became epitome amongst other fellow farmers. She lives in Chennareddy Garipalli which is an isolated tiny village around 15 KM away from Bakarapeta in CG Gallumandal in Chittoor district. It has 100 households with a population of 500. The village mesmerizes and amuses the outsiders with lot of cows and farmers being busy engaged with dairy activities.

Obili Padmavathi and Devendra Reddy household is one of the SHG members residing in the village and they are blessed with two daughters and a son. With 2 cows, they are able to satisfy their needs but the larger dream of educating their children in the best schools is a nightmare for them. Then Mandal Mahila Samakhya (MMS) Community Co-ordinator (CC) and other BMCU field staff explained her about the benefits one can get by enrolling into the SMMPCL.

She enrolled in the 'Shreeja Mahila Milk Producer Company' in 2015. At the time of enrolment, she owned 3 Holstein Friesian (HF) cows with the production of 33 litres per day. Her price realization was very low due to low FAT & SNF content in their milk. She was worried that how can she run their family needs with the meagre income. Then in one of the awareness programmes, conducted in the village she came to know about the benefits of enrolling into RBP programme. After the suggestions given by the DRDA Technical officers, she followed everything in principle. Within a span of 20 days she realized the milk price and increase in FAT & SNF content. Apart from that she was able to reduce the feed and fodder cost.

Earlier she was spending Rs.119 animal/Day. After enrolling into RBP she was able to reduce it to Rs. 105 animal/day. In an year she was able to reduce Rs. 4270 animal. Apart from it, the milk production also increased from 33LPD to 39 LPD. In 2016 she poured 306 days with the quantity of 11,999 with an Average of 39 LPD . Apart from the remunerative price, she managed to avail bonus and dividend.

Women empowerment in farm mechanization

Custom Hiring Centre, Chinnagottigallu



Chittoor, is one of the drought prone Districts facing regular droughts of Andhra Pradesh, have low agricultural productivity and high incidence of poverty. The migration of males in pursuit of better economic opportunities is high, leaving the responsibility of farming, child-rearing, and household work on women.

Importance of Agricultural mechanization through Custom Hiring Centres

- Timely farm operations
- Reducing the cost of operation
- Maximizing the utilization efficiency
- Reducing drudgery in farm operations

Traditionally, providing agricultural services has been viewed as a male-dominated enterprise in India. Hence, the fruits of steadily growing farm mechanization practices were expected to be reaped predominantly by male farmers

Based on the performance of the Self Help Groups of Men and women farmers, the District Collector, Chittoor planned for transformational change in Agricultural Mechanization by establishing Custom Hiring centres with Women Self Help Groups and Farmer Producer Groups by positioning all the High Cost Machinery at village level to make available to the Small and Marginal farmers for hire at reasonable charges.

Background/ initiatives taken

- Training was given to selected members of the MMS groups to operate the equipment effectively
- The equipment were provided under the subsidy of the state government
- Loan provided through Bank Linkage /CIF

Key achievements / impacts

- A total of 58 custom hiring centres were setup in the district being operated by the MMS and FPOs
- The ease of access of the equipment has increased for small and marginal farmers at a lesser cost of cultivation
- There is a price advantage of Rs 100 per hour on each equipment for the farmer

Story of Custom Hiring Centre, Chinnagottigallu

Chinnagottigallu farmer producer organization was formed under the Andhra Pradesh rural inclusive growth programme. The FPO was given a custom hiring centre to enhance mechanisation. One of the major crops grown in the area is groundnut and tomato. The primary and secondary tillage equipment was made available to the farmers at a lower cost. The equipment available were tractor with rotavator, cultivator, mould board plough, thresher. In a span of six months an area of nearly 150 acres comprising of 100 farmers were served by the custom hiring centres in a timely manner.

Protected Cultivation

Vegetables are largely grown by small and marginal farmers. The Society for Elimination of Rural Poverty (SERP) programme for farmer's has promoted 10 vegetable FPOs in three districts of Chittoor, Visakhapatnam and Vizianagaram to make livelihoods more sustainable. For a small and marginal farmers, technology and improved methods of cultivation remain largely inaccessible. Vegetable production can be converted into a highly remunerative activity by adopting protected cultivation methods. Protected cultivation can ensure better quality produce, using limited resources and ensuring that the farmer gets better returns for his investment.

One of the commonly used protected cultivation structure is the shade net house. The technical specifications of shade nets provide adequate amount of sunlight and shade thereby creating an optimal climatic condition, favorable to enhance the productivity of vegetables.

FPO members in Chittoor have learnt about protected cultivation through various trainings and capacity building programs, motivating the farmers into practicing protected cultivation. One such farmer K.S. Seshadri, a member of Ramakuppam FPO opted for protected cultivation of vegetables by installing shade net in his one acre land. He was motivated to take up the activity and opted for capsicum and tomato cultivation.

Farmer, K S Seshadri has tested high infestations prior to experience first-hand effect of cultivation of vegetables in a controlled environment. The farmer was well guided by the FPO team to substantiate the shade net cultivation with usage of high yielding variety seeds, drip system for irrigation and fertigation.

The increased and improved quality yield of vegetables cultivated under protected environment ensured premium price for the farmer. He is extremely satisfied for the support he has received from his FPO and its extension team for providing timely suggestions and inputs. In this situation, FPO Staff has explained the Farmer about the cultivation of vegetables on Shade net. He was also educated about the use of Hybrid Seeds and Drip System for effective utilization of Water and Nutrients.

With the intervention of FPO staff the farmer has come forward to cultivate vegetables like Capsicum and Tomato in shade net and finally succeeded in getting income commensurate to the efforts put in cultivation of vegetables on shade net in the place of conventional method of cultivation. By using the method the farmer, K.S. Seshadri has overcome the losses of vegetable production and getting high yield.

FARMER EXPERIENCE

At the end of the day, farmer has realized that the success achieved due to was timely intervention of FPO Staff with appropriate suggestions right from seed sowing to harvesting, covering complete package of good practices. This farmer now gets more premium price for his produce.



Sustainable livelihoods through non-farm livelihoods

P. Jagadamba, Wood Carving Craftsmen



P. Jagadamba, aged 34 years resides at Madavamala Village, famous for wood carvings in Chittoor District of Southern India. After marriage, she was involved in making of Wood carving objects along with his husband Sri Ravi Achary. She is a member in self help group namely “Ankala Parameswari”, since 2010. Before joining the SHG the family depended on local money lenders to avail loan for working capital, who charged a very high interest rate i.e. 3% per month with one time settlement of principle loan amount .

During the year 2012 to 2019, she availed Rs. 3.50 Lakhs Sthreenidhi Loans and SVEP loans through SHG Bank

linkages, CIF funds. She utilized it for purchase of raw material (Wood, paints), hand tools for making of wood carving handicraft items. For marketing of these products she, along with other members of SHG regularly participated in Exhibitions across India and also supplied to individual buyers. They are regularly improving their production capacity and marketing volume. At present, they are providing regular employment to other four members. The annual turnover of the SHG is Rs. 6.00 Lakhs.

Due to participation of Jagadamba in SHG, at present her family has no debts of any money lender/micro finance lending agency. For any financial requirements, she takes loan from her SHG at a reasonable interest of 12% per annum and repays in monthly installments.

She built Pucca house in the village and her children are studying in 7th and 4th classes in a corporate school at Renigunta town. Through this business they are providing additional employment to 12 craftsmen families at MD puttur and Bandarpalli villages.

For her organised labour with SHG, Jagadamba family is getting Rs 25000 per month as net income. They have also undergone Design development and capacity building trainings to improve their craft as per market need.

With the help of the following SHG’s initiatives, **P. Jagadamba’s** life improved gradually by acquiring training in skill development and also improved her financial earning for spending a quality life.

Initiatives

- Provided Skill up gradation and Design development trainings
- Product diversification according to market need
- Timely credit assistance through SHG Bank linkages / Sthreenidi / CIF etc.
- Supply to advanced technology, tools, machinery

Impact

- Through skill up gradation, design development improved
- Increased monthly income up to Rs. 25000/-
- For working capital or any other financial need the individual artisans depending on SHG bank linkages only
- Market channels improved at cluster level; present the artisans’ sell their products directly to buyers

Raipur District (Chattisgarh)

Khushi Village Organization



Students at IIM, Raipur are being provided a variety of services by gutsy women of Navagaon village in Raipur. 16 women came together to set up a B - Mart, B - Fresh and B - Laundry at the IIM campus in November, 2018 with financial support and guidance from NRLM. Providing varied services such as daily use items, fast food, fresh fruits and juices, these 16 women who earlier worked as daily

wage labourers, have achieved a turnover of over Rs. 4 lacs every month.

The success achieved by these women – owned, and – operated enterprises have inspired other women SHGs and Village Organizations to open similar businesses in other campuses. Guided by the NRLM team at Raipur, the women entrepreneurs of Khushi Village Organization are training other women to open similar enterprises at other college campuses such as IIIT, NIT, Ravatpura University, etc.





Bharti Women Self Help Group

Bharti SHG from Gram Panchayat Mandir Hasaud picked an innovative method to improve the financial condition of their Gram Panchayat and their family incomes at the same time. A group of 10 women joined together to form the SHG under NRLM’s Bihan and decided to participate in the annual tender conducted by the Gram Panchayat for maintenance and running of the bi-weekly Haat Bazar, as well as for collection of parking fees, shop rents, taxes etc. With guidance from the NRLM team, they participated in the open tender process, bidding a whopping Rs. 11.95 lacs for maintenance and collection rights of the Haat Bazar.

In one year, the Bharti Women SHG has collected more than Rs. 18 lacs as fees and taxes, earning a profit of over Rs. 6 lacs, which they have decided to distribute equally amongst themselves. They are maintaining laudable levels of cleanliness and efficiency in their haat bazaar, as well as providing an avenue for local artisans and small farmers to sell their products in a dignified and transparent environment.

Realizing identity: Paver se pehchaan tak

Mandirhasaud Paver Unit

Paver Block unit was established at Village Mandir Hasaud on 19.06.18. The unit is an example of efficient disposal and recycling of industrial waste i.e. fly ash into paver blocks and bricks by members of Annapurna Village Organization, thereby, generating income for them. The VO is formed of 30 Self Help Groups comprising of 345 members. Out of which 30 members were chosen for the unit who were in dire need of employment and were financially weak.

Production work at the unit has strengthened their economic situation. They have started earning Rs. 6000 per month. The earnings from their work are minuscule compared to the skill and social development gains. They have carved self identify for themselves in their house and village.

Optimum production at the unit (any single product) of the Fly Ash Bricks - 4000/day or Paver Blocks- 2000/day.

The Village organizations in a six month period received material order of 65 lakhs. To meet out the demand, the village organization with the support of Zila Panchayat has established a vibrating paver machine to increase production capacity.

This work has made the women self-dependant. Now, they need not look to others for their family needs. In some households, women are able to take full financial responsibility of the house. **Tulsi Sahu** shared, she is the sole bread winner of her house. As due to illness, her husband is unable to work. “Regular earnings from the unit are only source of income for my family”.

Supplies have been done to Gram Panchayat Nakta, PMAY house construction project at Mana, MGNREGA paver block roads and private entities. Besides material supply, the women, as master trainers have provided training to SHG members of Districts Mungeli, Dhamtari, Balod etc. .



Smt. Ratna Verma

Smt. Ratna Verma of village Ameri in Raipur belongs to a poor family, who always wanted to give her son a better chance in life than she herself got. Aged 40 years, she earns Rs. 15 to 20,000 a month by her active involvement in NRLM ‘Bihan’ activities. She wanted to start mushroom cultivation for a long time, and started cultivation with her SHG in 2014 with support from NRLM. From selling mushrooms in nearby villages, she now regularly supplies mushrooms to many of Raipur’s restaurants. She has also started value addition to earn an additional income by selling mushroom pickles, powders and face packs at Bihan Bazaars, farmer’s melas and during Mission 25-25 programmes.

Smt. Ratna has also received training in organic cultivation and is now on a mission to get farmers and SHGs in her village to adopt 100% organic farming. She has also started cultivating organic rice and vegetables with her SHG members, enabling them to earn additional income and helping their families become self-sufficient.





Saubhagya



(Pradhan Mantri
Sahaj Bijli Har Ghar Yojana)

Electricity for all

Hon'ble Prime Minister launched, “Pradhan Mantri Sahaj Bijli Har Ghar Yojana – Saubhagya” on 25th September, 2017. A new scheme, Saubhagya to facilitate free electricity connection to all rural households and poor families in urban areas. It targeted to provide 4 crore connections to un-electrified households in the country by December, 2018.

Dhubri District (Assam)

Lightening his home is lightening his life

Flanked by the mighty Brahmaputra and its tributaries, Dhubri district is located around 300 km away from Guwahati. The presence of inhabited riverine islands called 'chars' that are constantly altering under the influence of Brahmaputra is a unique phenomenon to this region of the country. The district also shares approximately 99 kms of Indo-Bangladesh boundary. The diverse geography and remoteness of locations to be served makes the task of electrifying all these households more essential and at the same time more challenging than other locations.



Challenges

- Electrification of a huge target of 1,15,114 households
- Large number of inhabited riverine islands
- Loss of land due to erosion
- Requirement of multi-modal transportation for men and material to reach the households

Initiatives

- Wide dissemination of the scheme through village meetings, PA systems and advertisements
- Establishment of grievance redressal system to eliminate any undue monetary transaction
- Village in-charges were identified to act as nodal person to communicate grievances and also act as channel of information
- Sanjog mobile application - application processing, geo-tagging and Household wise completion reporting

Final Outcome

- Complete electrification of all Households identified well before target date of March 31st 2019
- Nearly 20% of all connections provided are Off-grid solar based connections (19,896 connections)
- Electrification has touched the lives of Students, Homemakers and Rural Women by lightening up their lives and improving their quality of life

Md Sofiur Rahman Shiek, Jongbonda Village

Md. Sofiur Rahman Shiek is a bright Class 10 student from Jongbonda village, preparing for his board exams. He studied in Kamandanga Higher Secondary Madarassa which is 6 km away. Sofiur says, "My father is a daily wage labourer. I work with him during the day time to economically support our family. So, I had only the night time to study for my exams. But, we do not have electricity and hence I have to use the Kerosene lamp. The fumes caused eye irritation and Kerosene too was a scaree resource at our household. My studies were continuously hampered because of this."

Sofiur says, "Saubhagya scheme has made life better for us. This also helps me to study in the night for long hours without the need to think about the financial implications and at the same time earn a livelihood for my family in the day time. He could fare well in examinaion. Sofiur wants to be a banker when he finishes college.

Baldialga village, Fulkakata GP

Baldialga village is a riverine island located in the Brahmaputra River at a distance of approximately 15 km from Dhubri district headquarters. This is one of the over 160 inhabited riverine islands of Dhubri district. There is no road connectivity to this village and it can be reached only by country boat. The predominant occupation of this village is cultivation of the area left out apart from the homestead, fishing and casual labour. Till sometime back, the life on this island was dependant on the daylight. After dusk, the day came to a close for all practical purposes. This village has been electrified using 20 KW Solar Photo-Voltaic Micro Grid system.

Now, all households on this island have electricity all day round. The trickle down impact of electrification's advent is slowly dawning upon this once sleepy village amidst the mighty river. Presently, most of the households have a mobile phone. They also use it to listen to the radio. The DC charging point provided under Saubhagya ensures that the devices are charged adequately. Communication has developed on account of electrification.

Monser Ali was very enthusiastic to share his experience of Saubhagya's impact. He says that social interaction has increased phenomenally as the villagers now frequently sit and discuss the happenings in the area and region. This in general is a good development as an informed citizenry is an asset for the county. Women of the village are now able to move around the village as every house is lit up bright and there is no cause to fear any mishap. Lighting up Baldialga has made a transformation in the social fabric of the village.

The difference the village perceives post Saubhagya is phenomenal. The expectation of a better quality of life has made them partners in their own development. Mahabben Ali is village level in-charge for the Micro grid in Baldialga. He has taken up the responsibility to inform APDCL authorities of any grievances of the households. He also played an important role in disseminating information regarding the scheme to the public. In a way, Saubhagya has paved way for development of grass root leaders like Mahabben.



Halima Khatun, Golaperalga village

Goalperalga is one out of more than hundred inhabited islands on the mighty river Brahmaputra. Agriculture is the mainstay of this village with predominant population engaged in cultivation or daily wage labour in the same sector. The life of these people revolved only between the dawn and the dusk. Once the sun sets beyond the river, the day as the people knew came to a close for all practical purposes. Taking up any economical activity after daylight was far from being possible.

Halima Khatun is a 42 year old mother of four children. Possessing an entrepreneurial spirit, she had set up a single in-house loom (locally known as Tat-shal) to weave. However, she had to spend most of the daytime working in the field to earn income to support her family. In the evening, by the time she reaches home and finishes her chores, it gets dark and she does not have time to weave. She was criticised by family members for spending money on the loom which did not give any returns for the family.

The work of electrification in this village began in September, 2018. Given the riverine geography of this village amidst the Brahmaputra, a solar-based micro grid was planned and executed to provide electricity to the whole village. Now, every household is well-lit after sunset and well-ventilated during the sultry summer of this region. Golaperalga has transformed leaps and bounds with the advent of Saubhagya, both in terms of quality of life and economic activity.

Halima is simply delighted with the arrival of Saubhagya scheme in her village. She is able to weave during the night after all her work is over with the help of light from the LED bulb provided under the scheme. She is able to earn additional income from her weaving activity.

Electrification has meant much more than putting up cables and poles to bring electricity. The arrival of light in the night meant opening of hitherto unknown opportunities and experiences for the people of Goalperalga. People of this riverine island feel the first contact with the developmental process because of Saubhagya.





Goalpara District (Assam)

A ray of light

Challenges Faced

The process of electrification for Aspirational District, Goalpara had many challenges such as :

- Non-availability of adequate construction materials in the district like PSC Poles, DTRs, conductors and aerial bunch cables
- Prevailing weather condition in the State
- Only 4-5 months in a year are conducive for work
- In Goalpara district it is further reduced to the months of Dec, Jan and Feb due to harvesting season
- No infrastructure work can be taken up through agricultural fields due to rice cultivation
- Goalpara has 56% area of the district as cultivated land
- Topography comprising hilly terrain in border areas
- Bad road connectivity for mobilization of electric line materials at work sites

Impacts and Benefits

- 90,800 un-electrified households provided with electricity-On Grid: 76,105 and Off Grid: 14,695
- Total elimination of pilferage of electricity through unauthorized means of hooking
- The performance of the DISCOMs is also enhanced due to conversion of pilferage of power to metered service connections.
- Enhanced the quality of life of inhabitants of the village
- Transformational changes in lifestyle of the inhabitants of the village
- A pervasive feeling of urbanization- better access to urban amenities
- Children can study till the hours in night ensuring more hours of study
- Entertainment, information access and internet connectivity via television, mobile phones etc
- Betterment of livelihood: damage of food crops by the elephants has stopped

Ray of hope for Kalpana Ghilajani

For decades an imposing darkness enveloped Kalpani Ghilajani, a remote hamlet situated on the fringes of a reserve forest, with a mixed population of the Rabha, Bodo and Garo communities under Krishnai Development Block. But the situation in this nondescript village has changed ever since power came into the area in December, 2018 under SAUBHAGYA Scheme with the installation of 1x25 KVA transformer, connecting a total of 17 sparsely located households.

Forty year old **Rolindra Sangma**, a daily wage earner and resident of Kalpani Ghilajani residing with two daughters, wife and mother-in law wonders at the impact that introduction of electricity has brought into their lives. Sangma said that electricity is much cheaper as he has to pay a monthly bill of around Rs 100 for three light points with LED bulbs, a mobile charging and a TV point while earlier, he used to purchase kerosene in black market to lighten his household which was expensive. Now, his life is gradually changing as he can hope that both of his daughters will be able to study at night. He also bought a television with cable network and a mobile handset through which his family is getting entertainment and access to information.

There have been some broader socio-economic benefits as replacement of kerosene lamps with bright lights have unlocked economic opportunities. Electricity has facilitated micro economic activities in the village like opening of kiosks, mini rice mills, etc. resulting in a great reduction in input costs and also increased agriculture productivity. Introduction of electricity has opened the door of progress and it has been highly appreciated and has brought along with it the hope of a comfortable life for the rural community.





Brightening life

Thirty five, year – old **Palendra Khaklary**, a daily wage earner thanked the efforts of Electricity Department (APDCL Company) and the dynamism of the District Deputy Commissioner, for introducing the Saubhagya scheme in this backward and remote village. Earlier he used to travel to Krishnai town, which is around 8 kilometers away from the village, just to recharge his mobile phone. But now as a result of electrification, his daily life is much easier. Torches, wicks and lamps have been replaced by bulbs. The children no longer have to strain their eyes studying under the flickering flame of a candle or wait for the sun to come up. Presence of electricity for lighting allows households chores to be done after dark. Electricity has an impact on access to information and the most frequently used electrical appliances viz. mobile phones, radios and television sets are now a common feature of every household. Women are becoming more aware of family planning through access to television and mobile internet. Gone are the days when Palendra Khaklary had to flex his muscles to draw water from his well, now he has an electrical pump set up to do the same. He also realised that the comprehensive electrification has had an impact on his income, education and health.

Light shines in solar village

Hajuar Char Part-I

As darkness descends, life in remote and inaccessible Hajuar Char part-I, an islet on river Brahmaputra under Lakhipur Development Block, comes to a grinding halt as members struggle to carry out basic household chores under the faint flickering light. But the problem with Hajuar Char Part-I is that it is not connected by road and the only way to reach the place is a boat ride of about 8 kilometers from Chunari Ghat. Being an island, on-grid electrical connection was not possible but the district administration came up with an ingenious plan to provide solar lights through solar standalone systems in the village under Saubhagya Scheme in December, 2018. The arrival of solar lights has brought cheers and changes to the lives of 60 households in the area. With the introduction of these solar lamps, life in the area is gradually changing – *a ray of light shines in the darkness*.

Today work continues late in the evening resulting in increased income to its residents. The glow has added a sense of security as women folk are beginning to stay longer after sunset to complete their household chores and the children can study



even after dark. Also, the area remains submerged due to flooding in the monsoons for upto 3-4 months in the year and 24 hours off grid solar lights go beyond basic lighting services and play a vital role during emergencies, especially in rescue and relief operations and in protection of the lives and property during floods.

As Char areas remain isolated, deprived and backward regions, communication and awareness regarding various government schemes continues to be a daunting task. But peoples' access to mobile internet facilities and television with the introduction of electricity has made it a lot easier. Solar electricity has also helped the villagers to gradually overcome the deprivation of all basic needs like education, health, agriculture development, food security etc. Awareness has risen in respect of dowry, child marriage, gender based violence and restrictions on women. A silent revolution is taking place in Hajuar Char part-I as these households are expanding their horizons and coming to terms with the modern world.

Darrang District (Assam)

From deprivation of electricity to hope of light

Darrang district is situated on the northern bank of river Brahmaputra in Assam. Some villages are located in remote geographic location and some are heavily affected by flood every year resulting in disruption of electric connection.

Background/ Initiatives Undertaken

- Darrang district comprises of total 564 number of villages
- Of the total 214511 number of total households, 142506 households were already electrified up to 10th October, 2017
- A survey of infrastructure required for 100% electrification of the households in each village was conducted
- Infrastructural works in low lying and flood prone areas was taken up before other areas
- To increase the pace of work, local contractors were mobilized and engaged
- An android mobile app **SANJOG** was developed by Assam Power Distribution Company (APDCL)
- A web portal www.kyc-apidcl.com was developed by APDCL to monitor the daily progress of electrification uploaded through **SANJOGApp**
- There is 24X7 centralised customer care number



Key Achievements/ Impact

- 72,005 households were electrified during the period of consideration
- Several schools in remote areas could be electrified due to infrastructure created under Saubhagya
- Several small scale units revamped due to installation of transformers under Saubhagya
- Electricity has given an opportunity to the farmers to use electric pumps for irrigation and harvest more crops

Afroza Begum

Afroza Begum is a home-maker from a poverty ridden family of village Taragaon which is about 22 Km from district headquarters Mangaldai. Majority population of the village has very poor economic background. People of the locality are mainly dependent on agriculture. Electricity was a distant hope fo Afroza Begum before launching of the flagship programme Saubhagya. When she got electricity connection, and her house was illuminated, she was overwhelmed with joy and expressions of gratitude towards government machinery. Since she hails from a very poor family she never thought of getting an electricity connection and that too free of cost. Her life is now filled with a ray of hope since she no longer needs to worry about completing her household chores before dusk as her house lits bright after dusk and she can easily carry out the works like cooking, sewing and cleaning etc. at night. She is now getting more working hours and is optimistic to live long.

Kushal Deka

Kushal Deka, an entrepreneur of village Naharbari which is about 20 Km from district head-quarters Mangaldai, owns a poultry farm. He was suffering loss due to acute low voltage problem. Under Saubhagya a new transformer was installed in his village. Now he is very happy to get proper voltage for the electric appliances in his farm. Now he can ensure proper care of his poultry during night time. These things have eventually led to increase in production of his farm and hence enhanced his income. He has become a guiding force in the village for unemployed youth who have chosen poultry as a means of livelihood. When asked about his success, he replied that his entire family is now involved in running the farm and they are getting good returns.



Chukabahi

Chukabahi was one of the remotely located unelectrified villages. The villagers depended totally on fuels such as kerosene and diesel for their day-to-day activities. Here the villagers have finally seen electricity and are thrilled at the change it has brought in all aspects of life.

The economically backward people were greatly benefited from this scheme as they were in need of electricity but were unable to get it. The free connections made it possible, which was a dream for them around a year ago

Children now got the opportunity to study under bright LED lamps. Women no longer need to worry about completing their household chores before dusk as they get bright lighting in their houses to carry out works like cooking, sewing and cleaning etc. at night.

Electricity has unleashed the ambition of people dreaming to set up small scale business. One of such example is Naised Ali, who has set up a small rice mill in the village. Now he feels proud to have become an owner of a Rice mill. The other entrepreneur youths of the locality are motivated by him.



Palamu District (Jharkhand)

Powering the aspirations of people

Palamu is one of the 35 worst left wing extremism (LWE) affected Aspirational districts in northwestern Jharkhand. The district has high percentage of inaccessible and remote areas marked by 30% forest cover in addition to rocky and rough terrain.



Background/Initiatives Undertaken

- As on 10th October 2017, around 2.14 lakh households out of 4.2 lakh household (~50%) were un-electrified.
- Meticulous planning and thoughtful implementation strategy employed by District Administration helped Palamu achieve 100% household electrification within a period of one and a half year

Challenges Faced

- Transportation of heavy equipment such as pre-stressed concrete (PSC) Poles, Distribution Transformers(DTRs) etc.
- Unpaved roads especially in Inter-state border areas
- Heavy rains during Monsoon made navigation difficult
- 30% area under Forest cover

Key Achievements/ Impact

- 2.14 lakh households electrified during the period of consideration
- 3400 new Distribution Transformers were installed
- 12 new Power Sub Stations commissioned to strengthen Power Distribution System

Major Outcomes

- **Agriculture**
 - Irrigation facility has improved/impacted Productivity
- **Communication**
 - Mobile phones (Smart phones) and Television have penetrated every household
- **Employment Generation**
 - Small trades and Facilitation Centres such as Electric Welding/Fabrication, Photo-copier Shops, Pragma Kendras (Common Service Centres), Customer Service Points (CSPs) have reached every village
- **Education**
 - Study hours/Learning Outcomes of Children have increased manifold, facilitated by use of technology in accessing educational content available over internet

Successful implementation of Saubhagya scheme has been pivotal in reinstating confidence of the people in LWE prone areas and in building a peaceful and prosperous Palamu under **New India Vision 2022** of Government of India.

Okhraha Village, Rudwa Panchayat, Chattarpur Block

For 32 year old Birendra who would migrate to Ambikapur as labourer during post monsoon season every year to support his meager rainfed agricultural income, household electrification under **Pradhan Mantri SAUBHAGYA Scheme** became the sole reason for his homecoming.

Okhraha village is a typical with a population of 1270 comprising mainly of marginalized community members, 728 Scheduled Tribes members, 420 Scheduled Caste members and 122 Other Backward Class members. It suffered large-scale distressed migration to Delhi, Mumbai and Ambikapur in search of economic opportunities.

With 100% household electrification of this village under Saubhagya Scheme, people in Okhraha are experiencing a paradigm shift in village socio-economy that has led to its transformation.

Post electrification, villagers have started using motor pumps to irrigate their farms and are no longer rain dependent. To augment their income, the villagers have set up flour-mills, automatic sewing machines, welding shops, snacks corner equipped with refrigerators among other livelihood opportunities and are demanding micro-credits under **MUDRA Scheme Shishu** and **Kishore** stages of funding – *truly a step toward empowering the community.*

Now, women of Okhraha need not go to the Block Headquarters to charge their mobile phones, and can devote their time in running grocery shops. Internet penetration and television viewing has improved significantly.

A village, which had previously been fragmented because of migration, is weaving new threads of community development through **Ratri-Choupal** with the common platform under the Banyan tree lit up under Saubhagya Scheme. Children have found new learning ways through peers in **Ratri-Pathshala**.

Successful implementation of Saubhagya scheme at Okhraha has not just given sustainable economic directions to its people but has also stitched a social fabric that Indian Constitution envisages for its people – *a powerful step toward empowering the marginalized community.*



Jaunpur District (Uttar Pradesh)

Making future brighter

Jaunpur is one of the biggest districts of Uttar Pradesh. It has 3324 villages and 1728 Gram Panchayats. It has 21 blocks and current population is around 50 Lakhs.

Background/ Initiatives Undertaken

As on October 10, 2017, there were 15,123 and 1,94,342 un-electrified hamlets and households respectively. To implement the scheme, all stakeholders viz. DISCOM, District Administration, Gram Panchayat, Public representatives, beneficiaries were included. **e-Sanyojan** App was developed for instant release of service connection at field level. Infrastructure and service connection gangs were augmented by camps recruitment (HR), local technological innovation like tractor mounted hydra and driller for accelerated erecting of poles.

Key Achievements/Impact

- 15123 habitations were electrified and 2,04,482 service connections provided till 31 March, 2019 which included 1,74,038 poor households
- Line losses have been reduced from 35.03% in October 2017 to 25.92% in January, 2019
- Revenue generation improved a lot
- For the beneficiaries it reduced the cost for lighting their homes, watching TV and charging their mobiles

“Second life through Saubhagya, freedom from darkness”

Kunta Devi

For 70 year, old Kunta Devi, it is her second life. She is one of the residents of Karnepur village of Badlapur block Jaunpur district who has seen a glowing bulb for the first time in her home. She like others was given free electric connection under Saubhagya Scheme. Like Kunta Devi all households used to start their day early and end their day before dusk. Their nights were filled with darkness, *Dhibri* was the only source of light every day. She spent 70 years in darkness, she tells with tears in her eyes. *“My wish was electricity in my home before I die”*. A kerosene lamp and a provision of 2 litre kerosene every month were her only hope of light. Her grandchildren used to study in *Dhibri* light. *Dhibri* is a small lamp sometimes it is made with a cloth wick in an empty glass bottle (small one). Full moon provided them some relief for outdoor activities during nights.

After Saubhagya connection, she is happy that she has seen bulb glowing in her home. Now, her grandchildren study under electric bulb. Her family has installed a mini pump set that runs on electricity.



"Building New India through Entrepreneurship, Saubhagya an enabler"

Sandhya Kumari, Bhainsa, Kerakat

Sandhya Kumari is a resident of Bhainsa village of Kerakat block in district Jaunpur, Uttar Pradesh. Her father is a small farmer. The daily income of her family was not enough even for day-to-day expenses, let alone schooling for one brother and two sisters. When she came to know of Saubhagya Scheme, she was quite sceptical. She didn't really know when it would bring electricity to her village. But things happened so fast that it was unbelievable, she narrated.



Once electricity connection was given to the residents of that village, she came up with an idea to start a small beauty parlour in her small shop. And it has, ever since, been a life changing decision for her and her family. "I started a beauty parlour from which I earned an extra income of INR 4,000 per month to 7500 per month during marriage season," she said. Now, electricity has provided them an added source of income and a sense of confidence.

And ever since there has been no looking back for her. Not only does she have a source of steady income for the family, she herself has become a role model for women in the village, especially, those who face similar financial hardships.

She is fully occupied with work especially during marriage season, festivals, birth ceremonies etc. She is now planning to open a beauty training school and open another shop in neighbouring villages. *In her own words "it has given her economic freedom and wings to fly". She is one of the many small/micro entrepreneurs who have come up after connected with, this village was under Saubhagya Scheme.*

Sonbhadra District (Uttar Pradesh)

Electrification for the better place to live

Sonbhadra district is the second largest district of Uttar Pradesh with an area of 6788 Sq.km and a low population density, majority of which is tribal. The households are spread across the hilly terrain in clusters or groups majority of which lie in the rural area. With an aim to electrify each and every household in Sonbhadra before 31st December 2018, implementation of Saubhagya Yojana began with a target based approach with 1,68,067 unelectrified households as on 10th October 2017.

Background/Initiatives Undertaken

- A survey conducted by utilizing the workforce of Panchayati Raj department based on which identification of habitations and households done
- Motivational Camps organised throughout the period, explaining them the importance & need of power supply
- 978 unelectrified habitations present in the district were taken up on top priority basis
- Forest permissions received on time. Regular meetings conducted by the district administration with the forest department resulted in fruitful outcomes and uninterrupted workflow for the team
- Separate water tankers were hired during summer at water scarce locations throughout the districts
- Different methods of transportation such as, temporary roads/rafts were used for shifting of poles, Transformers etc. to overcome the difficulty of poor connectivity in the forested areas and hilly terrain
- Control blasting done at hard rock areas in the hilly terrain for erection of poles and stay pits etc
- Monitoring Works on regular basis-weekly, fortnight and monthly meetings conducted by District administration with all stakeholders viz. supply officials, BDOs, Gram Pradhans etc.

Key Achievements/Impacts

- 978 unelectrified habitations were electrified during the period
- 174025 households were electrified during the period of consideration
- 657 Schools electrified during the period of consideration
- 5817 Households electrified through Solar mini packs during the period of consideration
- Average hours of power supply for domestic is 22 hours per day and for agriculture is 16 hours per day



Laxman Prasad, age 45 years from Musahar Basti in Lohra village at Robertsganj Block, a small land the irrigation on which was not viable due to absence of electricity. Therefore, he used to work as agriculture labour on daily wages for meeting his family's daily needs. He is staying with his housewife, 4 children and 75 years aged mother. His wife had to cook food early in



the evening before dusk and their children were unable to study in the night due to unavailability of light.

As electricity was a far fetched dream for villagers, the day the village got electrified under Saubhagya Yojana, was a festive moment. The day, when electrical switch flicked for the first time, two thing glowed in succession – first LED bulb and second. The faces of the villagers that glowed with happiness. LED bulb glowing in every home was like star twinkling at night.

The same person, the same house but situations are altogether different now. There has been a dramatic change in Laxman's life and that of other residents. He has now basic items like fan, TV, mobile phone etc to get global. He is now through modern technology. He installed a pump that ensures fresh drinking water as well as for irrigation. He can now remain in touch with his family through mobile phone during late hours of work.

His sons study in the near by government school, which also get electrified and new innovative learning skills have been implemented by the teachers. "My dream is to give proper education to my children"— says Laxman Prasad with tearful eyes, while his children study under LED bulbs late in the night.

Laxman Prasad says "*as threat of wild animals was higher at night. It gives an added sense of security.*"

Kushinagar District (Uttar Pradesh)

Lighting every house in India

Kushinagar a district of Uttar Pradesh situated in eastern Uttar Pradesh bordering Bihar, and is spread over an area of around 2906 Sq.Kms with a population of around 3564544 as per 2011 census. The place is famous for *Mahatma Buddha's Parinirvana*.

The district had approximate 156841 un-electrified rural households. There was a huge gap between total rural households and electrified households.

For the implementation of Saubhagya Yojana, the Electricity Department set an ambitious target of giving electricity connection to every willing un-electrified household.

Implementation of this Yojana started with field survey for mapping of all left out un-electrified households and then planned to execute in phased manner.

With the help of District Administration, Electricity Department and implementing agency achieved the set target of giving connections within time line and was declared as **Saubhagyashali District** in the month of Dec'18.

Shining light into their lives

The households of Village Madhopur Gojahi Khas of Vishunpura Block of Kushinagar District (U.P), used to cook their food in the darkness with help of lamp at night. After getting electricity, they are very happy to see the change in their life due to electricity and now they feel great pleasure to have got electricity under "*Pradhan Mantri Sahaj Bijli Har Ghar Yojana, Saubhagya Yojana*". Once Malti Devi was cooking at night with the help of lamp (Dibari), which fell down and caught fire in her clothes causing burn injury.

All villagers are very happy and they are very much thankful to Saubhagya Yojana, which has fulfilled their long awaited dream.



Change in lifestyle

Saral Kushwaha, aged 75 years of Village – Mathiamafi Urf Dukhi Ganeshpur of Dudahi Block of Kushinagar District, Uttar Pradesh could not sleep in peace during summer months. He and his family slept outside their house and used to beat the heat with the help



of handmade fans. Due to this they always faced several health issues like body allergy, mosquitoes problems, itching etc. and never got a healthy sleep during the summer months.

After electrification of his house, he and his family now get a healthy sleep with electric fans providing comfort. This has been made possible by Saubhagya

Yojana. Electricity was a dream in their village which has now been fulfilled.

Subhavati Devi aged 52 years resides in Village – Mishrauli Khas, Dudahi Block, Kushinagar (U.P), and her son Harkesh works in Shimla (Himachal Pradesh). Even during emergency she was unable to talk to her son, which was not possible due to non availability of light in their home to charge the cell phone. “I had to go to the nearest market which is about 4 Kms from my village, where I had to sit for around one hour to charge my mobile and Rs. 5/- to the concerned shop”. After getting free electricity connection in her house through “Pradhan Mantri Sahaj Bijli Har Ghar Yojana”, now there is no tension of charging the mobile.

Champa Devi of village, Mathiamafi, Dukhi Ganeshpur aged around 70 years, expresses her past experience with tearful eyes that they used to take dinner at night in the light of lamp & lantern before electricity reached their village. Now after electrification they can enjoy dinner at night under electric lights. They are very happy for it is the moment of second independence after Independence of India in 1947. This was their dream since long, which has been successfully fulfilled by Saubhagya Yojana.



Gaya District (Bihar)

Lighting the land of enlightenment: Gaya

Background/Initiatives Undertaken

Bihar has been putting its best effort to shed away the tag of backwardness. The outstanding performance of the state in schemes like Saubhagya has provided opportunity to carve out a fresh image for itself. Gaya with its success in schemes like Extended *Gramin Swaraj Abhiyan* and Saubhagya is opening new grounds of development for the district. In terms of culture and heritage Gaya is unparalleled in the annals of history. It is amongst the holy lands of the country. The paradox of the situation is that nearly a decade back, no one in the rural areas of Bihar could imagine having electricity in their houses.

Challenges Faced

- Gaya has a huge area and population: 4,976 sq.km and 43,79,383 (census 2011) respectively. Providing every household an electricity connection was a gigantic task
- Gaya is a left wing extremism affected district, making it difficult to reach out to every area
- The undulated and hilly terrain puts up stiff challenge to carry the machines and equipments

Initiatives Undertaken

- The scheme started with 1,61,749 unelectrified households in Gaya
- Real time monitoring and transparency in the process was achieved with the help of mobile applications:
 - “har ghar bijli” survey application
 - “har ghar bijli” connection application
 - “bihar bijli bill pay” application

Achievements

- Gaya was able to achieve the target successfully within 292 days, which was six months before the deadline
- The district has worked intensively in the past as well, it was awarded with the first place in the Extended *Gramin Swaraj Abhiyan*
- It was able to meet the target while working in coordination with the state led initiative of *Har Ghar Bijli Yojana*
- It has been the result of convergence of various schemes: such as, the district ensuring that people who get connection under Saubhagya, receive an LED bulb under *Ujala* scheme



Pinki Kumari

Pinki Kumari, belongs to Patwa Toli village of Manpur block. She and her family have been in the handloom business for years. With the growing use of technology and marketing, her products were losing sale that they had earlier. They were finding it difficult to compete with the quantity of the powerloom products. At the same time it was getting really difficult for her to manage the household and the business as the revenue generated was very less to fulfill the need of the family. During one of the camp of SAUBHAGYA scheme she got to know about the scheme, applied for the electricity connection and was provided with the same. From the awareness generation programs conducted for SAUBHAGYA, Pinki Kumari received knowledge from various NGOs and government officials, regarding how she can now convert her Handloom into the Power-loom. Initially, she used to be very hesitant to ask questions, but after she received positive response to her queries, she became inquisitive to know more. She got to know from an NGO that Jeevika is running Power-loom projects in Imamganj, as she was a member of one of the SHG run by Jeevika, she interacted with the officials from Jeevika and got to know the details, as what she needs and how she will receive it. She got monetary support from mudra loan, for which she was guided in the camps conducted by the lead bank of the district. She convinced few other women from her SHG to be a part of the business and converted her handloom into Power-loom. She along with the six members is now having requisite working for forward and backward linkages in the market. As the village receives 18 hours of electricity daily, they can work according to their convenience. She believes that policies/schemes like this have the power to change the life of poor people. She is thankful to the government, as they not only provided her household with electricity, but also guided her with what productive options can come out of it.

Pinki Kumari says, *“My husband is also in the same business, we used to generate very less income, I have 4 children and in total 6 mouths to feed, it became difficult to survive on the handloom. I cannot be more thankful to the government for helping me and my family to become financially self-sustained. I never thought it can be this easy to get benefit from a government scheme”*.

Kishori Devi

Kishori Devi and Madanlal were amongst many families from the mahadalit community living in Hathiyar village of Bodhgaya, whose hopes could only survive the dim and feeble streak of kerosene lamps after the sunset. With SAUBHAGYA lighting up their lives, they are now able to forge their hopes and see a bright and hopeful future for their children.

Kishori Devi explains that “it is because of the SAUBHAGYA scheme that their children are able to study after school. It is not that there was no electricity in the village, but it only belonged to those who could afford it, but after this scheme every household in the village has electricity.”

During the harvest season, the children are generally in the field after they come from school to help them, as they don't have enough income to engage agricultural labourers in the field. As there was no electricity, the children were never able to study after sunset, which used to reflect in their poor marks. But now things have changed. The result this year speaks for itself, as her son who used to barely manage to pass, has scored 62% this year. He is the first one in their family to pass in first division, which is a new found joy for the family.

Kamal, the eldest son of Kishori Devi explains, how





difficult it was for him to live without electricity. He was very interested in studying, but due to the conditions he used to live in, he never got such opportunities. With a smile on his face, he shared, that now things have changed, now he sits to study every evening. He also helps his younger siblings in the study.

Usha Devi lives at the border of Manpur block along with her family of 6 members: her husband, mother in law and three kids. The family runs on an ancestral wheat grinding business. They own three machines which used to run on generator earlier. The income made was very marginal as the cost of diesel used to

eat away the margins.

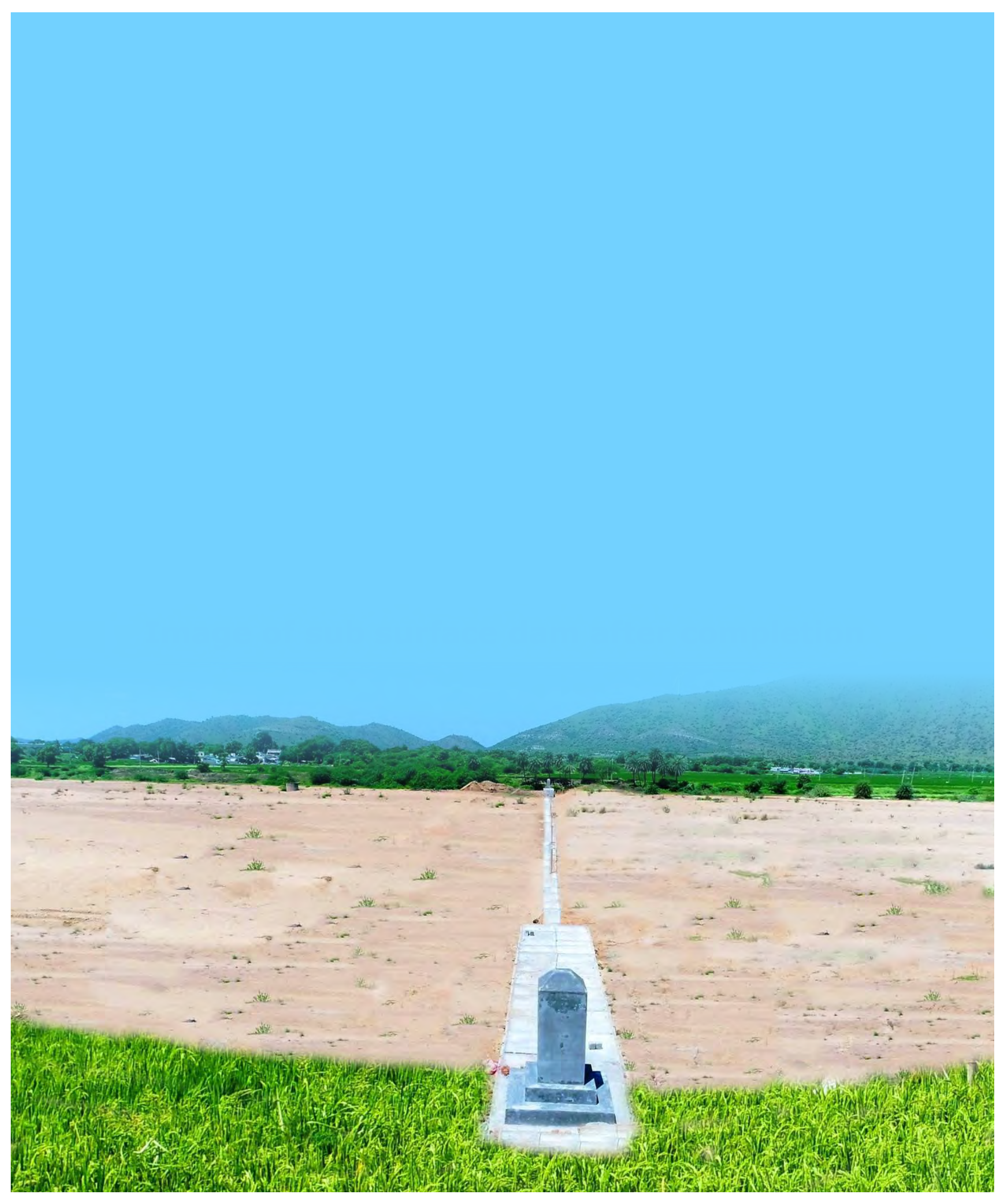
It was April in 2018, when Usha Devi received an electricity connection, after which she applied for a separate meter to run her business and got the same soon after. This turned out to be the most crucial moment of her life. It earned her empowerment and social recognition, which motivated many others. Reeta Devi says “I believed that working with the help of generator was the only way of doing this work, until SAUBHAGYA enlightened our home and lives”. She also acknowledges the fact that it was difficult for the administration to provide connections in such a remote location, and is thankful for the same.

Reeta Devi is a native of Dumariya block, which is the remotest block of the district. She is 36 years old and lives with her two sons and an old mother-in-law. Her husband passed away two years back, her elder son is 16 and younger one is 13 years old. Since her husband’s demise there has been no regular source of income in the house. It was because of this condition that her elder son had to drop out of the school and work as a daily wage worker.

Kishore was in class 9th when he left studies and started working to feed his family. After their village was electrified under SAUBHAGYA yojana, Reeta Devi started a shop in the varanda of her house in March 2018. She started with some basic products and later expanded it. For the initial two months, her son used to sit in the shop and she went for daily wage work. One day an officer who visited this village to check if all houses were electrified or not, saw the boy sitting at the shop and asked his mother later in the evening, as to why she is not sending him to school. He explained her, why it is important for her son to get educated, also told her that education can gift him a bright future. He asked the BDO to ensure that the child is admitted to the nearby school and is going regularly.

After this, Reeta Devi used to sit in the shop herself. Her son managed the shop after he came from school in the afternoon. The availability of electricity in the house enabled him and his younger siblings to finish their homework, as they had also become regular with school. As there was electricity, the shop remains open till 9.00 pm which helped them earn more and expand the shop. Currently, Reeta Devi’s shop is well established, she left the daily wage work in November, 2018 and is now sending all her children to government school. She believes that it was due to the scheme and the people working for the scheme that her family is living a balanced and stable life.





(Prime Minister's Vision for the)
*Aspirational District
Development Programme*

*Socio-economic programme to
uplift overall human development*

Aspirational Districts are those districts in India that are affected by poor socio-economic indicators. These are aspirational in the context that improvement in these districts can lead to the overall improvement in human development in India. The objective of the **Aspirational Districts' Development Programme (ADP)** is to monitor the real-time progress of aspirational districts.

The broad contours of the programme include convergence (of Central & State Schemes), collaboration (of Central, State level 'Prabhari' Officers & District Collectors) and Competition among districts driven by a spirit of the mass movement.

The Aspirational Districts Programme (ADP) is one of the largest experiments on outcomes — focussed governance in the world.

Kadapa District (Andhra Pradesh)

Innovation approach in construction of sub-surface dams

Construction of sub surface dams is one of the ways of water conservation. The United Nations Convention to Combat Desertification has suggested groundwater dams as one technology that would normally be suitable for economic storage of water in arid and semiarid regions.



In view of the above complex situation, the District administration has timely intervened and instructed for implementation of innovative approach to suit these local conditions and decided to take up Construction of Sub Surface Dams on River Papagni in Kadapa district, Andhra Pradesh on Pilot basis.

As a pilot project, Construction of Sub Surface Dams with innovative concept of “Z” Sheet piling Technology was taken up at 6 locations, covering 4 Mandals on river Papagni spread over 34 KMs and the execution was also completed successfully.

Construction of sub-surface dams with “Z” sheet piling technology to replenish ground water depletion

The normal rainfall of the district is 699.6 MM. Out of which, 56.26 % (393.6 MM) is from South West Monsoon and 36.03% (251.0 MM) from North East Monsoon covering 92.29% from both the seasons. The District has faced continuous drought for 14 years in the past, due to receipt of erratic and uneven rainfall by which the ground water problem persists. The normal sown area is also decreasing year by year. During 2017-18, total cultivable area is 573113 Hec., out of which 179539 Hec. (31.33%) is irrigated and 393574 Hec. is Rainfed. Both areas are affected due to receipt of low rainfall. More than 70% people are depending on Agriculture and allied activities.

80% of the Geographical area of the district is covered with sedimentary deposits (shales and limestone) compacting and impervious in nature. Under these conditions, the natural recharge is very slow as compared to other rock formations, **which is a major factor for Ground Water depletion.**

Owing to the complex geology of the district, the rate of infiltration into the ground is below expected. In spite of constructing numerous water harvesting structures, ground water table is rapidly depleting. 55% of total water supply in the district is from Ground Water Resources. In order to match rapid increase of demand, the district needs to make judicious use of its two sources of freshwater – surface and ground water. The situation demands recharging of freshwater zones in declining water table areas with artificial means to maintain the groundwater table at optimum levels. In order to resolve the problem, District Administration, after examining different options has decided to take up Construction of Sub Surface Dams (SSDs) with

innovative low cost technology under Special Development Package Programme of Gol being provided as per AP Reorganization Act, 2014.

The objective is to increase the water table following proper water conservation methods.

Highlight of the initiative

Sustainability

The construction of a subsurface dam generally requires cutting off where a subsurface valley is covered by an aquifer. Subsurface valleys are usually formed where the ground is undulating. Similar to surface dams, effective sites for subsurface dam development (suitable slopes) can be easily found by tracing subsurface valleys. River banks must be well-defined and stable. Rocky banks and gorges are the best features. Wide meandering rivers in sand are an indication that no lateral movement is present and so the risk of lateral flow and leakages is high. With increasing depth, the thickness of different rock beds varies from place to place due to natural activities of deposition and erosion. Therefore, yield exploration/investigation is advised to ascertain the status of each selected site. Soil types with large porosity, which can hold large volumes of water, including the alluvial gravel layer, limestone and volcanic rocks are good for SSD construction.

Cost effectiveness

Construction of sub surface dams was done with a cost of Rs. 26.36 crores covering 4 Mandals in six locations (viz. Suggalithanda, Takkalaipalli, Vempalli, Gandhi, Nandimandalam & U.Rajupalem). This would result in 0.8 TMC of water being arrested from which 7,795 acres of Paddy can be irrigated through Ground Water with the help of 1465 nos. of borewells and produce 16,563 MTs of Paddy worth Rs. 25.67 crores in a year. The project cost incurred would be realised in only one year and about 8,000 acres of area come under irrigation.

Replicability

- A minimum topographic riverbed slope is required. Suitable gradients lie between 0.2% and 4% (usually the case in the transition zones between hills and plains)
- River stream must be reasonably narrow for economizing the materials and labour
- These types of projects can be taken up in regions where rainfall is low to medium range and erratic
- On non perennial rivers having steep gradient and 5-6 m sand thickness in the river
- On rivers where ayacut is already developed and deprived of water for irrigation





Transparency

Site selection was done after conducting comprehensive investigation and hydro-geological studies. Professors of the Department of Earth science, Yogi Vemana University were involved in the site selection process. Expert committee of Water Resource Department consisting of retired Chief Engineers who had worked in Central Designed Organization, Hyderabad were also involved in the process.

Accountability

- People's participation was ensured in selection of sites and construction
- Global tenders were floated on e-procurement basis for construction works
- Quality Control checks by Water Resources Department - QC unit

Advantages of Sub Surface Dams over Surface Reservoirs/ Dams

Submergence of huge extent of fertile and costly lands; and are avoided wastage of water through evaporation. It also saves water from pollution or contamination. Silting up of dams, reducing the capacity of the reservoir / dam is also avoided and cost of construction per TMC is very less.

Advantages of construction of SSD with 'Z Sheet a piling' over conventional methods

Huge quantity of earthwork excavation can be avoided; Dewatering is not required and construction is easy and simple. Construction can be completed in short duration of time with low cost of construction is even less.

Evaluation

Piezometers are installed at suitable locations to measure the depth of ground water. Evaluation of the project was conducted by National Geophysical Research Institute, Hyderabad, India, who found satisfactory. Water can be arrested underground through these structures of 0.8 TMC.

Outcome

Before implementation, the water table in the adjoining areas of river was very low and the flows in river used to get depleted at a faster rate due to steeper gradient . After intervention, the surface water runoff got percolated to the sand layers and also in the adjoining alluvium along the river thereby increasing water table. Paddy crop stabilized in these mandals during Kharif season and the second crop in Rabi season was raised under Irrigable Dry (ID) conditions.

Khandwa District (Madhya Pradesh)

Innovative best practice of the district

Presence of the Government employees in offices during working hours is absolutely essential for better administration and public interest. The progress of any department and its services is dependent on the performance of employees of the department. Due to lack of good monitoring system, some government employee reach late for work or/and leave their workplace early, which adversely impacts the performance of the government.

To address this problem, District Administration Khandwa and District e-Governance Society has taken the revolutionary step in the direction of good governance with the use of M-governance and e-governance Portal. A Public Service Portal has been created to effectively monitor the presence and activities of the government employee posted in different departments under the district. It is being used by all the government employees posted in various departments of district Khandwa, which has made regular monitoring of the attendance of government employees possible.

Lok Sewak is an Attendance and Field Monitoring tool based on M-governance and e-Governance technology, which has two parts, the first mobile app and the second web portal. Every government employee has been provided a user id and password to register his presence. It is mandatory to make entry through mobile. However, the portal has also been created for effective monitoring of all the activities, which can be accessed with user ID and password for the app, and can be reviewed on the basis of various facilities and reports given in the portal.

Ease of Implementation and replication of the Best Practice

District Administration Khandwa is using **Loksewak App** in All government department for monitoring day by day activity and increasing work efficiency of every Government employee in different departments viz.: Health, School Education, Higher Education, Rural Development, Agriculture and Water Resources, Integrated Child and Development Scheme, Revenue, District Planning, Animal Husbandry, Horticulture, Public Health Engineering and Public Work Department etc.

Above all departments Using Lok sewak App every government employee assign minimum Number of tours and Activities to do in a month. All employee are visited assigned area and inspected the workplace uploaded photographs (latitude and longitude based) in app, which is monitored by the reporting officer. Maximum Indicators of Different themes (Health and Nutrition, Education, agriculture and Water resources, Basic infrastructure) on Champions of Change portal are monitored by the Lok Sewak App. It is the main key features to improve a district rank in Under Aspirational district Program of NITI Ayog.



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How the Best Practice is meeting Critical Gap(s) of the District

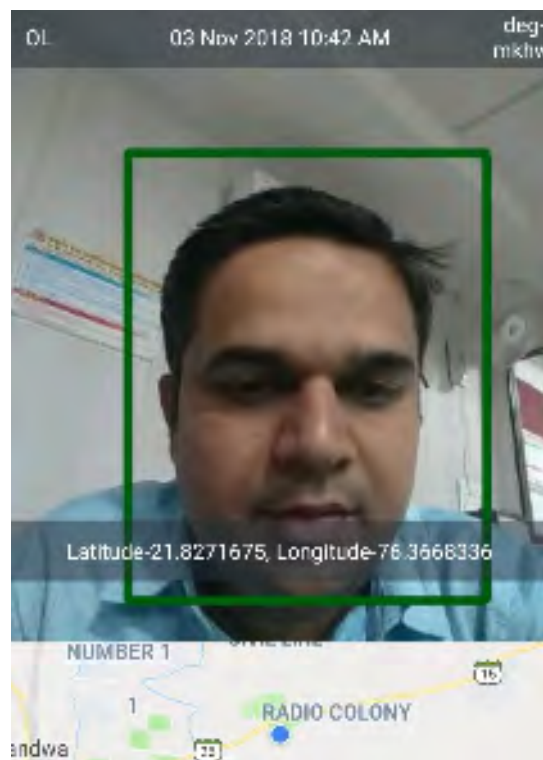
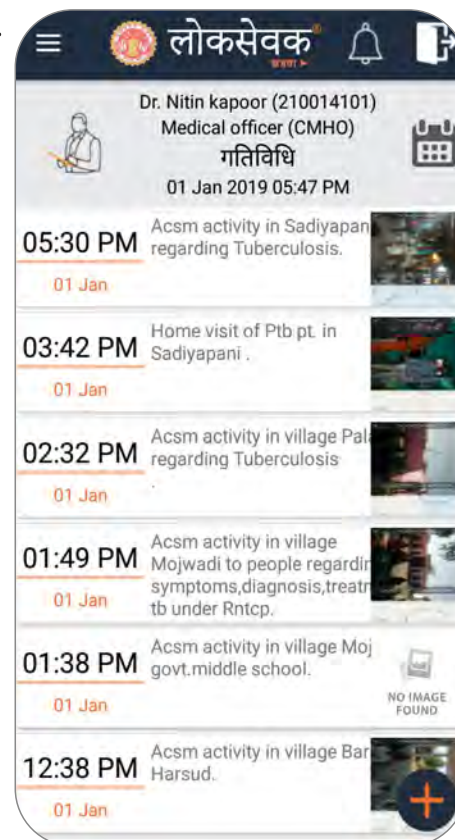
Monitoring Health & Nutrition - Through *Lok Sewak App*

Third Meal Initiative for Malnourished Children

The services of Anganwadi centres also improved because of the increased community participation and regular home visits by Anganwadi worker for third meal. This is the sustainable initiative as there are instances where children are not eating even though food is somehow available with them.

Loksevak App, an Android based application is used in Health Department for real time attendance and activities reporting in the district. Earlier, there was no such system of real time monitoring of staff and program interventions. So it was difficult to track the staff movements and their participation in village level health programs.

Loksevak App was initiated in Sep. 2018. It and mapped all health functionaries (district, block, sector and SHC level staff) in the app. Every staff is marking daily attendance in app after reaching work station, the location and time is registered by default. When the health functionary is visiting any place to monitor activities, they are reporting place of visit, short note on activity performed and activity photos in the app. This is compulsory for everyone in health department in the district.



Iron & Folic Acid (IFA) supplementation monitoring

District Administration has created real time monitoring system through mobile application *Loksevak App*.

Constant monitoring of this initiative through WhatsApp groups and Mobile application (*Loksevak App*) for photo uploading is done on regular basis while providing third meal to the underweight children. Default reports are automatically generated through this app and action taken against those not uploading pictures daily.

Last year Intuitional delivery was 91.80% Now better counseling, daily monitoring of PW institutional delivered to 98.42% vaccination against live birth.

Through the use of such application, the staff efficiency is improved, they are coming to office on time, field level intervention is monitored and late reporter is warned. So, all the staff are alert and their performance is improving because of *Loksevak App*.

Steps taken for improving data collection, quality & consistency, data-driven Governance and evidence-based interventions

Monitoring Agriculture and Water Resources

Agriculture, Horticulture and Animal Husbandry, all these departments are also using **Loksewak App** for monitoring the concerned indicators.

Water Reservoir and Conservation

Khandwa district has been included in the aspirational district scheme by the NITI Ayog. Under this scheme, rejuvenation of water bodies under MGNREGS and related works have to be done. For this purpose, a target of 780 construction works in district has been determined by the district. Identification and completion of water conservation/harvesting work is uploaded on App. In order to complete the above works continuous visit and monitoring of work through Lok Sewak Mobile Application is being done.

Animal Husbandry Department

In Veterinary Department there are two indicators of Niti Ayog 1-AI 2-Vaccination. The monitoring of these two indicators are done through **Loksewak App**.

Horticulture

The departmental schemes such as plantation of fruit orchards, cultivation of spices and vegetables, Micro Irrigation (Drip/Sprinkler) Post Harvest management (onion storage, cold storage, cold room) Protected cultivation (Shednet house, poly house) etc. have been implemented and monitored through **Loksewak App**.

Education

After the implementation of **Loksewak App** in Khandwa district there is lot of improvement in working of employees and officers. The teachers and other staff of Institutions reach their duty places on time. They are giving full time to their work. Now the efficiency of their work has increased. Students are taking benefits of their full time presence, education standard has increased and the percentage of results of board classes have also shown improvement.



Koraput District (Odisha)

Mission Annual Parasite Index (API)-10 to reduce malaria

Introduction

Malaria is a serious public health concern for Koraput district. The total malaria positive cases in 2016 were 42847. Hence the district administration planned to launch a mission called MISSION API-10 to reduce the diseases load.



Overview

Koraput being a Tribal District experiences very high perennial transmission and incidence of Malaria. The district has faced complicated malaria with sequels and death. Due to the district geophysical situation and forests terrain malaria transmission is more higher as they provide humid conditions and temperature that are conducive to survival of malaria vectors. The data has revealed an unprecedented rise in the incidence, indicating hyper transmission. The reasons are abundant rainfall, streams, habit and educational status of the people.

National Vector Borne Disease Control Programme (NVBDCP) started in 2003 is a horizontal programme after converting the old vertical programme like National Malaria Control / Eradication Programme (NMCP/NMEP) in operation since 1953. At the end of 2016, the API of the district was 29.3 and positivity rate is 10.06.

Govt is, of course, doing a lot of intervention like Indoor Residual Straying (IRS), Long lasting Insecticidal Nets (LLIN) distribution, Early Diagnosis and Complete Treatment (EDCT) in a uniform mode throughout the State. Durgama Anchalare Malaria Nirakaran (DAMAN) is a new intervention by the State but it covers too small an area to bring the District API to below 10. So, the need for a special intervention likes Mission API-10, with specific strategies, measurable indicators, interdepartmental support was felt. The initiative in this regard has been taken by the District Administration. The Mission API-10 is taken up to identify gaps and address them to achieve API-10.

Goal

To bring down the diseases load to measure API below 10 in 1st year and up to 2 in the next 3 years.

Malaria Endemic Zone of Koraput

Koraput district has two subdivisions. Blocks under Koraput subdivision have high API compared to Jeypore subdivision. Bandhugam, Naraynapatna, Laxmipur, Dasmantpur and Lamtaput contribute a higher proportion of malaria. Mostly it is still difficult to penetrate to the hard to reach areas.





Current Strategy in Malaria Control

The strategy is pivoted around Early Diagnosis and complete treatment (EDCT) with add-ons of IRS & LLIN use. Now EDCT is as simple as detection by Rapid Diagnostic Kit (RDK) and treatment by the safest drug Artemether Lumefantrine (ACT). Besides this, vector density is addressed by community sensitization and participation. LLIN is an internationally approved method in the district but unless regularly replaced or re-impregnated, it loses its effect in course of time decreasing its effectiveness.

Expected Out Come: Reduction of disease load and mortality

Operation Period

Phase I: Initial one year from date of initiation.

Phase II: 3 year from the end of phases one as proposed

Information, Education and Communication (IEC Plan)

- To increase awareness IEC was planned within the available resource and provisions like the IDCF, MDD, AMM and DAMAN were kept
- Taskforce meeting at block level Mission API-10 and Gram Kalyan Samiti (GKS) level meeting on Mission API-10 involving all village level PRI member
- IEC material regarding malaria, anaemia and malnourish at the camp site and in every weekly market

Financial planning

- Fund mobilized from IDCF, MDD, AMM, Gen IEC and top up by district administration was also done
- Data analysis and sharing
- A sensitization meeting to share data and brainstorming exercise was taken up to finalize the structure and strategy
- The AFI surveillance data of Govt of Odisha and MCVR was used to validate quality and will be taken as a source of information
- Help from ASHA workers

Inaccessible Area

- This was the most challenging part of implementation because we may have resource but services do not reach the end users
- For these health workers were assigned to adopt areas with fixation of responsibility
- Other departments, functionaries were also identified and trained, to help front line departments like ICDS (AWW), RWSS (SEM), PR (VLW).

Activity

- Sensitization :** Block level sensitization meeting was organized for field-level worker and block-level supervisor on Mission API-10
- Supply :** RDK, Anti-malaria, blood slide was supplied without interruption
- Referral :** During the surveillance, if any severe malaria cases were found then it was referred to a higher health facility
- Screening :** ASHA did the fever surveillance on every day basis
- Training :** One-day training programme was organised for all ASHA and AWW functionaries



Supervision

The first layer of supervision was done by health and ICDS supervisor for quality supervision. The block was divided into areas with a specific allotment. All of them had used one standard checklist and a weekly report was taken. The next layer was by Sector Medical Officer, Child Development Project Officer. They had a strong checklist for review. The top-level supervisors were the district-level supervisors. At district level, the Collector & DM were the chairperson of MISSION API-10. A review meeting on MISSION API-10 was organised every fortnightly.



Responsibility of field functionaries

Health Workers were doing surveillance in every village, testing fever cases by RDT/BSC, treating with ACT, referring completed cases, monitoring the EDCT activity of ASHA as assigned and other components of API-10.

Multi-Purpose Health Supervisors (MPHS) are entrusted with quality monitoring & handholding support to improve the skill & knowledge, logistic management, reporting, communication, review & a link between the SC & CHC.

Outcome Study

The Mission API-10 was launched on 14.07.17 under the chairmanship of Collector and DM, Koraput to reduce the API below 10. After two years of the programme till Dec 2019, the API (Annual Parasite Incidence for the period of 1st phase of API-10) of Koraput district came down to 3.1. The total malaria cases of the district were 6800 and 0 death at the end of Dec,19. This encouraged and the district is hopeful to bring down the API below 2 within two to three years. All these activities under Mission API-10 will be done in a more intensified manner in the coming years.

Together we excel that is the commitment of the District...

Vizianagaram District (Andhra Pradesh)

“Mother’s love and smile transforms the world”



Hostels for Pregnant Women

Innovation for safe delivery among the pregnant women hailing from hill top tribal villages

Antenatal risk assessment is unable to predict all women who need emergency obstetric care. Certain high risk group women require safe delivery. The difficulties faced by the hill top pregnant women at the time of deliveries are unique. The main problem is lack of motorable roads in the hill top Tribal villages, leading to unsafe deliveries such as DHOLI (sedan) deliveries, on road deliveries and deliveries occurring in ambulances. In Integrated Tribal Development Agency (ITDA) Parvathipuram area, there are 8 Mandals, 20 primary health centres, 119 sub centres and 1415 villages. Out of 1415 villages nearly 450 villages have no connectivity of roads even now. Due to these geographical barriers many infant deaths and maternal deaths occurred among the Tribal people. With a novel idea “We cannot move the hill tops, but we can move the hill toppers”, the “Giri Sikhara Garbhinee Vasathi Gruhamu” (as called in Telugu Language) pregnant women hostels were established at Saluru and Bhadrhiri.

Vizianagaram is an aspirational district with 22.22% of its population living in the tribal Sub Plan area. 79.23% of them are tribals vulnerable to the maternal health. Further, 21.67% of the tribals are PVTG’s (Particularly Vulnerable Tribal Groups). The health indicator of tribal population is reported to be below average due to various reasons. One, such reason was remoteness and hill top habitations. Out of 1456 tribal habitations, 500 are located on the hill top and 355 of them have no-motorable roads.

The pregnant from the inaccessible villages have to come on “DHOLI” amidst the birth pang. It proves to be an arduous journey making them vulnerable to Infant Mortality Rate (IMR) and Maternal Mortality Rate (MMR). Before starting of this hostel facility, in one such Dholi case, the delivery happened on the road. The District Administrative took a serious note of that incident.

Wherein institutional delivery was not very common for the pregnant women from Hill top habitations, the high risk pregnant women usually go out for work even up to onset of labour pain making them vulnerable to complications. Immersed in the household chores, the tribal pregnant never get the required rest and relaxation at the third trimester of pregnancy at home.

While they come to hospital enduring arduous, Dholi journey, the high BP and stress levels make them vulnerability to obstetric complexities. Except one meal provided in the Anganwadis, rest of the nutrition expected to be met from the home was missing, hence the tribal pregnant shows low Hemoglobin levels. The positive life style activities like the Yoga, relaxation exercise, are unthinkable for the pregnant at their homes. Constant supervision of the high risk mothers by trained Medical & Health staff is a rare phenomenon in the remote hill top villages leading to untoward incidents.

To ensure safe deliveries in the tribal region and to reduce maternal and infant deaths. Pregnant women are shifted to the hostels from the hilly areas and other remote Agency hamlets two to three weeks before the date of delivery. Intensive care is provided o the pregnant women round-the-clock in the PWHs. Exercise, yoga, meditation, nutritional food and entertainment are provided to the hostel inmates. Staff nurses and ANMs watch the physical and psychological condition of the pregnant women and coordinate with gynaecologists and the other medical experts. Qualified MBBS doctors are also deployed to each hostel for regular check-up of the inmates. Posnatal care education is also provided to pregnant women through video films.

Once the pregnant women experiences mild labour pain, they are shifted to Community Health Centres (CHCs) for deliveries. After deliveries women are shifted back in their houses.

Challenges for the health staff

The health staff working in the tribal areas are under tremendous pressure due to the incidences of IMR, MMR and Dholi deliveries, due to geographical barriers. Even the best efforts by the staff could be ending in the worst result. The Hostel for pregnant women from remote areas is bridging the gap between the hospital and remote tribal habitations in case of maternal emergencies, while still large number of tribal villages are unconnected (355 out of 1456) for accessing the hospital facilities for the obstetric purpose for them.

As told by a Gynaecologist of the CHC (Community Health Centre), the body vitals like BP (Blood Pressure) of the tribal pregnant cases coming from this hostel remain normal. Whereas, the tribal women coming directly from the home for deliveries show abnormal BP resulting into obstetric complications. The hostel facilities have improved general health of the tribal women. The efficiency of health service has also improved due to close monitoring.

The ASHA workers (Accredited Social Health Activist) from the tribal areas have expressed that despite all care and counselling given to pregnant women in remote villages, with the onset of the labour pain, bringing them to medical facility for institutional delivery has been a big challenge due to improper connectivity to tribal habitations.





It is disturbing to see the deliveries happening on ground and sometimes death of high risk mothers due to excessive bleeding or other complications. Now due to this hostel, they have got confidence to overcome such untoward incidents. They are motivating and joining the high risk and malnourished mothers in the third trimester, thereby putting full stop to the preventable infant and maternal deaths.

The ANM's (Auxiliary Nurse Midwife) and staff nurses working in the hostel are making best use of this hostel-stay to teach them about menstrual hygiene, family planning, birth spacing, sanitation, cleanliness, hand wash, uses of toilet and bad effects of child marriage, substance abuse, etc., while in tribal area, the behavioural change to use toilets is a challenge, here, in the hostel all are compulsorily using toilets. With this outlook on the above subjects will have positive transformation. This is possible only because they are free and relaxed in the hostel, having peace of mind to listen and understand in an enabling environment.

Prenatal Care

The ANM's are also engaging the pregnant women daily for early morning exercise and relaxing yoga. These are unseen and unheard of among the tribal pregnant women. Further, the administration has mobilized the Om-Shanti-Ashram sisters to teach the moral values to the pregnant in the evening. It has been well accepted by the pregnant women leading them to be calm and free from hormone induced mood swings during pregnancy.

The pregnant women staying in hostel are very happy due to the importance they are receiving there. The type of rest and relaxation they get after joining the hostel is unfounded in the houses as household chores use to consume their free time and energy. All of them have expressed satisfaction about the 3 meals they receive every day. The regular check-up and guidance they receive from the various stake holders are making them feel proud of motherhood, and expecting the healthy and happy baby. This is an excellent intervention through which, not only the maternal health of the mother, but their outlook about other socio-cultural aspects is also transformed.

A pregnant women stays in the hostel for 2 to 3 weeks. The routine for pregnant women of hostel includes sleep for 9 hours, day time rest for 4 hours and exercise yoga for 30 months. The average body vitals improvement recorded during the stay shows that 0.25g HB improved; 1.5kg weight improved; improvement in their general health, no underweight infants reported. The institutional delivery of inmates is 100% and all are safe.

As a result, the infant and maternal deaths have drastically come down in the District due to advance institutional care being given to the pregnant women, especially belonging to Hill top Tribal areas for safe delivery with healthy baby.



सत्यमेव जयते

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