



# STORIES OF EMERGING HOPES...

*A Case Study Booklet  
Under Mahila Kisan Sashaktikaran  
Pariyojana (MKSP), Assam*

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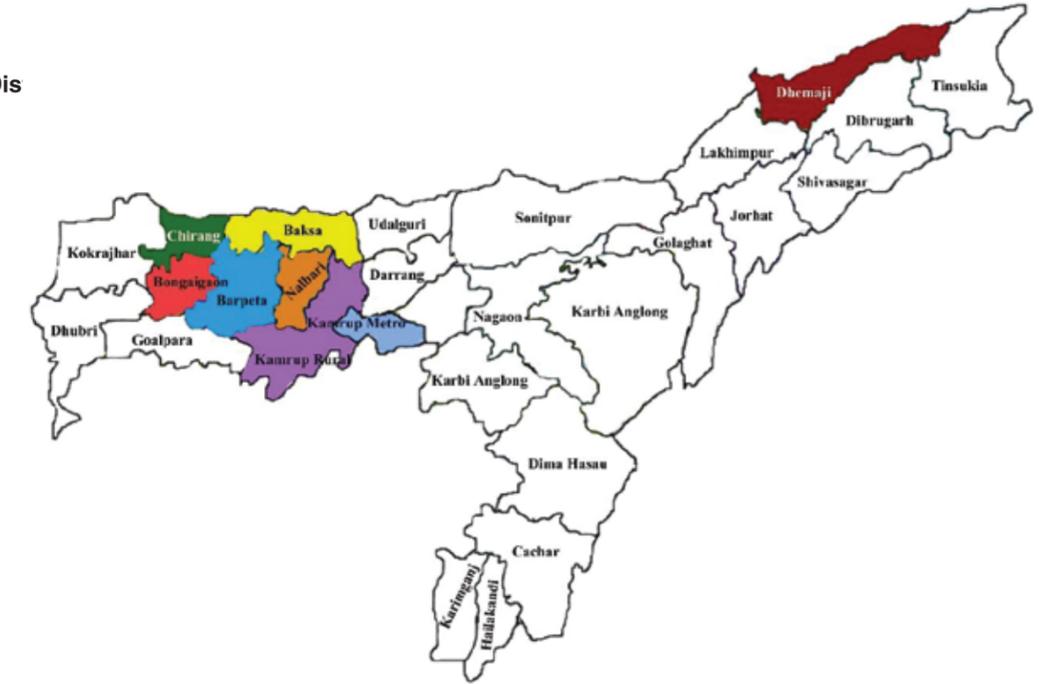
# Introduction

The project is being implemented by Northeast Development Consortium (NDC), Assam. The Northeast Development Consortium (NDC) is an association of five (5) non-governmental organizations bound together by a MOU with a common Secretariat for overall project planning, implementation and monitoring.

Centre for Microfinance & Livelihood (CML), the facilitating partner in the consortium is responsible for the executive functions of the NDC Secretariat. Gramya Vikas Mancha (GVM), is the lead partner of the Consortium followed by Rashtriya Gramin Vikash Nidhi, Guwahati (RGVN), Grameen Sahara, Chhayagaon and Seven Sisters Development Assistance, Bongaigaon (SeSTA) as an implementing partner of the project.

The project focuses on empowering 14,000 women farmers from a target of 1166 women SHGs, carried out on a cluster basis in the 7 districts of Assam. The districts viz. are Bongaigaon, Chirang, Baksa, Nalbari, Barpeta, Kamrup and Dhemaji of Assam. The project centers on building a strong women led community institution along with enhancing the livelihood based activities undertaken by the women farmers. The intervention further demonstrates the possibility of increased income opportunities based on local level resources and expertise. Common investments capacities are built for enhanced productivity in agriculture and allied along with reducing the drudgery of women through adoption of suitable local technologies. The Community Resource Persons (CRPS) and the Para Professionals among them whose capabilities and capacities have been intensively focused are the drivers of this sustainable intervention

MKSP project implementation Dis



Sl.	Name of the Consortium Partner	Responsibility
1	GramyaVikas Mancha, Nalbari, Assam	Lead Consortium Partner and legal holder of the project. Field implementation: NALBARI & BAKSA
2	Centre for Microfinance & Livelihood (CML), Guwahati, Assam	Consortium facilitation and administration. Overall project planning, monitoring, implementation and reporting facilitation in the 7 districts.
3	RashtriyaGraminVikasNidhi (RGVN), Guwahati, Assam	Consortium representation and field implementation BARPETA and Dhemaji Block
4	Grameen Sahara, Chaygaon, Kamrup, Assam	Consortium representation and field implementation: KAMRUP (Rural) and Sissibargaon block
5	Seven Sisters Development Assistance (SeSTA), Bongaigaon, Assam	Consortium representation and field implementation: BONGAIGAON & CHIRANG

# The Torchbearer



"MKSP is like God for us. Earlier we women never went out of our homes, thanks to MKSP we not only stepped out but also are able to go to banks and other such offices just as our men do. In fact we can go alone everywhere and are not afraid of speaking to anybody". These are the words of Anuwara Begum, a Muslim woman residing in Dargahpur village of Barpeta block in Barpeta district. She is the president of 'Mitali SHG' since 5 years, a part of 'Moromi Gramya Sangathan'. She lives with her husband and three school going children. Among women of Dargahpur who were very shy and timid to come out of four walls of their houses, Anuwara was different as her only aspiration was to become independent. Having seen a few Self Help Groups in some of the neighbouring villages she formulated 'Mitali SHG' along with 10 other women of Dargahpur with an intention to save. But, they

were not much familiar with the functioning of SHG as well as rules and regulations they would need to establish and follow.

In 2014, for the first time a meeting on Mahila Kisan Sashaktikaran Pariyojana (MKSP) project, a sub-component of National Rural Livelihood Mission (NRLM), was held in the village. All women from the village joined this meeting and understood the components of the project and how it would uplift the economic condition of rural women farmers. But, they still had their doubts if the project would actually do what it intends to do. Only after they were involved in several activities as promised by the project they

were able to believe how beneficial this project was for them. Through MKSP, Anuwara got a chance to become a part of various trainings like SRI method of cultivation, horticulture, nursery management, kitchen gardening, vermicomposting and fish rearing. Soon, she also became the Community Resource Person (CRP) and the monitor of Dargahpur village under MKSP.

Previously, Anuwara practiced traditional method of paddy cultivation. She would purchase seeds from the market and cultivate paddy without any discipline or technique. She used to spread 4-5 kg of seeds in 1 bigha land. At one time she used to invest 1500 INR for ploughing, 600 INR for seeds, 600 INR for labour, 3000 INR for water and 2500 INR for fertilizers only to produce 800 kg of paddy earning 10,400 INR with a profit of 2200 INR in one season. This was inadequate for her family to survive as in the end she was left with a savings of 200-300 INR. After she received training on SRI method of cultivation in 2014, she has practised only SRI technique of paddy cultivation. As a pilot she tried it on ½ bigha of land and now she cultivates paddy on 2 bighas of land. She has experienced a substantial increase in the productivity as well as earning and profit with lesser investment. A comparative calculation of her investment, production, earning and profit for three years as a result of SRI is presented as under:

Year wise comparative investment, production, income and profit of SRI paddy (Anuwara Begum )			
Particulars	2014	2015	2016
Area ( Land), Bigha*	0.5	1	2
Seed cost	0	200	200
Land preparation cost, INR	500	1000	2500
Cost of vermi compost, INR	300	1800	2400
Organic pesticides, INR	90	120	120
Labor Wages, INR	200	600	0
<b>Total cost of production, INR</b>	<b>1140</b>	<b>3620</b>	<b>6500</b>
<b>Total Quantity Produced, Kg</b>	<b>640</b>	<b>1400</b>	<b>2800</b>
<b>Income from production, INR</b>	<b>7,680</b>	<b>16,800</b>	<b>33,600</b>
<b>Profit from production, INR</b>	<b>6,540</b>	<b>13,180</b>	<b>27,100</b>

• 1 bigha is 1333 m<sup>2</sup>

Anuwara is very happy with the produce and earning. Besides, she had applied for loans to pursue duck farming, kitchen gardening and fish rearing. She has already repaid loans she borrowed for duck farming and kitchen gardening. Currently, she is repaying her loan she took for fish rearing. Her success in SRI has inspired many farmers, both men and women, in her village to use this method of cultivation.



# Self-Reliance is the Key to Happiness

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Name: **Dipika Das** SHG Name: **Bhagawati SHG** Village: **Bampara** Block: **Chenga** District: **Barpeta**

“I am happy because I am independent”. These inspiring words are of Dipika Das, a Community Resource Person (CRP) under the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project and a resident of Bampara village in Chenga Block of Barpeta district, Assam. Her family consists of Vajan Das, her husband who is a daily wage labourer and a son who studies in Chenga Jatiya Vidyalaya. Her quest for financial independence started in 2009 after she was motivated by the idea of Self Help Groups. She formed Bhagwati SHG along with her village comrades, the sole purpose of which was to encourage women for saving a little from their earnings to slowly become financially independent so much so that they do not need to borrow or ask for money to fulfil their day to day needs. But, back then these women were not able to explore the scope of an SHG fully until 2014. In 2014, the MKSP project was introduced in the village. The utmost objective of the project was to capacitate rural women farmers in innovative agricultural practices so that a variety of sustainable farming based livelihood options could be created for them. To begin with, Dipika’s group availed training on management and functional aspects of an SHG. Through the MKSP project Dipika was exposed to several capacity building programmes on nursery management, kitchen gardening, horticulture, vermicomposting and System of Rice Intensification (SRI). Being in these programmes not only built her skill and awareness towards modern concepts of agriculture and allied activities but also acquainted her to alternative sources of income and available

local technologies for the same. Under SRI she learnt about seed selection, soil fertility, water requirement, insect as well as disease management and how to ensure substantial quantity of crop production.

Earlier Dipika followed conventional method for paddy cultivation. Her previous produce with the traditional method was 18 Mon which is 720 kg paddy per bigha and her net profit was INR 2604 after deducting the investment of INR6742 @ INR13 per kg. Refer table-1. This was nowhere close to adequate for the family. Post the SRI training, she applied the method to produce 30 Mon which is 1200 kg (sale value @Rs13) of paddy per bigha in one season which generated an earning of INR 15,600 and net income of INR 8840 after deduction of production cost, refer table-2. This amount went directly to her bank account as savings.

With immense pride she adds, “Now, I am alone capable of bearing the education expenses of my son. I have also taken a loan for duck rearing, nursery raising and kitchen gardening. I aim to return the loan along with interest through my earnings resulting from paddy produce SRI method to cultivate paddy because “Kom Takat Muta Dhan” – (With less efforts, rice production is abundant). What I am today is because of MKSP and I am deeply thankful to them for instilling this confidence in me”. Today, Dipika is a community leader in her village and an example for several women like her.

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**Package of Practices (PoP) Implemented by Dipika Das [Before Project Intervention]**

<b>Name of the activity:</b>	Conventional Paddy	<b>Season:</b>	Sali (June - November)
<b>Unit area for activity:</b>	1 bigha		
<b>Objective:</b>	1. To enhance income.		
<b>Critical aspects of intervention to be considered:</b>			
	1. Crop spread in the paddy field	4. Water management	
	2. Soil fertility	5. Insect and disease management	
	3. Crop growth	6. Harvesting	



**Cultivation Package**

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
1	Seeds @ 10 kg per bigha	Traditional nursery raising	June	200
2	Land preparation	Used hired power tiller	July	5000
3	Transplantation @ 4 labor per bigha	No young aged seedlings, no line transplantation, 3-4 seedling at a time	July	Home labor
4	Soil fertility management (Only seed cost)	Growing Dhaincha (Sesbenia spp) N fixing plant	June (during the time of nursery management)	80
5	Water management	Pump and fuel cost for Irrigation	Crop period	162
	Crop nutrient, Insect & disease management	Urea and Potash application	Crop period	700
6	Harvesting	(4) Labourers	November	600
<b>A</b>	<b>Total Cost of Production</b>			<b>6742</b>
<b>B</b>	<b>Total Profit</b>	<b>Produces &amp; sale value</b>	<b>720kg</b>	<b>9346</b>
	<b>Net Profit</b>			<b>2604</b>

**Package of Practices (PoP) Implemented by Dipika Das [After Project Intervention]**

<b>Name of the activity:</b>	SRI Paddy	<b>Season:</b>	June - November
<b>Unit area for activity:</b>	1 bigha		
<b>Objective:</b>	1. To engage women in agriculture. 2. To enhance their income and make them financially independent.		
<b>Critical aspects of intervention to be considered:</b>	1. Crop selection, seed selection and treatment    4. Crop nutrients, insect and disease management 2. Fertility of Soil    5. Water Management 3. Nursery Management and transplantation    6. Harvesting		

**Cultivation Package**

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
1	Seed selection and treatment @ 1 kg	Seed sorting and treatment organically, germinated seeds sown in bed for sowing at 8-12 days	June	30
2	Land preparation	Used Power tiller	June	5150

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
3	Transplantation @4 labor per bigha	Young 15 days old seedlings, line transplantation, 1-2 seedling at a time	July	Home labor
4	Soil fertility management ( Only seed cost)	Growing Dhaincha (Sesbenia spp) N fixing plant, Application of cow dung and vermi compost.	June (during the time of nursery management)	280
5	Water management	A drainage system ( with help of labourer)	Crop period	200
6	Crop nutrient, Insect and disease management	Vermicompost, cow dung & cow urine	Crop period	200
	Harvesting	(4) Labourers	November	600
<b>A</b>	<b>Total Cost of Production</b>			<b>6760</b>
<b>B</b>	<b>Total Profit</b>	<b>Produces and sale value</b>	<b>1200 kg</b>	<b>15600</b>
	<b>Net Profit</b>			<b>8840</b>



# As She Sowed, She Reaped

“It took some time for me to transition from my old cultivation method to the new one. It was surprising at the first instance that a modern method like SRI worked and fared better. Not to mention, easy and inexpensive, hence accessible. I thank Mahila Kisan Sashaktikaran Pariyojana (MKSP) for providing me with trainings on innovative concepts of farming wherein I learnt seed selection and treatment, new ways of insect and disease handling, soil fertility and water management. After implementing SRI method I could produce and earn a lot more from mustard farming, an activity that has been my staple source of income for years”, says Irina Begum with a tear of joy in her eyes. A resident of Khandarkarpara village of Barpeta Block, 34 year old Irina is the President of Jilmil SHG in her village, which is a part of Kanaklata Gramya Sangathan (Federation). She had to quit her education post the first year of high school due to an economic setback, something which she regrets till date. Nevertheless, she has been able to manage her responsibility towards her SHG, which she established in 2004 along with fellow village women, initially as the Secretary and later as the President, with immense verve. She lives with her husband and three children. Her husband is a daily wage earner and manages to earn around 5000 INR per month. Other than this, through mustard cultivation (Land Area: 4 Bigha) which has been the primary source of income for her family, she is able to produce around 320 kg and secure a profit of 7000 INR (approx.) after deducting costs of production. Together, this income is not adequate to fend for her family.

In 2014, MKSP project, a sub-component of National Rural Livelihood Mission (NRLM), entered Khandarkarpara with the objective of improving the livelihoods of rural women from poor socio-economic background by building their skill and awareness on modern farming techniques and allied activities. Since Irina was the Community Resource Person (CRP), she was amongst

the first few ones to know about this. She immediately realised that this was a golden opportunity for the women of her village to become financially independent and contribute towards the well-being of their family. Along with Irina all the women members of several SHGs in the village were trained in SRI paddy, horticulture, nursery raising and water management methods. “We have changed a lot from before. Before we used to be scared to speak our mind, now we are capable of running our homes independently. This wouldn’t have been possible without MKSP,” speaks Irina on behalf of women from Jilmil SHG.

Other than her wages, she also earned income through mustard cultivation traditionally in her 4 Bigha land (5332 sq m) which is a primary source of income for her family. She produced around 320 kg mustard and generate a profit of 4000 INR (approx.) after deducting costs of production approximately INR 9000 was her income which was not adequate to support her family.

After getting training on mustard cultivation through SRI techniques, she increased her production just double. SRI is a method that aims to increase the production through rice. It is a low water and labour intensive technique that requires young seedlings, transplanted singly by maintaining a wider spacing that encourages more root and canopy growth. So, this principle also is applied for crops like wheat, sugarcane, mustard etc. For the first time Irina Begum adopted SRI method to cultivate mustard. She received required assistance and handholding from MKSP. Her first production of SRI mustard was a massive 640 kg from 4 bighas of land, which was almost double to her previous produces. With a minimum investment of 6250 INR, she generated a net profit of 19350 INR, Refer table below. She also took loan for mustard, vermi composting and horticulture and was successfully able to repay the amount. Irina was very happy with the results and decided to stick to the SRI way of cultivation of mustard and promote its benefits among women like her.

### Package of Practices (PoP) of Mustard and cost of cultivation

<b>Name of the activity:</b>	SRI Mustard, Area: 4 bigha ( 1bigha is 1333 m <sup>2</sup> )	<b>Season:</b>	October -December						
<b>Unit area for activity:</b>	4 bigha								
<b>Objective:</b>	1. To engage women in agriculture. 2. To enhance their income and make them financially independent.								
<b>Critical aspects of intervention to be considered:</b>	<table border="0"> <tr> <td>1. Seed selection and treatment</td> <td>4. Insect and disease management</td> </tr> <tr> <td>2. Nursery Management and transplantation</td> <td>5. Water Management</td> </tr> <tr> <td>3. Soil fertility management</td> <td>6. Harvesting</td> </tr> </table>			1. Seed selection and treatment	4. Insect and disease management	2. Nursery Management and transplantation	5. Water Management	3. Soil fertility management	6. Harvesting
1. Seed selection and treatment	4. Insect and disease management								
2. Nursery Management and transplantation	5. Water Management								
3. Soil fertility management	6. Harvesting								

### Cultivation Package

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
1	Seed selection & treatment, total seeds for 4 bigha: 8 kg	After sorting, the seeds were treated organically using Beejamrit.	October	200
2	Nursery Management	Seeds sown in a raised bed, applied vermi in the bed, sown seeds in line. Applied cow urine@1:10 ratio at 2 leaf stage.	October	150
3	Land preparation	Ploughing done with tractor	October	3000

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
4	Soil Fertility	Applied 2 bags vermi compost (1 bag @ 50 kg) (1kg=5Rs)	October	500
5	Transplantation of seedlings	Seedlings of 2-3 leaves stages, 15 days old,	15-16 <sup>th</sup> October	
6	Irrigation	Used pump and delivery pipes	After 15 days of transplantation	400
7	Insect and disease management	Spray cow urine before flower comes (@1:10)	Afternoon	0
8	Harvesting	Manually, 16 labours @250	December	2000
9	<b>Total Cost of Production</b>			<b>6250</b>
10	<b>Total Value of Produce</b>	<b>Total produces 640 kg, sold @40 per kg</b>		<b>25600</b>
11	<b>Net Profit</b>			<b>19350</b>



# The New Beginning

In Unity Lies Strength, and there is none other than 'Maa Mahila SHG Group' that can prove this proverb true. In 2011, 11 women formulated this SHG in Pashim Khatar Kalakuchi village of Pub-Nalbari block. Their sole purpose of this to save and lend money to each other when in need. Every week they saved 25 INR and provided loan internally to the members. Not to mention, they were not completely aware about the functioning of SHG or community level organisations. Also, these Muslim women were always tied up with their household work, some of them illiterate who never stepped out from their homes.

In 2014, their lives changed for better. Through Gramya Vikas Mancha (GVM), a non-government organisation working for the socio-economic development of women farmers, they were introduced to the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project, a sub-component of National Rural Livelihood Mission (NRLM). Under the MKSP project, the members of Maa Mahila SHG received training on SHG operations, SRI method of cultivation, horticulture, nursery raising, fish rearing, and kitchen gardening. For the purpose of training, these women went for exposure trips to different villages and met many women like them

who were successfully running their Self-Help Groups. With the help of these experiences they became well versed in financial operations and banking transactions. Post their training in fish farming, the women members of Maa Mahila SHG decided to venture into fish rearing and make this activity as their major source of earning and business. So they requested for a loan to Ramdhenu Gramya Sangathan (VO). Their request was granted and soon they received 50,000 INR for initiating their business. This was the first time their group was getting together for an income generating activity, hence they looked forward to this new beginning. They bought fingerlings inclusive of silver carp, grass carp, common carp, rohu, mrigal, catla, etc. from the nearby market worth 30,270 INR and set them in the pond. Their total earning was 66,870 INR and profit 24,000 INR. Seeing their income and profit from the first time, they decided to continue fish farming. The pond which they used to rear their first lot of fingerlings was a little far from their residence, hence at times they

were unable to look after and feed their fishes properly. With the promise to reinvest their profits from fish rearing to SHG savings, they further decided to continue fish farming individually. All of them divided previous profits in equal parts and initiated the second round of fish farming. Two of these members, Kabita Begum and Rukia Begum are involved in this activity together since they live closer to each other and the total land of their pond is 5 Bigha. Together they invested 16,930 INR (4000 INR from previous profit and 12,930 from their own savings) and followed the same process of buying fingerlings, feed – mustard oil cake, rice bran and netting at regular intervals. "Fish farming training helped us a lot. Because of that training we learnt so much about breed selection and several aspects on pond management and cleanliness. We thank GVM and MKSP for instilling confidence and belief in our abilities", shares Kabita and Rukia with joy in their eyes. Taking inspiration from Maa Mahila SHG, Mitali SHG also initiated fish farming and is very happy with their fish produce. These are the same women who once upon a time were not comfortable in speaking their name and now are capable of earning their own bread.



**POP (After the Project Intervention - their first fish farming effort)**

<b>Name of the activity:</b>	Fishery (first)	<b>Season:</b>	Year round
<b>Pond area for activity:</b>	4bigha ( 1 bigha is 1333 sq m)		
<b>Objective:</b>	1. To engage women in agriculture. 2. To enhance their income and make them financially independent.		
<b>Critical aspects of intervention to be considered:</b>			
1. Selection of pond		4. Netting & Sale	
2. Feed and Fingerlings			
3. Management			

**Cultivation Cost**

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
1	Selection of pond	Pond near their house and unit area of the pond is 5 bigha	February	0
2	Fry and fingerlings	Purchase fingerlings from the market	Around 20 February	

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
		Silver= 3.5 kg, Grass carp = 6.5 kg, Common Carp = 5 kg, Rohu - mrigal = 7.5 kg	February	5970
		Vangon = 12 kg, Rou-mrigal = 15kg, Silver = 10 kg, catla = 5 kg	February	8040
3	Feeding	Mustard oil cake = 24 kg, Lime = 2 bag, rice polis = 2 bag = 40 kg	First week of march	2960
4	Pond lease			8000
5	Jungle clearance			2000
6	Transportation			1300
7	Feeding			2500
8	Machine			2000
9	Pond Development		April month	1000
10	Netting & fish growth check		First week of may	4100
11	Ducks rearing in pond			5000
<b>Total Cost of Production</b>				<b>42870</b>
<b>Total Value of Produce</b>				<b>66870</b>
	Profit		(66870-42870)	<b>24000</b>



# The Wonder Woman

“My journey from being a teacher to a Community Resource Person (CRP) has been very satisfying because I think I am able to contribute to the wellbeing of women from my village. MKSP gave this opportunity to me, not just to help these woman but to earn more, learn more and above all become a better person. I thank MKSP for everything.” These are the words of a very enthusiastic Anupama Bezbaruah, a 43 year old single woman, who is also the president of Rupali SHG (a part of Jagrata Gramya Sangathan) in her village, Janigog. She lives with her mother and two younger brothers. As a tuition teacher she manages to earn 700 INR per month whereas her brother earns around 5000-6000 INR per month as a tempo driver, which is a meagre sum of money for their day to day survival. Hence, in order to gain some financial support for herself and women like her, she formulated a Self Help Group in 2008 with the help of 9 other women, which has been managing since then. Every member from the group used to save 30 INR per month withdraw small portions as and when needed. In 2014, the Mahila Kisan Sashaktikaran Pariyojana (MKSP) was introduced in the village with the objective of empowering women and their families with means and methods to engage in sustainable agriculture and allied activities which would enhance their livelihoods.

Under the MKSP project women were provided several trainings on SHG management, fishery, horticulture, vermicomposting and SRI method of cultivation. Anupama was also instrumental in facilitating all these trainings. She also participated in trainings

which covered the functional aspects of an SHG and was also sent to Duliajan and Boikhistho for exposure visits. From all the trainings she received, she tried to implement SRI method for paddy cultivation in her 4 katha plot of land for which she harvested a produce of 4 to 5 quintals. Earlier, with conventional method of paddy cultivation, she could produce only 2 to 3 quintals of paddy. Seeing her success inspired many community members to adopt SRI technique of cultivation and with their support she was elected as one of the CRPs of her village. As a CRP she also receives a monthly remuneration of 1300 INR through the project for SHG works like registration, monitoring and bank linkages. Today, she contributes 1000 INR towards monthly family expenses. In the end she adds, “Our village has both Hindu and Muslim population. Initially, I was a bit hesitant in working with Muslims. I did not allow them to even enter my house. But, after working with them, I realized my opinions were misconstrued. Through MKSP I understood how a village who works together can flourish and become strong and self-sufficient. I feel very proud of being a part of MKSP project”



# The Joy of Independence

In 2015, under the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project, women members of 10 Self Help Groups established Ashirbad Gramya Sangathan (Village Organisation - VO) with the support of Grameen Vikash Mancha (GVM), a non-government organisation working for the socio-economic development of women farmers in Nalbari and Baksa districts of Assam and one of the implementing agencies of the MKSP project. These women belong to Charangbari village of Tamulpur block in Baksa district. Total members of these SHGs are 108, of which 20 work as executive members and represent their respective SHGs in the VO. Most of these members are involved in agriculture and livestock activities like pig and cow rearing. Anu Kalita is the

President whereas Rohini Deka is the Secretary of Ashirbad Gramya Sangathan. Both of them are responsible for the overall functioning of the VO as well as ensuring that the objective with which the VO has been set up is fulfilled. One of the main aims of this VO is to support rural women with structured savings and financial aid via loan at 1% rate of interest.

Due to the MKSP project, the women members were exposed to different livelihood options alongside trainings to understand the processes required for successful implementation of these options as well as generate income from the same. They received trainings in SRI method of cultivation, livestock practices like pig

rearing, goat rearing, fishery and horticulture practices. In addition to these trainings they could also avail loan and equipment required for agricultural and allied processes under the MKSP project. In 2017, GVM provided a handcart to Ashirbad Gramya Sangathan under the project. A handcart is typically needed to transport paddy for threshing and other material like sand, bricks, etc., hence very much required by both men and women on a regular basis. The VO started to rent the handcart to members who needed it, for which they charge a nominal fee between 20-50 INR/day. Earlier, when they used to rent a handcart from their village sources, they had to pay 250 INR for using it just once. One of the members Putuli Sarania says, "It is good that we have one handcart now but we need more of them as the VO is responsible to support 10 SHGs. We want to buy another one with the money we receive from renting handcarts. Till date we gathered 390 INR from the rent money that we received and after deduction of repair costs, we have 290 INR left with us."

With the formalization of VO as a structure, functioning of SHGs has been regularized. Uniting SHGs under a VO has not only enhanced the strength of SHG as an institution but also has built the capacity of women to execute and administer these institutions. Ashirbad VO regularly monitors the progress of its SHG members, resolves issues as and when required and tracks implementation of different initiatives focused on increasing livelihoods of women members.

# The Woman Who Never Fails To Try



“The doors of success open for those who are willing to learn and try new things”. These mature words are of Binita Rabha, one of the most enthusiastic Community Resource Persons (CRPs) of Mahila Kisan Sashaktikaran Pariyojana (MKSP) project. A 35 year old Binita, a resident of Jaruwagaon village in the Chaygaon block of Kamrup (rural) district is the member of Rupali SHG of Nabadoi. She stays with her husband, two sons and mother-in-law. She has studied till SSC and knowing that she has the ability to teach children, she was made the secretary of her village school management committee. Her annual family income is around 1,00,000 INR.

A very hardworking and self-determined woman that she is, she formed an SHG along with 10-15 women of her village in 2003. In 2014, as MKSP was introduced in her village, she along with her SHG members not only learnt newer concepts on SHG management and operations but also got a chance to get trained in various farming and livestock practices, nursery management, and horticulture practices. After learning SRI method of paddy cultivation, conventional method follower Binita implemented SRI technique on paddy farming in 6 bighas (1 bigha is 1333 m<sup>2</sup>) of land. Her production increased by 1.5 to 3 times. In one bigha of land, her production of paddy increased from 850 kg to 1300 kg.

Her husband who did not work before, after Binita's association with the project, he was inspired from her activities. He began to support her in day to day work as well and got involved in income generation activities with her. Time and again, she motivates her neighbours to adopt from her learnings and experiences. After availing training on manufacturing organic pesticides, she initiated a small business out of it. She began to sell ½ litre bottle of organic pesticide at INR 10. In addition, for the very first time she started banana cultivation after attending training on horticulture practices from the Horticulture Research Station located at Kahikuchi. She invested INR 20,000 INR in banana cultivation, which she had earned from her earlier betel nut cultivation. She planted 400 banana saplings of Malbhog variety in 2.5 bighas of land along with cowpea, brinjal and chilly as inter crops. Her total investment was of 22,000 INR (Refer table for detail).

In the future, Binita wishes to open a nursery farm and wants to continue helping other women from her village and neighbor villages to becoming self-reliant.

### Package of Practices (PoP) and investment details

<b>Name of crop:</b>	Banana	<b>Season:</b>	Kharif (March 17 to July 17)
<b>Unit area:</b>	2 ½ bigha		
<b>Objective:</b>	1. To enhance farmer's income by 20,000 INR plus, per bigha area.		
<b>Critical aspects of intervention to be considered:</b>			
<p>1. Tissue Culture seedling availability      3. Nutrient management                  2. Raised Bed planting                              4. Proper Spacing and Stalking</p>			

### Cultivation Package of practices

**Area:** 2.5 bigha

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
1	Tissue Culture Seedlings	Procurement of 400 seedlings from a reliable source	March	8000
2	Land preparation	2 ploughing & leveling	March	3000

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
3	Fertilizers			4000
4	Intercultural practices	One Manual Weeding	After 30 days of transplantation	1000
5	Plant Protection Tool	One sprayer procurement		1000
6	Labour wage		Before planting	5000
<b>7</b>	<b>Total Cost of Production</b>			<b>22000</b>

**Process of this plantation is ongoing**



# Better Late Than Never



Twenty eight years (28) old Devi Rabha is a resident of Rihabari village in the Chaygaon block of Kamrup (rural) district. She lives with her husband, two daughters and mother-in-law. The primary occupation of her family is agriculture and pig rearing. In addition to that, her husband also runs a small business to fend for the family. Their overall annual income is 70,000-80,000 INR.

In 2010, Devi joined the Saraswati Self Help Group with the insistence of block level officials so that she could save some money on a weekly basis and is able to avail some financial support from the group in the time of need. It was through Grameen Sahara, a not for profit working towards enhancing livelihoods of rural poor and underprivileged, Devi was introduced to the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project. Grameen Sahara is one of the implementing agencies of MKSP project in Kamrup and Dhemaji districts of Assam. After enrolling in the MKSP project Devi received trainings on nursery management, making of organic pesticides, SRI technique of cultivation, livestock practices like pig farming, etc. In 2016, after

she attended training on scientific methods of pig rearing, she received a loan of 50,000 INR from the IDBI bank with the support of village organization (VO) under the MKSP project. She built a pig shed by investing INR 30,000 and bought one Hampshire piglet breed of cost INR 3,000. She also purchased two ghungroo piglets with INR 5,500 INR. The remaining money was invested in wages, vaccination, food and maintenance of the pigs.

After 10 months, the weight of the Hampshire pig breed gained to 135 kg while the other two pig breeds weighed 60 kg and 63 kg respectively. The Hampshire pig gave birth to 9 piglets, 4 of which died and 3 of them were sold for 9,000 INR. She also sold all the three pigs @ INR 88 INR per kg and made a gross income of 22,500 INR.

In 2017, she bought 5 Ghungroo piglets @Rs. 2500 which is Rs. 12500 from her previous year's income as she realized that Ghungroo breed performance is better than the Hampshire breed as the latter takes more time to grow, heavy feeder and comparatively gives birth less number of piglets.

Thanking MKSP Devi shares, "I learnt about various options of livelihood, we women can practice through this project. Above all, I learnt scientific ways and right process of pig rearing. I have been doing pig rearing for the past 7 years using traditional ways, no knowledge on shed, health, hygiene and maintenance of pig rearing. I am grateful to MKSP for teaching me everything. Without their support and handholding I wouldn't have become aware about prevalent and authentic pig rearing practices."



### Rearing practices

<b>Name of the activity:</b>	Pig Rearing	<b>Period:</b>	September 2016 to June 2017
<b>Unit size:</b>	6 units		
<b>Objective:</b>	1. To enhance household income by 50%.		
<b>Critical aspects to be considered for intervention:</b>			
1. Proper housing/shed		3. Proper feeding	
2. Breeds selection and purchasing		4. Proper care and management	

### Expenditure

Sr. No.	Steps	Time to start	Unit cost	Unit	Total amount (in Rs.)
1	Shed construction	September 2016	30,000	1	<b>30,000</b>
2.A	Procurement of Piglets	September 2016	2750	2	<b>5500</b>
2.B	One Hampshire piglet	September 2016	3000	1	<b>3000</b>

Sr. No.	Steps	Time to start	Unit cost	Unit	Total amount (in Rs.)
2.C	Feeding				
	a. rice bran- 2 bags	September 2016 to June 2017	850	2	<b>1700</b>
	b.Kitchen waste	September 2016 to June 2017			<b>500</b>
2.D	Vaccination		1000	1	<b>1000</b>
	<b>Cost of production (including shed)</b>				<b>41,700</b>
	<b>Cost of production (excluding shed)</b>				<b>11,700</b>
3.A	Selling pig breed 1kg @ 88/-	December 2016	87	256	<b>22,272</b>
3.B	Sold piglets Per piglet @ 2835/-	February 2017	3000	3	<b>9000</b>
<b>4</b>	<b>Total revenue</b>				<b>31,272</b>





# From a Farmer to Para-professional

“MKSP changed lives of many from my village including mine. We are all grateful to all who brought this project to our village.” These are the words of Madhu Sudhan Sarkar, a 45 year old farmer who lives in Bampara village of Chenga block in Barpeta district. He was unable to study beyond 9th standard because of financial crisis. Soon, he involved himself in agricultural activities for earning his living. He also became an active member of the Agriculture Management Committee of Bampara village. He is a father of two school going children and his wife equally supports him in agricultural activities. He used to cultivate paddy two times a year on 5 bighas of land but his annual earnings were inadequate to fend for his entire family. He used to sow 25 kg of seeds for the same and receive an overall yield of only 30 Mon. He says “Moi lora suwalik school porhuwar pora sob dhan khetir pora e uliyaisilu, bor kost hoisil”. (From children education to household expenses everything I had to manage from paddy itself, it was very tough). To make ends meet he used to work as a daily wage labour

In 2013, Madhu Sudhan was introduced to the Mahila Kisan Sashaktikaran Pariyojana (MKSP) through his wife. Under the project, several trainings on SHG management, livestock practices, fishery, SRI method of cultivation and horticulture practices were imparted to women community members. Madhu Sudhan, along with his wife participated in trainings on Systemic Rice Intensification (SRI) method of paddy cultivation and animal (duck, cow, goat, fish) rearing. SRI is a method aimed at

increasing the production of rice. It is a low water and labour intensive method that requires seedlings to be singly planted and widely spaced to encourage greater root and canopy growth. After the training, he applied for a loan of 4000 INR from the block office under the MKSP project in order to implement SRI technique of cultivation. Aside from trainings and implementation support, MKSP also helps farmers with financial aid.

In the SRI method, he needs to use around 6 kg seeds for sowing which yields nearly 50 Mon of paddy produce. Along with substantial paddy harvest in both the seasons, he has ventured in kitchen gardening for personal consumption and as well as sale of the produce. He has constructed a small plant nursery with a capacity of planting 500 saplings per batch. He plants ghost chili, areca-nut, lemon, pepper and few flower varieties. With his nursery itself he is earning an income of Rs.1000/- per week. Besides, he has 4 goats, 2 cows, 10 ducks. He is managing these livestock with proper shed, feed and upkeep just the way he learnt in several training programs. Also, he has a vermicomposting unit which is mostly for self-consumption but, he also sells it in small quantity to his neighbors at a minimum cost of Rs.5 per kg with the objective to promote organic farming. His success has encouraged many community members to follow SRI method of farming and other livelihood options. With their support he has become an active Paraprofessional under the project. As an aware community leader and a paraprofessional, he is always ready to help and extend unflinching support to other farmers of his village.



# 10 Determined Women

Durgapur is a small village located in Barpeta district of Assam State. The population inhabiting this village are Muslims and like any other patriarchal society would follow, males of these village work as labourers in agriculture and other areas, whereas females are responsible for household jobs. The primary source of income of the residents of this village is from agricultural activities.

In 2006, a Self Help Group named 'Mitali' was formulated under the leadership of Anuwara Begum, who is the president of the group. Mitali SHG was one of the first few SHGs that were formed in their village. The main objective for the group formation was to improve the financial condition of associated women through savings and to create possibilities of withdrawal during the time of need. Each member began with depositing 25 INR every week and at the end of the month they used to deposit their monthly savings in the bank account of the group. Internal loans were facilitated at 1% interest rate.

The members of the SHG organised weekly meetings to collect member savings as well as to discuss ways to improve their financial condition. Soon, their group received a revolving fund of 10,000 INR and also a loan of 2,00,000 INR clubbed with subsidies of 1,00,000 INR. With this they initiated weaving activities. From whatever income they could generate, every month they repaid 5000 INR to the bank against their loan. In 2014, their SHG was introduced to the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project. They understood that the objective of the MKSP project was to empower and equip rural

women with self-sustainable livelihood options. Soon, they associated themselves with the project and received many trainings on SHG management and operations, livestock practices, vermicomposting, kitchen gardening, SRI methods of cultivation, horticulture, fish farming, etc. After attending these trainings many women members from the group applied for an individual loan of 5,000 INR to explore several livelihood options.

Anuwara Begum, the President of Mitali SHG said, "MKSP not only provided us with trainings but also financial support to women of our village who wanted to start something of their own. Now, women from our village can truly understand the value of independence as they do not need to go to moneylenders anymore. Before our SHG was established in 2006, many of our women member families were in debt and they were forced to borrow money from local and private money lenders at 10% interest, often for healthcare and daily needs. We wanted to make these families free from debts and financially independent, the most important reason which triggered the formation of Mitali SHG. Thanks to MKSP for spreading this message in the entire village and supporting our women to form SHGs and Village Organisations. With MKSP's training our SHG operations have strengthened than before and now we make sure to follow all rules and regulations. We had also received another loan of 81,000 INR from our Village Organisation under the project, of which we have already returned 55,000 INR. Our group savings till June 2017 are 50,000 INR."



# The Song of SHG

While walking on the manually laid down paths inside the Modati village of Sidli block in Chirang district, if you ever hear a nightingale like voice emanating from a household, you will know that Mirila is engaged in some daily household activity and singing the group song, which she fondly calls as the 'SHG' song.

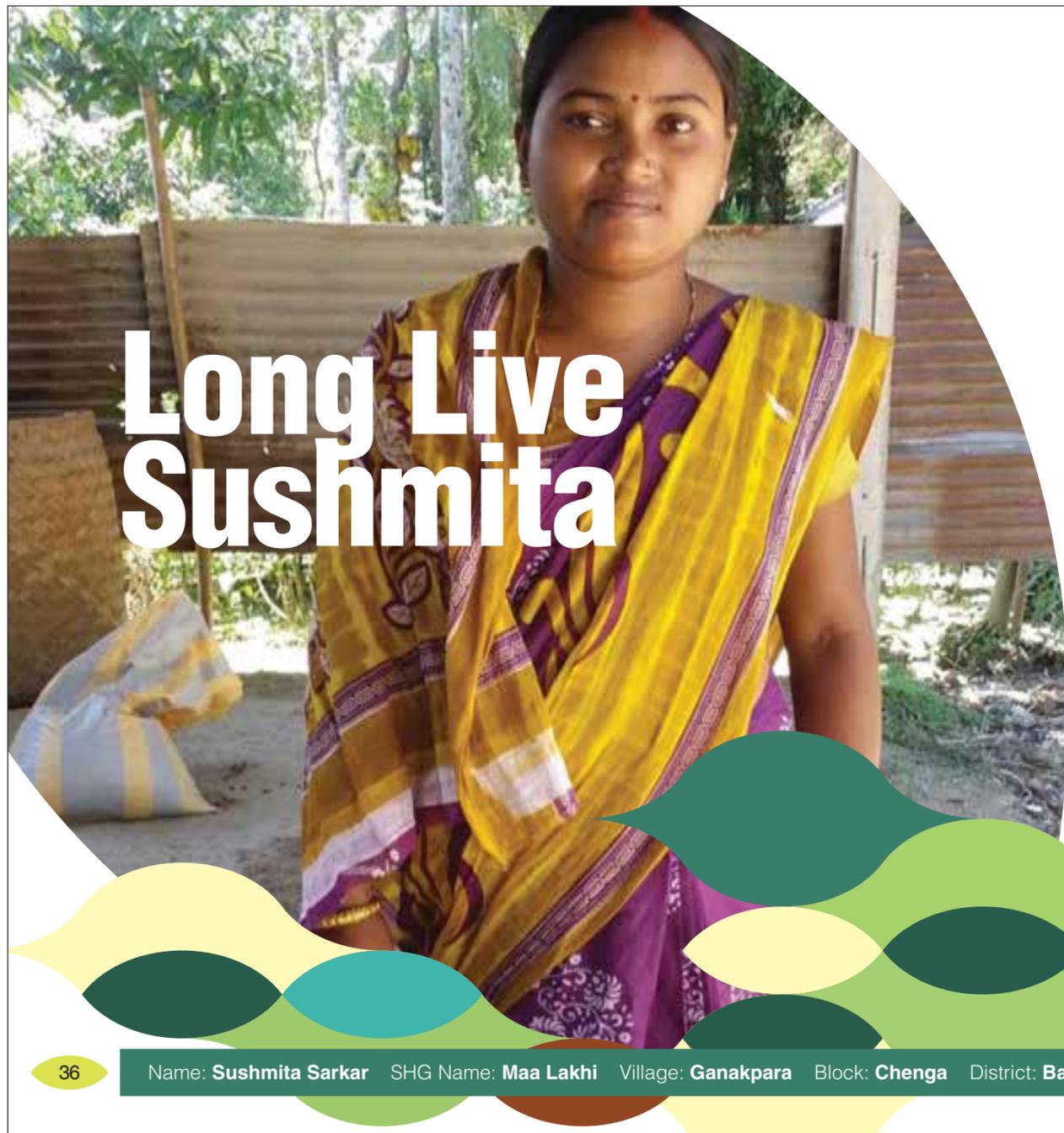
Mirila is a 26 year old progressive woman, who is the Community Resource Person (CRP) of her village and an example for several young women like her. Due to some financial problems in her family, she discontinued her education after SSC, but formulated an SHG in 2010 with the support of her village women. In 2015, when Mahila Kisan Sashaktikaran Pariyojana (MKSP) project was being implemented in the village, she got to know about the project and what it aims to do for the women of the village.

While the CRPs, who are the real drivers of change under the MKSP project, were being elected, women from the community suggested her name as she is literate and an able mobiliser. As a CRP she not only got a chance to participate in several trainings on SHG management, nursery management, livestock practices,

kitchen gardening, vermicomposting and horticulture practices but also share her learnings with women from other villages.

The residents of Modati village who are mainly dependent on agriculture for their livelihood, they benefited tremendously in terms of produce and earning after implementing SRI technique of paddy cultivation. Mirila also implemented the technique in her 2 bigha plot. She says, "Earlier, when I used the conventional method for paddy cultivation, my produce was around 4 to 5 quintals, but through SRI I am able to produce 15 to 16 quintals from the same plot of land." Her success motivated other community members to follow the SRI technique of cultivation.

Whenever needed, she has always extended help and support to fellow women. Apart from whatever she earns from her occupation, she also earns by ensuring her responsibilities as the CRP, which include registration of SHGs, monitoring, bank linkages, etc. While signing off the conversation Mirila adds, "MKSP helped me in becoming independent and also gave me a chance to work with my community for our overall wellbeing. This is a big success of my life."



# Long Live Sushmita

27 year old Sushmita Sarkar is an inspiration for many women like her in Ganakpara village of Chenga block. She is one of the Community Resource Persons (CRP) of her village who is responsible for monitoring and supervising 10 Self Help Groups which fall under Saktisali Gramya Sangathan, a Village Organisation (VO). The President of Maa Lakhi SHG, Sushmita stays with her husband and a school going son. Agriculture has been the staple source of income for her family and she supports her husband in various cultivation processes.

In 2012, she formulated the Maa Lakhi SHG with 9 other women from her village in order to have some financial support from the group for herself and others for needy times. Each member from the group saved 30 INR per month. Initially, the SHG only served the purpose of savings until the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project was introduced in the village. A training programme conducted under MKSP changed their life. In order to empower the rural women farmers with knowledge and skills in agriculture and allied activities, several trainings on SHG management, livestock practices, SRI method of cultivation, nursery management and horticulture were provided, so as to ensure that these women are able to utilize newly learnt methods in becoming financially independent.

Sushmita also participated in all these trainings and became well versed with suitable local technologies. With a loan of 2500 INR from Saktisali Gramya Sangathan, she began duck rearing. MKSP provides financial support to women who want to become

independent and initiate their own venture. Sushmita is very popular with fellow women because of her enthusiasm and her proactive attitude as well as efforts towards community betterment. During the selection process of the Community Resource Person, women from the community proposed her name because of her extraordinary communication and leadership skills. In addition she is actively involved in the activities of Saktisali Gramya Sangathan and is always ready to extend support to women from other villages.

With a firm voice Sushmita says, "Our community women never came out of their houses. Also, they were not involved in agricultural and related activities due to lack of appropriate knowledge in cultivation practices. After attending trainings conducted under the MKSP project, they have become very interested in cultivating and animal rearing. Now, these women have become smart, busy and income oriented. I want to continue to support them in their endeavours".

Building capacities of Community Resource Persons (CRPs) and Para Professionals is one of the major objectives of MKSP project as community level professionals are the main drivers of engendering sustainability to interventions empowering rural women in agriculture. Sushmita is one such leader from her village who is not only able to contribute in sustaining her family but also is supporting several women stand on their feet.

# Sunge Finds a Way



Sunge Murmu, 35, is a resident of Bamungaon village in Sidli Block of Chirang district. She lives with her husband, who is a daily wage earner, and two children. Her economic condition was not very stable as she had no income source of her own and the entire family used to depend on the earning of her husband who struggled to provide two meals a day. In 2006, Sunge joined Jharna SHG in order to save some money every month so that she could use her saved money in times of need and can avoid borrowing when emergency strikes. She started her journey to become self-reliant by saving 10 INR per week back then and today she is a proud self-employed woman rearing and selling goats.

This gradual transformation happened after she was introduced to the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project, a sub-component of National Rural Livelihood Mission (NRLM) by Seven Sisters Development Assistance (SeSTA), one of the implementing agencies of the MKSP project in Assam.

In 2015, she attended a training program organized by SeSTA which acted as a turning point in her life. She understood the MKSP project and how it is going to help women like her to choose a livelihood option and become self-sufficient. Under this

project, she along with several women from her village were trained in novel farming practices like SRI cultivation, livestock practices, horticulture and nursery management. After attending the training on goat rearing, Sunge decided to carry on with goat farming and trading as her occupation, something which she had tried before with not much success. Immediately, she availed a loan of 5000 INR from Milijuli Gramya Sangathan, of which Jharna SHG is a member. She bought two female goats (does) for 2000 INR and incurred a total expenditure of 4600 INR against their bamboo frame shed (housing) and vaccination costs during the 12-month rearing duration, of which 1600 INR was an expense in addition to her loan amount. These goats gave birth to three healthy baby goats and by selling these, she earned 3,600 INR. She was able to generate a net profit of 2000 INR after deduction of her additional expenses just after 12 months. Sunge wants to continue doing this and is planning to develop a goat farm to increase her business. With a twinkle of hope in her eyes she says, "Before, I did not have appropriate knowledge on goat rearing and my goats used to die because of diseases and lack of necessary care. I thank MKSP for teaching me the right methods. Now, I am better informed and above all have found a way to earn and fulfil my family's basic needs".

### Package of Practices (PoP)

<b>Name of livestock practice:</b>	Goat Rearing
<b>Objective:</b>	1. To enhance income of farmers by 50%.
<b>Critical aspects of intervention to be considered:</b>	<ol style="list-style-type: none"> <li>1. Vaccination</li> <li>2. Housing</li> <li>3. Proper care and management</li> </ol>

### Cultivation Package

Sr. No.	Particulars	Unit cost (in Rs.)	Unit	Time	Total amount (in Rs.)
1	Housing			April,2016	<b>3,600</b>
2	2 goat kid(female)	1 kid at Rs.1,200 another kid at Rs. 800	2	May,2016	<b>2,000</b>
3	Vaccination	250(per vaccination)	4 (per goat 2 vaccination)	August 2016, November 2016	<b>1,000</b>
	<b>Total Cost of Production</b>				<b>6,600</b>
	<b>Extra investment</b>				<b>1,600</b>
	Total value of production	3 goat kid (per kid 1200)		Between May 2016 to May 2017	<b>3,600</b>
	<b>Profit</b>			<b>Till now</b>	<b>2,000</b>



# Sonati's Journey of Self-Belief

“My husband did not have faith in my ability and that I am capable of doing something substantial. Now, he is proud of me and delightfully shares about my activities and work that I do, with his friends and acquaintances.” These are the words of jubilant Sonati Rabha whose happiness does not know any limits when she talks about the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project.

A resident of Khatalpara village, 38 year old Sonati is the Secretary of Dristi SHG which falls under the Jiban Surabhi Gramya Sangathan. She lives with her husband, a farmer, and a school going son. She is also an active member of the Women's Committee of her village. In 2011, when she formulated Dristi SHG along with few of her fellow comrades, she did not have complete know-how on the operational aspects of an SHG. But things changed for good in 2016 after MKSP entered Khatalpara with an objective to empower rural women with skills and opportunities that would allow them to earn for themselves and their family.

Building capacities of Community Resource Persons (CRPs) and Para Professionals is one of the major objectives of MKSP project as community level professionals are the main drivers of engendering sustainability to interventions empowering rural women in agriculture. During the selection process of Community Resource Persons (CRPs) from her village under MKSP,

community women proposed Sonati's name to be selected as one because she was an effective communicator and community mobiliser. After her appointment as the CRP she received trainings in SHG management, nursery management, kitchen gardening, horticulture, vermicomposting, piggery, goat rearing, etc. In addition, she was sent on exposure visits to West Bengal. Training on SHGs helped her understand functional aspects as well as rules and regulations that need to be followed by SHGs. Several SHGs were formulated while the existing ones became operationally stronger during the project period.

With these trainings, Sonati's confidence had grown in abundance. She shared her learning with the women members of her SHG as well as women from other villages. She supported several women who after the training needed sufficient capital to venture into a new business but were afraid to take loans. In such situations Sonati handheld them through loan approval as well as disbursement processes.

Sonati adds, “Earlier, women from our community were very shy and timid to speak or strike a conversation with outsiders. But, due to exposure opportunities provided by MKSP, they have become very brave and confident about themselves. Knowledge and awareness has brought this wave of change in me and several other women like me”.

As a CRP she not only extends support to other women farmers but also has become financially independent with the job that also requires her to selflessly work for the betterment of women community at large.



# The Firm Decision

“My entire life, I will rear pigs.” These are the words of Sarala Rabha who is a member of the Jilmil SHG of Amarjyoti Gramya Sangathan. A resident of Oufula village in the Bongaon Block of Kamrup district, she lives with her family consisting of five members. The primary occupation of her family is agriculture. Aside from agriculture, they are involved in pig rearing for additional income.

In 2010, she joined the SHG with the intention to save for times in need. In 2014 she and other women members of the SHG were introduced to the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project, under which they received several trainings on SRI paddy cultivation, nursery management and livestock practices. She also attended the training on scientific methods of pig rearing. Sarala has been involved in pig rearing for the past 20 years but never knew the right methods of it. She had no knowledge about the scientific upkeep and vaccination of pigs. After implementing the new methods of rearing pigs she says, “MKSP has changed my life. It has taught me new ways.” She took a loan of 5000 INR

from the Village Organisation, of which her SHG is a member. She bought 2 ghungroo piglets, of which one was male and the other, female. She leased the male piglet to other women farmers for rearing from which she earned a share of 4500 INR. Her female pig gave birth to 8 piglets. She earned 18,500 INR by selling these piglets. After 6 months, the same female pig gave birth to 9 more piglets, which she sold at a price of 22,500 INR (@2500/piglet). Finally, she sold the female pig for 13,000 INR. Her total earnings were 58,500 INR. After deducting her costs, she was able to generate a profit of 35,500 INR.

She used these profits by building a tin roof and front yard for her house. Also, she admitted her daughter to class 11 for higher education. Sarala is one such example of many such women who secured their livelihoods under the MKSP project.

### Rearing practices and cost benefit

<b>Name of the activity:</b>	Piggery	<b>Period for assessment:</b>	July 16 to march 17
<b>Unit size:</b>	2	<b>Production cycle:</b>	2
<b>Objective:</b>	1. To enhance the income of farmers by 50%.		
<b>Critical aspects of intervention to be considered:</b>			
<ol style="list-style-type: none"> <li>1. Breeds selection and purchasing</li> <li>2. Proper feeding</li> <li>3. Proper care and management</li> </ol>			

### Cultivation Package

Sr. No.	Steps	Units	Time to start	Cost
1	Piglets procurement	2 no.	July 16	<b>4,500</b>
2	Feeds	18 bags	July 16 to March 16	<b>15000</b>
3	Medical expenses		July 16 march 17	<b>2000</b>
4	Male pig service (One piglet to be provided)	1 piglet	November 16	<b>2000</b>
<b>Total cost of production</b>				<b>23,000</b>
5	Sale 5 male piglet @ Rs 2500	5 no.	November 16	<b>12,500</b>
6	Sale 3 female piglet@ Rs 2000	3 no.	November 16	<b>6000</b>
7	Sale male breed (leased out)		January 17	<b>4,500</b>
8	Piglet sale (2 <sup>nd</sup> batch) 9 piglet @Rs 2500	9 no.	March 17	<b>22,500</b>
9	Sale female pig @Rs 13000	1 no.	March 17	<b>13,000</b>
<b>Gross income</b>				<b>58,500</b>
<b>Net profit</b>				<b>35,500</b>



# A Dream Found Its Way

Minati Das is a living example for women who are determined to walk an untrodden path. Her persistent determination has not only fulfilled her vision of starting a little group business along with her SHG comrades but also instilled confidence in 9 other women residing in Mugkuchi village of Pub-Nalbari block in Nalbari district. Her struggle dates back to the time when she was acutely making efforts to sustain Progoti SHG, of which she was a member for 3 consecutive years. With the vision to further the scope of the SHG, which was initiated with the sole purpose of

saving and lending money, Minati proposed the idea of income generating activities to the group. Her idea was opposed by her fellow members for several reasons and there were instances of money withdrawals from their joint savings without her knowledge. Such actions of the members triggered her to leave the group. No sooner had she left the group, than she met nine enthusiastic women who wanted to form an SHG but had no knowledge about SHG formation and functions. Minati came to their rescue and helped them formulate 'Lakhimi SHG' on July 16, 2016. She too

joined this SHG, which further became a part of the Mukti Federation (Village Organisation). Something common between Minati and other women members of this group was the 'rage to build something of their own' and after a lot of waiting she had met likeminded women who had the same dream just as hers. The group had just begun to save and were nowhere close to starting their venture any soon. Also, they were facing difficulties identifying opportunities for the same. But, it seemed like the jigsaw puzzle was solving itself and falling in place.

Minati was associated with Gramya Vikas Mancha (GVM), a non-government organisation working for the socio-economic development of women farmers in Nalbari and Baksa districts of Assam. In the capacity of a Community Resource Person (CRP) with GVM she was involved in several village level community mobilisation activities. During one such interaction with GVM, her group was introduced to the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project, a sub-component of National Rural Livelihood Mission (NRLM). Under this project they received several trainings on agricultural practices and allied activities like vermicomposting and horticulture. In addition to technique, they also learnt ways to generate income through vermicomposting and how they can convert the same into a business and make a living from it.

The group was quick enough to put their learning into immediate practice. Out of 10, 5 members wanted to be involved in multiple activities like kitchen gardening, nursery raising and horticulture while the remaining 5 implemented vermicomposting. The latter group of 5 bought 15 rings, 3 for each to keep production as well as income calculations and divisions easy. To support their venture, MKSP facilitated them with an initial fund of INR 15,000. They invested INR 12,040 for worm bins, rings, labour, wigglers, etc and utilised cow dung, soil and organic waste from their homes. They are expecting to earn a total of 15,000 INR by selling 10 quintals of vermicompost at 10 INR per kg and 100 litres of vermiwash at 50 INR per litre. This would be their very first earning. As a ritual, the group will transfer all their profit generated from selling compost and other activities to their SHG savings. This, only to further future business opportunities and capacities.

In unison the members of Lakhimi SHG say, "We have started small but it is important to take that first step towards any goal. We thank GVM and MKSP for guiding us through our first step. Nothing can be more satisfying than the worthiness we feel for ourselves now. We want to continue to produce more and earn more to make our venture sustainable".



### Package of Practices (PoP) Implemented by Lakhimi SHG

<b>Name of the activity:</b>	Vermicomposting	<b>Season:</b>	February to April
<b>Unit area for activity:</b>	1 katha		
<b>Objective:</b>	1. To engage women in agriculture. 2. To enhance their income and make them financially independent.		
<b>Critical aspects of intervention to be considered:</b>			
	1. A worm bin	5. Red wigglers	
	2. Worm bedding	6. Wastages to the bedding	
	3. Moisten the worm bedding	7. After compost generation, worms need to be removed	
	4. Soil to bedding	8. Harvest the vermicompost	

### Cultivation Package

Sr. No.	Input	Process	Time to Begin	Cost (INR)
1	Worm Bin	Bamboo, Plastic	February	<b>3,000</b>
2	Labour	1 labourer=300 INR per day for 3 days		<b>900</b>
3	Ring	They have 15 rings for compost setting. (1 ring = 400 INR)		<b>6,000</b>
4	Handcart	For carrying rings		<b>640</b>
5	Cow dung			
6	Wigglers			<b>1500</b>
7	Soil			
8	Wastages		till 25th February	
9	Harvest		April	
<b>Total Cost of Production</b>				<b>12,040</b>
<b>Total Value of Produce</b>		<b>1,000 kg</b>	<b>per kg =10 INR</b>	<b>10,000</b>
<b>Expected Sale of Vermiwash</b>		<b>100 litres</b>	<b>per litre= 50 INR</b>	<b>5,000</b>
Expected Earning				<b>15,000</b>
<b>Expected Net Income</b>				<b>2,960</b>



# United they Stand

Moromi Village Organisation (VO) was formulated with representation from 10 Self Help Groups of Dargahpur village in Barpeta block of Barpeta district. Under the Mahila Kisan Sashaktikaran Pariyojana (MKSP) and leadership of Anuwara Begum, who was then elected to become the President of the VO, this community level institution was constituted in 2014 with multiple aims. Primarily, the role of a VO is to monitor the progress of each SHG, resolve issues of SHGs and village, and track implementation of different initiatives focused on increasing livelihoods of women members through sustainable agriculture, livestock and horticulture practices. In addition, the VO is responsible for assisting the SHGs in bank linkages and overall empowerment of women.

Moromi VO has a total of 100 SHG members and 20 executive members. Every month they hold a meeting whereby every SHG deposits 100 INR as their monthly savings. One of the main activities of the VO executive members is to ensure internal loan to SHG members who are willing to invest in some livelihood option. The interest of the loan is 1%. The other important task a VO needs to execute is to provide agricultural equipment on rent to members. Through the MKSP project, the VO had received 1 Wider, 1 Honda machine; Spray machine (big-8 and small-10), 1 Hand Cart and 1 Motor. The VO provides these machines to members on a small rent. Their total income from renting machines to members for two years is 1380 INR and total savings including monthly savings of 3 years is 24150 INR.

Before, the SHGs functioned as different bodies. Uniting SHGs under a VO has not only enhanced the strength of SHG as an institution but also has built the capacity of women to execute and administer these institutions. During the project, these women have received trainings on several aspects of SHG management, livestock practices, fishery, horticulture practices, and nursery management. Not to mention, through the implementation support provided under the MKSP project, these women have initiated several income generating activities independently and become financially independent.



# Power of Willingness

Hard work, perseverance and determination is the key to success and so is Tarali Rabha. A farmer from Batakuchi village of Bongaon block in Kamrup R, has created her road towards achieving her dream. 39 year old forest dweller Tarali Rabha lives with her husband and their two children. She is a member of Sonali SHG under Kanaklata Gramya Sangathan. Though a ninth pass she is an ardent member amid her community.

Paddy was the primary source of livelihood of the family which mostly was kept for home consumption. To meet the household expenses her husband works as a seasonal wage laborer. Besides, they rear pigs for managing other emergency expenses like health and family functions. "We are somehow managing our day to day life, we couldn't dream anything beyond fulfilling our basic needs" retorted Tarali Rabha.

The year 2014 was a year that took Tarali Rabha to the route of her dreams. In the year 2014 Ms. Rabha initiated the Sonali SHG with 10 other women of her village with the help of a women from Kasturba Gandhi Ashram for the sole purpose of saving. During the same year Sonali SHG came into the fold of Mahila Kisan Sashaktikaran Pariyojana through a local organization named Grameen Sahara. From then there was a no turn back.

She attended extensive training programs under the MKSP project. Piggery, Horticulture, Organic farming practices and nursery management. In the year 2015 she received a loan support of Rs. 3000/- for vermicomposting. After six month of vermicomposting she started tomato cultivation in a land size of 1800 sq. feet behind her house. "I have seen the process of tomato cultivation during

our training program at Kahikuchi Horticulture Research Station which motivated me to experiment the learning" said Tarali Rabha.

She invested Rs.700 to set up the shed, fencing and seeds for organic tomato cultivation. She propagated Pusa early dwarf tomato variety intercropped with French beans. A total of around 80 kg of tomato was harvested which she sold at Rs. 40 per kg. French been was used for home consumption. "I was apprehensive, so started small but to my surprise I couldn't meet the demand of the people. Where farmers of our own village was selling at Rs.10/- per kg I was able to sell at Rs. 40 per kg. I am very excited for the next season to grow more tomatoes", Tarali Rabha responded with a smile.

She has adopted SRI technique in one bigha of land in the year 2015 which gave her a good harvest as well. From 1 kg of seed she harvested 300 kg of paddy. "We were not aware of the usage and quality of fertilizers used for cultivation before, because of which an overdose of urea and potash brought me a huge loss. I lost all my yield in the year 2013, sighed the farmer".

Money is not always a constraint but knowledge is. To break the shackles of fear & dependency the Mahila Kisan Sashaktikaran Pariyojanam, Assam has contributed immensely towards creating an identity and helping create many such Tarali Rabha.

The smile and the satisfaction that is radiating from Tarali Rabha today defines the power and confidence of being an empowered Women Farmer. She need not wait for money from her husband any more rather she is aiding her family with better orientation and implementing ways of earning a better livelihood. Tarali Rabha today is not only restricting the knowledge to herself alone rather has helped many women as a Community Resource Person from her village in establishing a nursery unit, preparing organic fertilizer and pesticide, plant propagation and SRI technique. She has helped around 18 members to avail a loan of Rs. 65000 approx. in varied agricultural components.



# Women of Kumarikata Lead the Way

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SHG Name: **Moromi SHG** Village: **Kumarikata** Block: **Pub Nalbari** District: **Nalbari**

Kumarikata in Pub-Nalbari block of Nalbari district, Assam is a flood prone and economically inadequate village. Pisciculture is the main occupation for most of the residents in the village. Women of this village are mostly engaged in household chores and seldom get a chance to connect with the outside world. Not to mention, they are completely dependent on their husband's income for running their house and other financial needs. Husbands of these women are involved in fish farming on lease due to lack of adequate financial resources for the same. In a year's time they are able to produce around 1500 kg of fish earning 10,000 INR, of which 7000-8000 INR are kept aside for lease, leaving them with very little profits.

On 8th August 2015, 10 women from the village formed a Self Help Group with the intention to save money and named it Moromi. Three months after the formation of Moromi SHG, the members became aware about the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project, a sub-component of National Rural Livelihood Mission (NRLM). Under this project they got an opportunity to build their skill and awareness in several farming techniques and processes of allied agrarian activities through trainings in SRI method of paddy cultivation, horticulture, kitchen

gardening, nursery management, fish rearing, and vermicomposting. With this they not only learnt modern methods that require locally available resources and suitable local technologies but also new ways of livelihood. Women members of the Moromi SHG collectively decided to do embrace fish rearing as an income generating activity. They applied for a loan of 50,000 INR for the same and invested 32,000 INR in purchasing fingerlings, feed, labour, cleansing and netting. They saved the remaining from their loan amount for other SHG activities. For the first time through fish farming these women earned 40,000 INR and generated a profit of 8000 INR. Now they wish to continue fish rearing to become financially independent and contribute towards family earning while ensuring savings in Assam Grameen Vikas Bank.

"We thank MKSP and GVM for introducing us to new ways of income generation and helping us with loan support. Now, we do not have to depend on our husband's income and know that we are also equally capable to support our family financially. We have become confident and with more knowledge we are able to manage our SHG and understand the benefits of being a part of a Village Organisation (VO). We are not scared anymore and can go alone everywhere," says Nasira Begum, President of Moromi SHG, with a new found joy in her eyes.

In their fish rearing activity, they stocked fish in 3 bighas of pond (1 bigha is 1333 sq m) with the objectives to get engage in the activity and enhance their household incomes and become financially independent. They also considered some of the aspects of fish rearing as most critical such as pond selection, development, stocking good quality fingerlings and feeding them properly, pond management including time to time netting, checking fish growth etc.

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### Package of Practices (PoP) (Moromi)

<b>Name of the activity:</b>	Fish Rearing	<b>Season:</b>	October -December
<b>Pond area:</b>	3 bigha		
<b>Objective:</b>	1. To engage women in agriculture. 2. To enhance their income and make them financially independent.		
<b>Critical aspects of intervention to be considered:</b>			
1. Selection of pond		3. Cleanliness	
2. Feed and Fingerlings		4. Netting	

### Cultivation Package

Sr. No.	Steps/Input	Process	Time to Begin	Cost (INR)
1	Selection of pond	Pond near their house	March	0
2	Cost of fry and fingerlings	Purchase fingerlings from market	March 15	20,000
3	Feeding	Applied compost, cow dung	March last week	5,000
4	Labour	5days	April	4,500
5	Jungle clearance and netting		April	2,500
6	Harvesting		June last week	
<b>Total Cost of Production</b>				<b>32,000</b>
<b>Total Value of Produce</b>				<b>40,000</b>
<b>Profit</b>			<b>(in 3 months period)</b>	<b>8,000</b>



# Towards a Better Living

Phultora Das is a resident of Nasatra village in the Vetkuchi block of Barpeta district. She and her husband had to toil very hard to fetch two meals a day for themselves as well as their children. To add to their woes, no matter how much they tried, their earning wasn't enough to keep the hearth burning. But, a fighter that Phultora was, she never lost hope. With the help of little savings that she could manage every month through her association with Nakshatra Self Help Group (SHG), of which she was a member since 2002, she could support basic needs of her family. Deep down inside she knew that hard work, extra effort and above all faith in oneself would yield positive results in the end. She wanted more. Along with a steady source of income, she wanted to give a better life to her children and save enough for the rainy day.

In 2014, she was introduced to the Mahila Kisan Sashaktikaran Pariyojana (MKSP), a sub-component of National Rural Livelihood Mission (NRLM), through Rashtriya Gramin Vikas Nidhi (RGVN), one of the implementing agencies of the MKSP project in Assam. Under this project, she along with other women members of the SHG received capacity building trainings on novel farming practices like SRI (System of Rice Intensification) and allied alternative sources of livelihood like vermicomposting and horticulture. SRI is a method aimed at increasing the production of rice. It is a low water and labour intensive method that requires seedlings to be singly planted and widely spaced to encourage greater root and canopy growth. This method of farming can also be adapted for other crops like wheat, sugarcane, etc.

Prior to MKSP project, Phultora had tried mustard cultivation using the conventional method in Howly, almost 30 kilo metres from her house, for which she needed to sow 1.5 to 2 kg seeds/bigha and incur an expenditure of 1500 INR. She could only produce 3 Mon (120 Kg) as a result of the traditional cultivation method and the produce could secure a market value of 1500 INR/Mon. After learning SRI method, for the first time, she applied the same for mustard cultivation. And, in doing so, she invested a lot less in terms of seeds and inputs. Now, she cultivates mustard using SRI in 1 bigha of land, in one season, which begins from October and ends with the harvest in December. In one season, she is able to

produce around 200 kg of mustard/bigha. At times due to poor weather condition, quantity of the produce drops but SRI method and vermicomposting still ensures a decent production. In 2015, she was able to produce 5 Mon from 1 bigha, for which she was able to secure a market value of 7500 INR with an investment of INR 2000. She continued to implement the same practice in the last season (2016) and earned a consistent produce and income. After having a fulfilling experience with SRI technique of farming, she has decided to extend the cultivation area to 2-3 bighas. Expressing her gratitude towards MKSP project she says, "I was directionless. Due to the guidance and handholding I received through the MKSP project, I have learnt modern as well as local techniques of farming, thanks to several trainings and exposure visits I had. My crop production has improved and this is like a dream come true. I want to cherish and nourish this dream for times to come".

#### Key Intervention:

1. Seed selection and treatment
2. Nursery Management and transplantation
3. Soil Fertility management
4. Crop nutrients, insect and disease management
5. Water and weed Management
6. Harvesting

#### Prior SRI:

- 1 bigha Land : Seed 1.5 to 2 kg
- Return: 3 Mon (120 kg)
- Gross income INR 4500

#### Post SRI:

- 1 bigha Land: Seed 1 kg
- Return : 5 Mon (200kg)
- Gross income INR 7500



# It Is Never Too Late to Dream

60 year old Pratima Rabha unlike other women of her age is very energetic and hardworking. She is a resident of Oufula village in the Bongaon block of Kamrup (rural) district. She lives with her son, daughter-in-law and grandson. The primary occupation of her family is agriculture and she possesses 21 bighas of land. In 2013, she joined Rengoni Janajatiyo Self Help Group, which is a member of Amarjyoti Gramya Sangathan, to ensure weekly savings and a fall back during financial emergencies. Their SHG was introduced to Grameen Sahara through MKSP in 2014. Under the project, she received several trainings on agricultural farming practices, nursery management and horticulture practices. Once very shy and timid Pratima became very confident and vocal after her association with the project. She was intrigued by nursery farming and with the very fact that with lesser area of land, larger cultivation is possible. In addition, she was enlightened about the potential of utilizing available for enhancing plantation.

After the training, for the first time she decided to try nursery plantation. She availed a loan of 12,500 INR with the support of her village organization for establishing a nursery. She invested 10,900 INR for construction, preparation, seeds and saplings. She started raising saplings/seed materials of betel nut, turmeric, litchi and papaya in her nursery. In a month's time she was able to sell 100 saplings of papaya (20 INR/sapling), 7 quintals of turmeric (7 INR/kg). In a period of four months, she sold 16 saplings of litchi for 120 INR, and over a period of one year she sold 1000 saplings of betel nut (15 INR/sapling). Overall, she earned a gross income of 23,820 INR and a net profit of 12,920 INR. All her net profit was invested in repaying the loan.

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### Package of Practices (PoP)

<b>Name of the activity:</b>	Plant nursery	<b>Season / Duration:</b>	June 16 to June 17
<b>Unit size:</b>	Multiple Nursery Sapling		
<b>Objective:</b>	1. To engage women in agriculture. 2. To enhance their income and make them financially independent.		
<b>Critical aspects to be considered for intervention:</b>			
1. Soil preparation		3. Irrigation	
2. Raising of Seedling		4. Marketing	

### Cultivation Package

Sr. No.	Particulars	Time to start	Cost (INR)
1	Soil preparation	June 16	1,200
2	Labour wage	June 16	3,000
3	Purchasing polythene	June 16	4,500
4	Purchasing saplings and seed	June 16	2,200
	Total cost of production		10,900
5	Sale 1000 betel nut sapling @Rs 15	June17	15,000
6	Sale 7 quintal turmeric @Rs. 7 Per kg	October 16	4,900
7	Sale 16 litchi saplings @Rs. 120	September 16	1,920
8	Sale 100 papaya sapling @Rs. 20	August 16	2,000
9	Gross income		23,820
10	Net Income		12,920



# Premoda's New Venture

Premoda Rabha, 25, is a resident of Kordoiguri village located in the Chaygaon block of Kamrup (rural) district. A member of Majuli Self Help and Meghali Village Organisation (VO), she stays with her family – husband and one school going son. Educated till 9th standard, her primary source of income is agriculture. She has 9 bighas of land and her husband's monthly income is between 15,000-20,000 INR. In 2016, she joined Majuli SHG with the objective of saving her husband's hard earned money as well as initiating some income generating activity of her own. Unfortunately, she wasn't able to do so because of lack of awareness on available options. But, after her association with the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project she received trainings on vermicomposting, nursery management, and other cultivation practices. These trainings were organized by Grameen Sahara, one of the implementing agencies of the MKSP project. From these trainings she learnt about field preparation, bed preparation, irrigation, intercropping, etc. In order to establish her own nursery she took a loan of 8,000 INR from

Meghali VO through her SHG. The cost of construction and preparation was 6700 INR which included labour, polythene, and medicine, net and tirpal. Her husband supported her throughout the process. She did not have to incur costs for buying seeds or saplings. Also, except betel nut, all other saplings were planted using air layering and cutting. Initially, she planted 400 lemon saplings, 100 litchi saplings, 1000 betel nut saplings, 20 bay leaf saplings, 25 Huruchi leaf saplings (good fodder for pig), 50 flower saplings, 20 pomegranate saplings and 50 curry leaf saplings. In a period of 1 ½ months, she could sell 500 lemon saplings (30 INR/sapling), 40 bay leaf saplings (50 INR/sapling). In a period of 3 months she was able to sell 50 litchi, 20 curry leaf and 10 flower saplings at a price of 50 INR, 20 INR and 10 INR per sapling respectively. In the month of November she could sell 10 Huruchi saplings (60 INR/sapling) and by December she sold 15 pomegranate saplings (15 INR/sapling). Overall, she was able to earn 17,675 INR by selling the above saplings. She is yet to sell the betel nut saplings as they are not ready to be sold and the process is still in progress.

### Package of Practices (PoP)

<b>Name of activity:</b>	Plant Nursery	<b>Season/Duration:</b>	June 16 to June 17
<b>Unit size:</b>	Multiple Nursery Saplings		
<b>Critical aspects to be considered for intervention:</b>			
1. Soil preparation		3. Marketing	
2. Raising of seedling			

### Cultivation Package

Sr. No.	Particulars	Time to start	Cost
1	Soil preparation	June 16	1,000
2	Labour wage	June 16	1,500
3	Purchasing polythene, net, triple	June 16	3,700
4	Medicine	June 16	500
	<b>Total cost of production</b>		<b>6,700</b>
1	Selling 500 Lemon saplings @Rs 30	August 16	15,000
2	<b>Selling 50 Litchi saplings @ Rs 80</b>	<b>September 16</b>	<b>4,000</b>
3	<b>Selling 20 Curry leaf sapling @ Rs10</b>	<b>September 16</b>	<b>200</b>
4	Selling 40 Bay sapling @ Rs 50	August 16	4,000
5	Selling 15 Pomegranate sapling @ Rs 15 plant	December 16	375
6	<b>Selling 10 Huruchi sapling @ Rs 60</b>	<b>November 16</b>	<b>600</b>
7	<b>Selling 10 Flower plant @Rs 20</b>	<b>September 16</b>	<b>200</b>
	<b>Gross income</b>		<b>24,375</b>
	<b>Net income</b>		<b>17,675</b>
<b>Process is ongoing</b>			



# One Step at a Time

In 2014, Mahila Kisan Sashaktikaran Pariyojana (MKSP) - a sub component of National Rural Livelihood Mission supported by Ministry of Rural Development, Government of India and Sir Dorabji Tata Trust, Mumbai, was introduced in the 7 selected districts of Assam. Grameen Sahara, a not-for-profit working towards enhancing livelihoods of rural poor and underprivileged, is one of the implementing agencies of MKSP project in Kamrup and Dhemaji districts of Assam. The Dhumgarah Village Organization (VO) was established in 2014 under the MKSP project with the support of Grameen Sahara. This VO covering 12 Self Help Groups, located in Dhumgarah village of Chaygaon block in Kamrup (rural) district has a member base of 128 with 24 representatives working as executive members. Most of the members of this VO are involved in agricultural activities. Primarily, the role of a VO is to monitor the progress of each SHG, resolve issues of SHGs and village, and track implementation of different initiatives focused on increasing livelihoods of women members through sustainable agriculture, livestock and horticulture practices. In addition, the VO is responsible for assisting the SHGs in bank linkages and overall empowerment of women. Anima Begum is the President whereas Saleha Begum is the Secretary of this VO.

Through the MKSP project, women members of these SHGs received trainings on modern as well as local techniques and processes to implement agriculture and related livelihood options. Since most of the members were involved in agricultural practices they immediately implemented SRI method for paddy cultivation due to which their production and income improved over time. Witnessing this change, they decided to buy a paddy thresher of their own because the one they borrowed on rent from their village businessmen, costed them around 500 INR per bigha of land. Grameen Sahara supported them in procuring a paddy thresher by providing a subsidy of 73,000 INR. The total cost of the thresher was 1, 20,000 INR. Each SHG contributed INR 3000 and the remaining funds were managed by the women members from their previous savings. The VO collectively decided to rent the paddy thresher to members as well as other villagers in need, for an amount of 300 INR/bigha of land. Till date they have earned 16,460 INR from this activity.



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