



A Quiet Journey

Federation's initiatives towards sustainability

Integrated Livelihood Support Project (ILSP)
*A Joint initiative of IFAD and Rural Development Department
Govt. of Uttarakhand*





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Foreword

Uttarakhand Gramya Vikas Samiti (UGVS) since its inception in the year 2004 is continuously working with marginalised and poor people of Hilly Districts in Uttarakhand. Through capacity building efforts the local communities are being mobilised to form SHGs and Federations. UGVS through a team of dedicated staff is providing technical support for implementation of various livelihood improvement activities.

UGVS has successfully implemented Uttarakhand Livelihood Improvement project for the Himalayas (ULIPH) also known as 'Aajeevika' (meaning livelihoods) from 2004-2012 which was a joint initiative of International Fund for Agriculture Development (IFAD) and Government of Uttarakhand. The IFAD President, Mr. Kanayo F. Nwanze visited Uttarakhand in the year 2009 and was quite impressed by the success of the programme. As a follow up to carry forward the pace of the progress an agreement for implementing Integrated Livelihoods Support Project (ILSP) was signed between IFAD, Government of India and Government of Uttarakhand on February 01, 2012 (Loan No 1-856-IN) as second phase.

Food Security and Livelihood Enhancement (component-1) of ILSP is being implemented in selected villages of 33 blocks covering around 90,000 households of eight districts covering Almora, Bageshwar, Chamoli, Tehri, Uttarkashi, Rudrapur, Pithoragarh and Dehradun. The project duration is till March 2019.

The ILSP is working to stop the deterioration of the productive infrastructure, make farm labour more productive and farming more remunerative, and hence provide incentives for people to invest their time and resources in agriculture. Despite the disadvantages that agriculture faces in the hill areas, Uttarakhand does have the advantage of cooler temperatures at higher altitudes, allowing production of off-season vegetables (OSV) and temperate fruits. The horticultural sector in Uttarakhand also has considerable potential for growth including other niche products such as spices, medicinal and aromatic plants and fruit nuts. Beside these, tourism is another area of focus under ILSP with high growth potential. However, more need to be done to ensure that local people fully participate in and benefit from these sectors.

This booklet is a collection of experiences on rural entrepreneurship and livelihood which is drawn out of case studies of those special village individuals and the collaborative efforts of SHGs and Federations who are otherwise common but has strived to overcome the threshold needed to achieve the goals set for their respective enterprises on one end and overall objectives of UGVS and ILSP. They are working with very limited resources and fully responsible for their success. UGVS entrepreneurship models operate within an umbrella which includes remarkable business, social and political initiatives. I thank UGVS team and all others for contributing in this compilation.

I wish all the success to these "rural emerging stars" of our society for their respective endeavours.

Projector Director-UGVS

November 12, 2014



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Maa Poorna Giri Swayatta Sahakarita, Motiapather

Maa Poorna Giri Swayatta of district Almora has membership from 18 villages and 70 SHGs. It has about 674 members. It is located in Motiapather area amidst thick Baanji and pine forests at a distance of 25 km from Almora town. The famous Vanadi temple is about five kilometers from here. This area is very popular for growing fruits, vegetables and for cultivating potatoes. The federation is into activities namely horticulture, animal feed, milk production, stationery trading. To enhance livelihoods in the area it is into business promotion activities, women drudgery reduction, natural resource conservation of water, forest, land, animals and people (jal, jungle, jameen, jaanwar and jan). The federation facilitates training and exposure visits.

Through the cooperative efforts, the federation attempts in ensuring availability of daily consumables, dairy, poultry, vegetable production, seed production, medicinal plant production and aromatic plant production under various schemes. For this it takes up convergence activities with various departments and institutions.

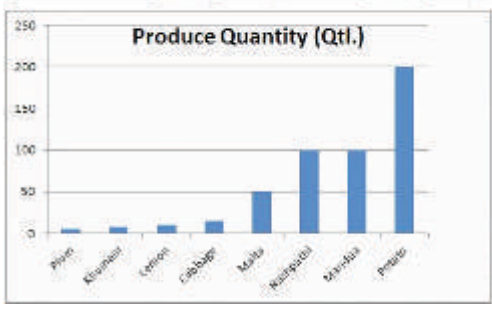
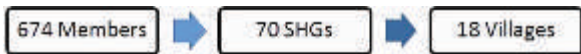
The federation was started in 2006 and registered in 2009. The villages are spread around a radius of 12-14 kilometers. The federation has started activities related to stationary, dairy, animal feed, soaps etc. Services of the federation are primarily accessible by the neighboring villages but not by the far off villages. While there is potential to collect 400-450 liters of milk, only 150 liters of milk is collected which is collected from neighboring villages. About 35 members provide milk. Milk needs to reach by 7:30 am. For far off villages, they are not able to supply it before 3:00 pm. There is a possibility for increasing the federation's activities. In the federation animal feed can be started.

Activities are being carried out on a low scale. If it expands, it will have the ability to pay for the staff costs. Presently the main sources of funds for the federation are the SHG savings, and revenue from the activities.

Board has about 9 members of which 2 are male. The discussions during board meetings are related to federation activities such as on aggregation of produce, agent to be contacted and sale of the produce.

Among fruits some of the produce of the federation include Malta (50 quintals), Plum (5 quintals), Nashpathi (100 quintals), Khumani (8





quintals) and lemon (10 quintals). The horticulture produce include potatoes (200 quintals) and cabbage (15 quintals). The traditional crops include mandua which is about 100 quintals.

The federation takes up business planning. The federation is into trading, production, marketing, input

supply and output sale. About 40,000-50,000 fruits are procured by the federation. It aims at ending the middlemen system. The members are paid immediately on supply of the produce. Some of the strengths pointed out about the federation included: good understanding of each other among the members, unity, collective assertion and trust among the banks. Some of the weakness of the federation is related to lack of outreach to far flung villages and SHGs, difficulties associated with poor quality of the roads, lack of working capital, poor business focus.

Important needs identified by the group include focusing on fodder production, building business sense, identifying the right business, conducting value chain analysis, resource generation and building enterprise.

The activities planned by the cooperative for 2014-15 includes: dairy activity, marketing of local produce, provision of cattle feed, trading of daily consumables, provision of water filters and solar lanterns to members, convergence with various government departments for implementation of schemes, women drudgery reduction and conducting annual general meeting.

Being a member of federation, women got social identity and respect, exposure to money has increased, got financial independence and increased level of self-esteem. Federation provide market for the local produces and provides all desired inputs in the form of good quality seeds and technology to its shareholders. The middle men who were active in the area and used to control the price of local produces and often exploited the farmers are now marginalized due to federations controlled business initiatives. Due to competitive market farmers are getting better prices. The federation members are participating in general body and other meetings. During monthly meetings all staff meets the board members and discuss the federation activities, financial and accounts, marketing and administrative issues.

Federation needs capacity building on governance, business skills, marketing initiatives and accounts management. Federation is keeping their accounts manually and tally software is also in practice. The Record keeping and maintenance is done by the federation staff only. Federation needs handholding of the staff for some more time.

— This case study is documented by ILRT Hyderabad during TNA exercise.

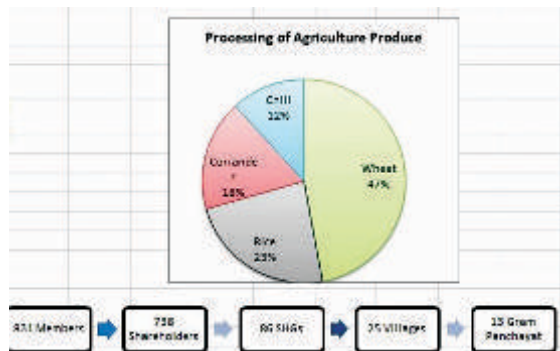
Nari Ekta Swayat Sahakarita, Mangalita

Nari Ekta Swayatta Sahkarita was formed in 2007 involving 86 SHGs spread in 25 villages of 13 Gram Panchayat of Bhaisiyachhana Block of district Almora. The Federation has total 831 members out of them 738 has become shareholders of the cooperative. The Share money of Rs. 110/- was decided for the membership of the federation. Nine board members of the cooperative were selected through collective consensus. In addition, responsibility of CEO was given to the concerned project staff member of the project. Moreover, other staff members of the project such as CRPs have been attached in business development activities of the federation.

The meetings of the BoDs are organized every month wherein most of the decisions are taken related to functioning of the federation. The project staff member, who is designated as CEO, plays critical role in organizing and managing records of the federation. In addition, annual general meeting (AGM) is also organized by the federation.

Keeping in mind the local needs, the federation started business activity of processing and marketing of agricultural produce especially spices from November, 14. Along with this, the federation also provides services of grinding flour to local communities. Required machineries and trainings were provided by the project for establishing the business of the federation. Three staff members - one male (machine operator) and two female (for cleaning, grading and drying of agriculture produces) were recruited for running the enterprise. The federation purchases agricultural produce from the SHG members and other villagers at a rate decided by the federation based on market trends. Currently the enterprise is involved in processing of following agriculture produce -

1. Wheat
2. Rice
3. Coriander
4. Chili
5. Turmeric
6. Madua
7. Others



The products of the federation are sold under the brand name “Naturally Pahari”. Out of total

sale 65% produce is sold in local areas. The federation has done business of Rs. 1,50,000/- and earned a profit of Rs. 20,000/-. The federation is running its business successfully, though the business is at a very small scale and scaling up is a major problem for federation owing to poor supply of raw material because of small scale production by the farmers, poor coordination between SHGs and Cooperative Federation, irregular electricity supply, lack of repair and maintenance facility and long

distance market for selling products of the federation. For managing the federation properly and scale up of its business operations, the federation staff members have showed interest to build capacity in following areas –

- Processing
- Pricing
- Branding
- Market linkages
- Marketing
- Business development
- Conflict resolution
- Management of cooperative federations etc.



Federation is engaged in both farm and non-farm activities to raise the income of the federation. The major activity that is generating revenue is collection and marketing of soyabean. Due to high transportation cost marketing of fruit, vegetables and local grain is not very profitable. The federation has facilitated linking 10 farmers with IDBI bank for dairy development. Federation members said that

most of the local products are being marketed by local middle man at cheap rates. Federation has no money or resource for advance payment to producers or shareholders to promote more business. Though federation could not generate expected business but benefitting farmers indirectly by creating a competitive market. Federations entering into business activities forced the middleman to increase purchasing price of local produces.

It was found that the federation is largely dependent on project for its management and business operations. There is need to enhance participation of members and SHGs in the function of federation and develop ownership among the community so that they can take effective and efficient participation in its business activities.

Most of the federation members are unaware about the turnover, profit and their business plan and they are completely dependent on the staff that is why there is high fear factor of being non-functional after withdrawal of federation staff by ILSP. So they need desired support to build their capacities in this regard.

— This case study is documented by ILRT Hyderabad during TNA exercise.

Beautiful Journey of Nari Ekta Federation

UGVS started its work in Nyaya Panchayat Kalauta and Danya under Dhauladevi block in district Almora in the month of April and May 2006. Ekta Swayatta Sahakarita was formed under the self reliance co-operative act 2003. The co-operative is situated between border district of Pithoragarh and Almora. District Headquarters lie at the distance of 55-60 Kms from this co-operative. This is one of the co-operative which was registered in Dhauladevi. In view of good work done by the federation under the guidance of UGVS, people have a very positive attitude towards the co-operative.

Women of this area had to be empowered so that they could work in cooperation with men. Women in hill districts have too much of workload hence they have a very little time left for other activities. Initially they were hesitating to come for the monthly meetings etc.

In Kalauta Danya area members were encouraged to form SHGs. In order to make the members economically independent, out of total 73 SHGs CCL of 59 SHGs was done in the bank. Presently the members have Rs. 17, 4085/- as deposits in the banks. All these SHGs have been given Rs 19, 80,300/- under CCL limit by the bank. Apart from this a loan of Rs. 68, 45,272/- was given to these SHGs.

Under the federation 10,285 tufts of Napier were planted in the villages which grew to around 25,082 tufts eventually. At present Napier can be seen in abundance in the revenue villages like Kalauta, Arasalpad, Taank, Chimakholi, Kola, Dhura, Dhari, Nanoli, Pachel and Malan.

419 vermi-compost pits were constructed under demonstration for the drudgery reduction of womenfolk of this area. Members expanded 62 more pits eventually. Vermi-compost is gaining acceptance amongst the members as it controls the growth of Kurmula insect which damages the crops to a great extent. In addition to this it reduces the work load of women folk as now they do not have to carry the loads of compost to their fields. Vermi-compost is light in weight and one has to use a very little amount of this to get good crop.

“Fodder troughs” were introduced in the groups for reducing the wastage of fodder. Now the members are aware that they can save a lot of time and fodder by using “fodder troughs” for animals. They have constructed 109 new fodder troughs and expention of 03 troughs was also done.

Members of the federation were given the information on the use of light weight Ganga Gagars, Osai Fans, churners and smokeless chulhas for reducing the workload of women. All the villagers showed a great deal of interest in these items. In total 82 Daratis, 7 Kudals, 6 Pirul Racks, 9 Gadasas, 585 Ganga Gagars and 18 Osai fans were demonstrated. By the use of these items reduction in drudgery of women is reported.

Families living below poverty lines were linked to Kroiler enterprise. In total 203 microunits, 6 rearing units and 03 mother units have been established to improve their livelihood.

Many of the programmes are being carried out in convergence with other departments under which chaff cutters from watershed and toilets from Swajal Project were facilitated for 13 BPL and 2 APL families. Villagers were provided the financial support worth Rs. 75,000.00 from Swarn Jayanti Swarozgar Yojana, 1,90,000.00 from Deendayal Upadhyaya Yojana, Rs 15,800 from Jan Shree Beema Yojana and Rs 1, and 94,000.00 was given from Indira Awas Yojna for 4 beneficiaries. They were also given the Kissan Credit Cards. Financial support was given to two beneficiaries for starting dairy enterprise. Farmers of the area were linked to the VPKAS Hawalbagh and it facilitated the construction of 15 LDP Tanks and seeds were also supplied to the farmers.

In addition to this pension was given to 90 people, Kanyadaan to 46 girls through Social Welfare Department. Indira Awas were facilitated to 33 members, 21 Polyhouses and 75 toilets were facilitated through various departmental schemes to the villagers. Women folk were insured under Birla Insurance Scheme. One woman of Belak village was given her insurance claim of Rs 10,000.00 after her sudden death by the concerned insurance company.

Apart from these works Ekta Swayatta Sahakarita has signed an agreement with UGVS and has started implementing the activities of the project successfully. Members were distributed the sum of Rs 7975 as their profit in the year 2011. Federation has distributed 240 Solar Lantrens to the members owing to the acute shortage of electricity in the area.

Federation has done the business of "Bhusa sale- purchase" as there were no rains in the area. Due to scarcity of grass this Bhusa business was so popular and helpful to villagers that it was accepted as an important social venture. They earned a good sum by this enterprise. Earlier people were buying the bhusa for much higher rate of Rs 13 per kg. but with the efforts of federation the same Bhusa is being sold to them for Rs 8.50/-. Village Pradhan Shri Daya Kishan Pandey has appreciated this effort of federation a lot and said that by this venture federation has not only provided fodder to the hungry animals but saved their lives too.

People of this area had no awareness about rearing the good breeds of animals. They were breeding their animals in a traditional way. After the intervention of the project they now rear good breed of animals.

Federation has made an initiative to start a dairy for milk production. Members were taken for the exposure visits from time to time by the project. The Villagers were encouraged to rear good breeds of cattle. Locally they have a good market potential for milk and they can sell the milk locally without going here and there. UGVS facilitated the support for buying good breed cattle and facilitated start up 02 dairies in Arasalpad

Village, 02 in Nainoli, 02 in Pachel and 01 demonstration was given in revenue village of Diyarkholi.

Village Pachel at present tops the list in milk production. This village alone is contributing 45 liters of milk to Anchal Dairy. Smt Anita Devi a beneficiary of the UGVS was given a loan of Rs 20,000.00 through the support of NABARD for buying two cows of improved breed. Anita Devi alone is contributing 30 liters of milk to the Anchal Dairy. Inspired by the success of Anita Devi one more women member has bought a cow of good breed now.

Federation members were given training on Bee keeping also. Later in December and January Beehive renovation work was also done. It is expected that this activity would increase the income of the rural community. This is a low cost activity and one can fetch a good income for the beneficiary for a long time. Under Bee keeping following activities have been undertaken-

- 400 Beehives were improved.
- 04 CRPs were trained in 12 revenue villages.

Contact with the community was made for raesin extraction by the Project. This year resin extraction was done for those members who had little or no income. In addition to this it is expected from the members that they should protect and conserve the forest area along with the extraction work.

After receiving the inputs and technical assistance from the project farmers have started sowing the cash crops like Yam, Ginger, Haldi, Onions and cabbage etc in place of their traditional crops. Members were given information on saving their cash crops from the attack of boars. They were also made aware of the rates of last year. ULIPH and other departments have facilitated the good quality seeds to the federation members.

People of these areas had developed a negative attitude towards growing the crops due to fear of boars, monkeys and other wild animals. Even people were very neutral towards growing cash crops due to unavailability of seeds in the market and high rates of these seeds. So project has provided good quality seeds of cash crops on nominal rates and desired technical assistance to the federation members.

Sowing cash crops have shown good results to federation in the year 2011-12. Federation with support of UGVS arranged the good quality seeds of Ginger and Haldi to the group members and it was sown in the project area in large quantity. Following table is showing the figures of ginger seed demonstration in the federation area.

Ginger seed Demonstration

Kg.	Econosmic category				Total number of members		General		Scheduled caste	
	I	II	III	IV	m	F	m	F	m	f
1821	8	19	27	3	51	6	50	6	1	0

By seeing the good results of ginger seed demonstration the ginger seed was expended by the villagers. Following table is showing the figures of ginger seed expansion.

Ginger seed expansion

Kg.	Economic category				Total number of members		General		Scheduled caste	
	I	II	III	IV	m	F	m	F	m	f
90	1	3	2	-	5	1	5	1	0	0

Haldi Demonstration

Kg.	Economic category				Total number of members		General		Scheduled caste	
	I	II	III	IV	m	F	m	F	m	f
4604	18	31	37	11	87	06	79	05	08	01

Village farmers gave 2 quintals of Haldi directly to federation at the rate of Rs 90 per Kg. There is great craze for these crops in the area. They said that earlier they were cultivating Haldi in small quantity and selling through mediators at the rate of Rs 20-25 per kg.

There was no institute for higher studies in this area therefore the students are not able to go in for higher studies. In view of this, guardians of these students launched a campaign to start a higher education institute in this area but with no result. Ekta Swayatta Sahakarita came forward to start and contacted Uttarakhand Open University in this regard. They had talks to the authorities to start a study center in the area. Physical verification was done after the completion of all the required documents for starting the study center and they have started the center from this year only.

In 2012-13 the study center was established. Federation has ensured 55 admissions so far. Local leaders expressed their gratitude on this achievement and said that the



members of Ekta Swayatta Sahkarita have done a commendable work by starting a study center in this area which seemed a herculian task otherwise.

Federations have plans for starting many new courses in this center as well as starting of spinning and weaving activities. Many more students may be inducted in new courses from next year. Federations feel this feedback is the success of the federation. Federation is grateful to the project for delivering all the desired information, facilitation and liasening work in this regard.

Apart from all these commendable works now the federation is expanding its feathers through following initiatives-

- The federation has constructed a "village Industry" by the motivation of ILSP. In this centre federation has started the collection of local produces, their grading, processing etc. The federation is doing successful marketing of their products. By seeing their commendable work, the local M.L.A. has given Rs. 2,50,000/- to the federation out of his "vidhayak-nidhi".
- The processing of spices is a joint venture of Nari Ekta Federation and SOS organization. The federation has adopted and facilitated the marketing of the Dev Mahima Producer Group's weaving activity. The total turnover of this producer group is Rs. 6.65 lakhs till October 2014.
- The federation is supplying the processed soyabean, mandua and pulses for the "healthy nutrients" to be supplied to all Anganwari centres of the entire block.

— This case study is compiled by the district team of Almora.

Pragati Swayatta Sahakarita, Motiathar

The federation was established in 2008 at Motiathar in district Almora which is at 2200 meter above mean sea level and there is winter snowfall in the area. The federation has 59 Producer groups linked to it. It is primarily working on marketing of fruits and vegetables. Fruit and vegetable cultivation is traditional practice of Motiathar and about 2000-3000 farmers are involved in it and most of the produce goes to Haldwani market. Mostly they use to sell their produce to Aadhti or middlemen. When the federation started its activities in 2008, it planned to start the marketing of produce by themselves and also worked upon productivity enhancement through orchard renovation.

Many of the small farmers living in remote villages are not able to sell their produce. Also they have very small quantity of produce which is not marketable. Federation supported such farmers by procuring produce from them. This was achieved by promoting collective marketing. It started with 'mini-collection center' in between 4-5 villages. Any small farmer with even



with 2 kg of produce can sell at mini-collection center. This created awareness about mini-centers in the area. The federation started grading and packaging of produce in packs and boxes.

Federation visited Delhi and Haldwani markets to understand grading quality required. Delhi mandi required high graded items while Haldwani mandi can purchase mix grade produce. Federation was able to take some of packed items to Delhi mandi. Haldwani buyers who do grading and packing also trained the farmers for one month regarding grading of fruit items – selection by size, colour, disease free, insect free etc. This training was supported by the project.

Generally, the produce is categorized into three categories A, B and C as per grade and quality. Grade A and B goes to Delhi and Haldwani market while B and C is also sold in local Almora market. Federation also participated in fair for sale. There was a 'Shaheed divas fair' in the area and federation was able to sell for about Rs 12,000/.

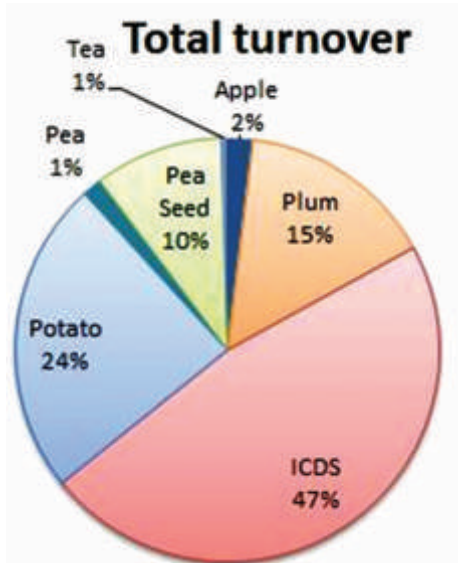
The various produces of the federation include Adu, Plum, Apple, Kumani and Nashpathi. The production is about Adu (400 qt), Plum (500 qt.), Apple (350 qt.), Kumani (150 qt.) and Nashpathi (350 qt). The various vegetables produced include Snow pea (90 qt.), Potato (4000 qt.) and Mutor (400 qt). The Business projections for 2014-15 are as follows -

Table-A1 Federation Business at a glance 2014-15

Activity	Value Chain	Beneficiaries associated with the activity	Women beneficiaries associated with the activity	SC beneficiaries associated with activity	Total investment	Total turnover	Total benefit
Apple	Fruits	22	15	6	5000	12500	870
Fruits-Trading Plum	Fruits	35	22	12	51050	98000	16470
ICDS	RNFS	120	105	24	235000	307160	42270
Marketing of Potato	OSV	50	35	12	134000	155996	9350
OSV-Pea		15	8	3	7500	9500	607
Pea Seed	OSV	150	122	33	48100	64000	7840
Tea	RNFS	30	25	7	2720	3000	120
		422	332	97	483370	650156	77527

Rahul Prakash and Kailash Pandey are main buyers at Haldwani market. They supply fruits to Delhi market but sometimes cannot fulfill the demand. Through UGVs they were contacted to train the farmers for seeding, budding, plucking and other best management practices to sort, grade and pack the fruits. Dr. M P Singh of Almora is also doing contract farming and engaging local farmers for it. He also provides seeds as all local varieties are not desirable for Delhi market. The federation was one out of four federations in the country selected for award.

Federation is now trying to include nearby village farmers as members of the federation. The federation is able to make their own annual plan, DPR and they fix their annual target for trading and investment in the meeting.



Fruits were earlier packed in wooden boxes and used to cost Rs. 90/- per box. Also those boxes were of only one time use. The carton box of 4 ply is of about Rs. 20/-. This initiative has reduced packaging cost by one-fourth. Tomatoes, capsicum, peas are sold in crates. Federation has about 200 crates. The main work of the federation is off-season fruits and vegetable. Capsicum, tomato, peas, snooty, zucchini, coloured capsicum, broccoli, pear, apricot, and apples are the current items taken up for business by the Federation.

Being a very innovative and emerging federation following training requirements have emerged at their level

-
- Before planting – capacity building exercise
- Sowing at the field
- Four visits in a year at different plant stage
- Harvesting, plucking techniques training and Packaging training

Out of 59 SHGs associated with the federation about, 25-30 SHGs have received training and are well trained. As many SHGs are located in very remote areas, so their meeting can be held in a month only. The trained farmers are now themselves “resource trainers” and now have trained other SHGs. The capacity of these SHGs has improved. One federation went to Himachal Pradesh to purchase potato seeds. They purchased seeds about 103 quintals and then they distributed it to the members. This effort will improve quality of the produce. They will again collect the produce and then market it. There is a training center at Ramnagar and Kotdwar of Horticultural department which has been contacted for training on value addition.

Peach, Plum, Apricot and Apple are the major fruits which farmers are producing most as per market demand. Pear use be sold at Rs. 1/kg in local market before but after collectivization, the pears were graded and sold to Mother Dairy at Rs 6/kg. The 'C' grade part of sorted fruits which is not marketable was used in preparation of jam and jelly. One society ETHE is providing support in training of food processing. Federation is also getting support from Horticultural Department and has provided training regarding processing of fruits for jelly and jams. 150 hours training will be given to 20-25 farmers and then packaging of products will be done. They have also applied for “FPO certification”.

— This case study is documented by ILRT Hyderabad during TNA exercise.

Tiranga Self Help Group, Mangalta

The Tiranga SHG was formed in 2006 involving 9 women members in Mangalta village of district Almora. All the women members belong to general category. The SHG was formed under Aajeevika project. Mobilization of rural women and formation of SHG was done by the project staff members. With formation of the group, its by-laws were prepared by the group members in association with the project staff members and leaders of the group such as President, Secretary and Treasurer were selected among the members through consensus in order to lead the group and manage its functions.

The group started its activities with monthly saving of Rs. 100/- per member. The date of meeting is fixed on 8th of every month which is organized on rotation basis at the house of each group member. The group member deposits their saving during the monthly meeting. Bank account has been opened in the State Grameen Bank. The group had a saving of Rs. 25,000/- till Aug 2014. The members were involved in inter loaning from their own saving. Recently, the group has approached the bank for CCL so that the group members can get loan from bank.

The records of the group were in good condition with all the details of the group members. However, the project staff members are involved in record keeping and maintenance of the documents. The group members are not capable enough to manage their record and thus, require capacity building in this regard.

The Group members are extended credit at the monthly interest rate of 1%. Most of the group member got loan from group for various purposes such as livelihood activities especially agriculture operation, household consumption needs education and health. The group did not start any livelihood activity collectively. The members are largely engaged in livelihood activities at individual level rather than group level. Their association with Federation is also very weak. There is no mechanism to build business linkages between group and federation. The SHG members are associated with Federation on individual basis and that is for supplying raw material to Federation.

The group members aspired for capacity building in following areas -

- Bank linkage and loaning processing
- Record keeping
- SHG management
- Business orientation
- Entrepreneurship
- Specific trainings on goatery
- Training on poultry



— This case study is documented by ILRT Hyderabad during TNA exercise.

Devi Self Help Group, Mangalta

Devi SHG was formed in June, 2006 involving 10 women members by the project staff of ULIPH in Mangalta village of district Almora. The By-laws of the group were prepared by the group members in association under the guidance of the project staff members so that the group could start functioning. Office bearers such as President, Secretary and Treasurer were selected among the group members through consensus. However, during selection consensus was built on the members who are active and spare time for the group activities. Rotation system was put in place under the group for the leadership as well as other group functions such as loaning from banks, etc. so that each member of the group could get chance to learn the group processes. The by-laws of the group are well framed and internalized by the group members. This has helped in smooth functioning of the group.

The group members doing saving of Rs. 100/- every month. Saving is deposited during the monthly meeting which is organized on rotation basis at each member's house. The saving is done by group members on regular basis. The group keep saving of two months for meeting miscellaneous expenses and rest of the savings are deposited in the bank. The Bank has also provided CCL to the group for loaning. The group members are provided loan as per their demand and a monthly interest rate of 1% is charged from the members. The repayment of the loan is regular in the group. The group members pointed out following benefits after joining the group -



- Credit availability
- Napier grass for fodder of cattle
- Vermi-compost
- Personal Empowerment
- Social recognition
- Able to handle the money matters
- Access to bank

The women members of the group want to start business activities so that they can enhance their livelihoods. However, they have poor business orientation and were not firm about what business could be suitable for the group. In addition, as far as linkage of group with cooperative federation is concerned, the group members were only selling raw materials to federation for processing and sale in market.

As far as capacity building needs are required, the SHG members have shown following areas of interest for capacity building -

- Identification of suitable business opportunities
- Business development and management

— *This case study is documented by ILRT Hyderabad during TNA exercise.*

Maa Durga Self Help Group, Kheti

The group was formed involving 9 women in 2010. The mobilization of the group members was done by the project staff members under project in Almora district. The group members were inducted through the group processes by the project staff members. The By-laws of the group were prepared through consultation with the members. The Leaders of the group such as President, Secretary and Treasurer were selected through consensus. The group members were imparted training on group activities so that they can run the group efficiently and effectively. The group members decided to do monthly saving of Rs. 100/- for each member. The Bank account of the group was opened in bank so that the group members can deposit their savings. The group has done saving of Rs. 50,000/- so far.

As per the rules of the group, meeting is regularly organized on a fixed date of 3rd of every month. However, project staff members still play crucial role in organizing meeting of the group. The members deposit their saving during the meeting. The records of the meeting are maintained by the project staff members. The group members are not yet capable of keeping and maintaining their records.

CCL of the group is done by the bank and the group took loan of Rs. 1,00,000/- twice from the bank. The group members took loan from group fund and also from the bank to increase their livelihood activities. With the financial support from group and banks, the group members purchased goats and buffaloes. Some of the members took loan for social functions. The Loan is provided to the group members at the monthly interest rate of 2% as per their demand. The group members collectively take decision for disbursement of loan to the members. The repayment rate of the loan is 100% to the group and in turn to the bank. As a result the bank has extended loan to the group even for second time.



The group members are engaged in livelihood activities on individual basis at household level. There is no linkage between SHG and the Cooperative Federation. The group members are not aware about the Cooperative Federation and its activities. The group members have poor understanding on group livelihood activities. No efforts have been made at project level to promote group livelihood activity.

Members shared the following benefits after association with SHG -

- Mobility of women have increased
- Their exposure to bank has increased
- Affinity among women has increased
- Availability of agri. inputs through Cooperative
- Increased level of confidence
- Able to handle money matters at home and outside
- Decision power has increased

The group members expressed desire for capacity building on following aspects -

- Record keeping
- Entrepreneurship
- Cooperative Federation
- Linkages with business of Cooperative Federation

The group members were found active and well aware about the activities of the group. However, the group is involved in saving and credit activities only. The group members take loans from group for their livelihood and other needs. Their association with Cooperative is minimal and confined to availing agri. inputs through cooperative by some members.

— *This case study is documented by ILRT Hyderabad during TNA exercise.*

Aajeevika Self Help Group, Kalota

Aajeevika SHG was started in 2007 at Kalota of district Almora. It has about 13 members. The members save an amount of Rs. 100 per month. Each member has an average saving of Rs. 4,760. The interest rate is around 18% per annum.



The members are dependent on agriculture, goatery, dairy, micro-enterprises and NREGA for their livelihoods.

Agriculture and Dairy activity

is pursued by all the members. All the families are involved in NREGA work which includes construction of roads, check dams etc. About four households are engaged in goatery activity and two members are engaged in trading enterprise.

The members take loans both for household well-being and livelihood purposes. Instances of taking the same for education and health purposes are prevalent. Similarly there was an instance when an SHG member took loan for enterprise (tent house).

The members have received SHG trainings. But they expressed the need for receiving further refresher trainings. The members expressed the urgent need for following types of training to strengthen the group-

- Book-keeping
- Business planning and management
- Entrepreneurship
- Leadership development
- Identification of suitable business activities both at personal and collective level

Turmeric, chili and soya produce is largely sold to federation. The members felt that membership in federation has eased the process of marketing their products. However, the members were not sure as to what could be done by them to get a better price in the market. The members lacked business orientation and understanding of the markets. Some of the members have started taking up higher education through federation initiated enrollment into Open University.

— This case study is documented by ILRT Hyderabad during TNA exercise.

Bandikholl Self Help Group, Tank

Bandikholl group is in Tank village, Dhauladevi block of district Almora. The group was started in 2007 and has 9 members. The livelihood activities pursued by the SHG include Dairy, Agriculture, Horticulture, Goatery and Kachar activity. One of the members runs a flour mill in the village. All the members are engaged in NREGA activities.



The group saves an amount of Rs. 50 per month. It has a saving of Rs. 30,600 at the rate of Rs. 3,400 per person. The group needs capacity building on proper record keeping and maintenance of their savings.

The group lends for both household as well as business purposes. This may include for education, health and marriage purposes. The Loan has also been taken for purchase of buffalo for pursuing dairy activity. There is an outstanding loan of Rs. 25,000 with the group.

The members are involved in production of banana and mango. However, they find it difficult to market their produces. The fruits either get wasted as it is rotten or is sold at throw away prices to middlemen. The federation is at present into procurement of turmeric, masoor and adrak.

The members expressed desire for following training in future-

- Processing
- Business development
- Marketing
- Record keeping
- Collective and individual business initiatives

The members shared the following benefits after association with the SHG -

- Mobility of women have increased
- Their exposure to bank has increased
- Affinity and mutual understanding among women has increased
- Availability of agri. inputs through Cooperative
- Increased level of confidence
- Able to handle money matters at home and outside
- Decision power has increased at home
- Increased level of social recognition

— This case study is documented by ILRT Hyderabad during TNA exercise.

Aajeevika Vikas Self Help Group, Dhora

Aajeevika Vikas SHG was started in 2006 at Dhora village in Dhauladevi block of district Almora. The saving amount of the members is around Rs. 50 per month. The members have accumulated savings worth Rs. 49,600. About Rs. 4,455 is in circulation. The SHG charges an interest rate of 12% per annum.

All the members of the SHG are into agriculture, dairy, turmeric production, ginger production, vegetable production etc. One member is involved in kachar activity. The agricultural produce includes finger millet, jowar and maize. The vegetables produced include brinjal, tomato, lady finger and onion. Among the spices that are grown include coriander and chili. The produce is being sold through the federation. One of the difficulties being found by the federation is to keep offering a good price for the producer at a time when market prices have fallen. E.g., federation found it difficult to offer a price of Rs. 90 for chilly when it had fallen to Rs. 60.

The produce is in small quantities with small contributions to household income. E.g. a household may earn Rs. 800 from chili, Rs. 1400 from ginger, 2,500 from goat and about 17,000 through soya bean. Soya bean, milk and poultry have good local market.

The members expressed the following difficulties to promote business-

- Difficulties in taking up marketing of fruits
- Turmeric not being sold completely
- Dairy only remaining restricted to local area



According to the members these difficulties are due to-

- Poor roads
- Distance
- Time factor
- Cost factor
- Lack of transportation facilities

The SHG provides loans for livelihood activities such as purchase of cow, buffalo and goats. These are taken up at a small scale by the members. Apart from procurement of produces, federation is offering services for input supply such as seeds and bio-fertilizers and collective marketing of produces.

The SHG members expressed the need for the following types of training-

- Gender
- Agriculture
- Book keeping
- Role of federation
- Mango processing
- Marketing of produce and Business development
- Poultry
- Productivity enhancement
- Entrepreneurship development

The SHG meets on 10th of every month. The important issues which are discussed in the meeting include decision on loans, production planning, and estimates on produce to be handed to federation etc. A major difficulty found with the group was that members were not aware of the importance of having rotational leadership. The most educated and vocal member usually run the show.

— *This case study is documented by ILRT Hyderabad during TNA exercise.*

Jyoti Self Help Group, Nanoli

The SHG was formed involving 9 women members of Nanoli village of Kurutiya Gram Panchayat of district Almora. The group was formed in 2009. Most of the members of the group are illiterate. The group members save Rs. 50/- every month. Saving is regular in the group. The group has selected its President, Secretary and Treasurer with consensus by the group members. However, the provision of rotation of leadership was done in the group. While asking they pointed out that the group members never felt need to rotate the group members. The project staff members helped the group members to frame their by-laws.

Meeting of the group are done regularly every month. Generally, all the group members attend the meeting except some emergencies. The meetings are organized on rotation basis at the house of each member. Currently the group has cumulative saving of Rs. 65,000/-. The group members take loan from the group saving at a monthly interest rate of 1%. The grading of the group was done by the bank but CCL of the group was not done and as a result the group did not receive loan from the bank. The group members take loans for education of children, marriage of girl, repairing of roof of the house, starting grocery shop, etc.

The group also extend loan to non-members at the monthly rate of 2%. Repayment of the loan is regular in the group. The group members need more money but they have not been able to access to bank loan. This was partly because of lack of awareness



among group members about loaning process, lack of initiative at the part of group leaders and project staff members and reluctance of bank officials towards financial linkages of the SHGs. The group is heavily dependent on treasurer who is post graduate and teaching in a primary school. Due to lack of rotation of the leadership, the understanding of the group members about group and its activities is minimal.

The group members have poor understanding about the concept of the cooperative and its activities. They have just deposited share money of Rs. 110/- on the initiation of project staff members.

So far, the group is involved in saving and credit activities only. However, the group could not access bank loan. The group has high participation in group activities but they are largely dependent on few members for management of the group. The group members have poor orientation on business development. The linkage with cooperative is very poor. The male members of the household migrate for employment and women remain at home to manage the household livelihood activities. They have lack of exposure about business and market. In relation to capacity building, the group members showed their desire for training on -

- Vegetable cultivation
- Market linkages of local produces and Market skills
- Knowledge about federation
- Business activities at individual and collective level
- Banking process
- Convergence with govt. and other agencies

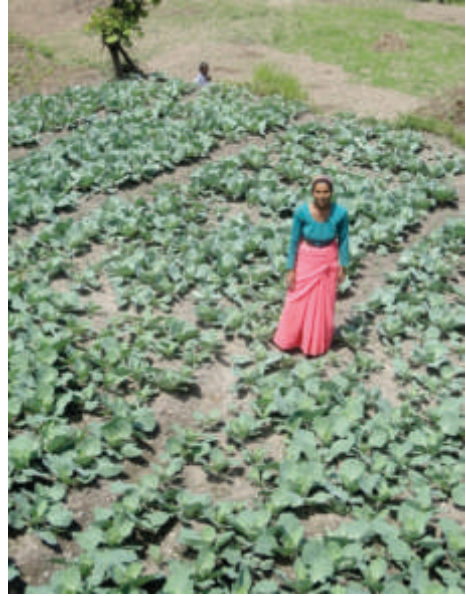
However, it was observed that they do lack exposure to business activities, market and banking processes. Also, their interaction with government is low. The group members are not adequately aware about group processes and developing linkages with other institutions.

However the members feel that due their membership in the group their social identity and mobility has increased. They feel more confident. Their participation in the village activities has enhanced. They are more aware about money matters and can get loans in any emergency.

— *This case study is documented by ILRT Hyderabad during TNA exercise.*

Cultivation of off-season vegetables

Ganga Devi, a native of district Tehri is an active member of Bangsheel Koneshwar Aajeevika self-help group (SHG). She has been associated with the project since 2007. She has been solely dependent on agriculture for her livelihood. Her family comprises of her in-laws, husband and her two kids. Her village lies 10 km away from the main market of Thatyud. Connecting road to her village is not fully constructed. Even though the village has a primary school and an intermediate college, but Ganga could not get the chance to be educated. She is just a neo-literate.



Ganga Devi was practicing agriculture before being associated with the project. The crop output was just enough for family's consumption. Her own income was not sufficient and steady to take care of her family needs. Lack of proper education hampered her ability to monitor her accounts and market her products.

Uttarakhand Gramya Vikas Samiti (UGVS) formed a SHG in this village in 2007 and members of this group were encouraged to begin monthly savings in order to improve their livelihood. All the members were given training in different income generating enterprises. Gradually they were taken for the exposure visits and besides this their capacity building initiatives were also taken up. Under the training programme, they were trained in growing and selling of off-season vegetables in order to ensure the commercial viability of these efforts.

Ganga Devi being one of the members of the group decided to grow off-season vegetables for improving her livelihood. During this period, she was being guided regularly by the project officials. To be precise, project officials advised her to grow French-beans and cabbage commercially and provided seeds and technology to her to start her venture.

Detailed account of the enterprise

S.N.	Name of the product	Quantity of seed	Rate /kg	Rs.	Quantity in quintal	Selling Rate	Rupees/ quintal	Over all selling rate	Freight charges/ seeds/ Arhat/ other	Net Profit
1.	French beans	15 kg	50	750	45	65.00	2000	90,000	15000	75000
2.	Cabbage	30 gms	15	255	40	35.00	1500	60,000	12000	48000
Net profit = Rs.1, 50,000- Rs. 27,000 = Rs.1, 23,000/-								150000	27000	123000

Thus Ganga was able to earn an income of Rs. 1,23,000.00 after the sale of these vegetables in the local market. As a result, she and her family are now extremely happy on her achievement. It is worth mentioning that her economic condition has changed drastically after getting involved with the Aajeevika project. Now there is a marked change in Ganga's lifestyle. One thing, she has now learnt the market trends as well as keeping her accounts well. Her kids are going to school. The Family is working together on the farm. Their new occupation of growing off season vegetables brought family together and opened a new dimension of prosperity. She got recognition in the society due to her venture and known as a successful farmer in the area. Today, she and her family members are grateful to the project for its guidance and help for markedly improving her lifestyle and livelihood prospects.

This case study suggests the importance of benefits of growing off-season vegetables under an able guidance for increasing the income of the group members.

— *The case study is documented by Samer Singh Panwar C.R.P. ILSP, Nagtibba federation, Jaunpur block of Tehri Garwhal.*

Collective endeavour for the marketing of Malta fruit

UGVS formed Self-help groups in Nyaya Panchayat Bhatkot of district Tehri Garwhal in 2007. Prior to intervention of the project in the village, these members were either doing daily wages labourer work or they were practicing agriculture and animal rearing, although agriculture was not a very profitable venture for them. Meanwhile Sangam Swayatta Sahakarita federation was formed in the year 2010 under which all the members were encouraged to get associated with new business activities so that they could get new opportunities of livelihood and earn profit too.

Uttarakhand hills have a wide scope for expansion of horticultural activities for gainful employment. Many areas in the state remain dry during the major part of the year. However, citrus fruits like Malta are grown in abundance in Devprayag area and can be widely cultivated for income addition. In view of this fact, a federation called Sangam Swayatta Sahakarita took such an initiative and decided to collect and sell the Malta on commercial basis leading to a dramatic improvement of federation income. Devprayag being a hot area, the demand of malta juice and fruit is very high. Devprayag is a famous pilgrimage place on the Badrinath yatra route. Devprayg town is situated on the bank of river Ganga. The famous confluence of the river Bhagirathi and Alaknanda is in this town only, from where both the rivers are called as the Ganga. Due to this historical fact the town is full of pilgrims throughout the year. By seeing all these factors the federation was inspired to start malta business. Project officials gave all the desired



information to the federation to start the venture. This business initiative is new for the federation and federation needs a shop of its own to collect and preserve the fruit in order to sell it systematically. For the time being federation has decided to sell their Malta crop on the road side of main market of Devprayag.

Business facilitator Trilok Singh was sent to Anjanisain for buying the fruit in bulk on wholesale rate. They bought 1 quintal Malta for Rs 3200. Initially it was decided to take the fruit by hiring some vehicle but later on negotiations were done to send the crop on the roof of a bus. The freight charged was fixed at Rs 300 for one trip which was, anyway, cheaper than carrying the fruit by hiring some vehicle. In the first lot the total investment was of Rs. 3500 and sell prize was of Rs. 4375, and thus the federation had earned net profit of Rs. 875.

People from nearby areas were surprised as to why federation was selling the Malta crop and not the individuals. The federation told the villagers that all the profit earned will go to the members of federation only. In future federation would be selling some other products also and earn more profit which will help improve the livelihoods of poor members of their federation.

If local products were marketed on yatra routes in the hilly districts then farmers can fetch good price of their products as they may find number of buyers in yatra season. Now people have started buying Malta from the federation and it has earned good profit by this activity. In future they have plans to expand this business so that they can earn more profit.

— *The case study is documented by Anil Bisht, data entry operator of Bhatkot federation.*

Towards Self-Sustainability

In order to improve the social and economic status of rural women Satyam Swayatta Sahakarita federation has been formed with the support of UGVS under Nyaya Panchayat Dobri of block Devprayag in district Tehri. Satyam Swayatta Sahakarita federation is successfully being run by 671 hardworking women of this area. At present, many commercial activities have been undertaken by this federation for the benefit of all the rural people of this area. Federation has taken up the work of input, keeping in view the need of the people of this area. As Dobri village is comparatively a dry area so nearby rural people mostly depend on local markets for their daily needs. In order to elicit information on the needs of the local people, Sahakarita held a number of meetings in different villages. Finally, it was decided that they will procure and sell soap and tea leaves to the people of this rural area at a reasonable cost. These items were otherwise being sold on higher rates.

Federation had sufficient amount of funds to carry out the aforesaid business for which federation has collected the desired information regarding the quality and the prices of soap and tea leaves in the shops of this area and in the Rishikesh market. The survey helped them in procuring the items on comparatively cheaper rates.

Project officials helped the members to contact the wholesalers and procure the products for federation members on low rates. Thus the federation was able to earn Rs 04 on each Kg of tea leaves. Similarly in the local markets soap was being sold at Rs 40/Kg but federation procured it at much lower price of Rs 36 / Kg. and earned the profit



of Rs 4/Kg. On the other hand rates of tea leaves in the market were Rs 260 /Kg. but federation procured it at the rate of Rs 220/Kg. thus helping federation to make the profit of Rs 20/Kg.

Members of federation now know about the quality of the soap and tea leaves and thus their trust on federation is gradually building up. All the shareholders of the federation have now decided to buy these two products from the federation only in future. Federation has carved a niche for itself in the area and has found a new source of income. Federation has earned the annual profit of Rs. 5680/- out of tea and soap enterprises. By this venture federation got a new identity in the area and a new source of income is generated.

S.No.	Name of the activity	Order	Turnover in Rs.	Profit
1	Soap	26000	29620	3320
2	Tealeaves	32000	34840	2340

Project has provided an incentive of Rs. 20,000/- to federation, which was used to increase the business. District unit has provided the desired training and technical support to the federation from time to time.

By this activity federation members are getting soap and tealeaves at cheaper rates. Federation has made an effort to help the members after accepting this activity as a challenge from the local vendors. The federation has decided to work as a service provider in future by providing daily needs to its shareholders. Both business coordinator and cluster resource person will act on this plan by inspiring the local people about this particular service of the federation.

— *This case study is written by the business promoter Ram Narayan of Satyam federation.*

Collective Marketing of Potato

Balganga Swayatta Sahakarita Khirbel Basar in Tehri Garhwal is registered under the Co-operative act of 2003 in the year 2010. This federation consists of 15 villages which have 71 SHGs under its umbrella. The federation has a total membership of 726 men and women in it and out of this 694 are shareholders.

A number of activities have been undertaken by the project for raising the income of the members of Khirbel federation such as training and demonstration, capacity building etc. Presently many small enterprises are being run by the federation which does not fetch the return of more than Rs 10,000. Gradually Federation is finding ways to expand their enterprises to gain more income.

Earlier federation was working in collaboration with UGVS at community level and at present federation is working with its shareholders to improve their livelihood through small-small enterprises. A local variety of potato is grown in village Gangi and it is in high demand not only in the area but throughout the country due to its excellent quality. Therefore federation decided to collect and then sell this special variety of potato which has good taste. But it was a tough task for the federation to collect the potatoes in bulk from this very-remote area.

Federation members collected all the information regarding the availability of seasonal potatoes by going door to door in each village. After this, federation bought 33 quintals of potatoes at the rate of Rs 25/Kg and sold it in the markets of Chamiala and other nearby villages at the rate of Rs 30/Kg.



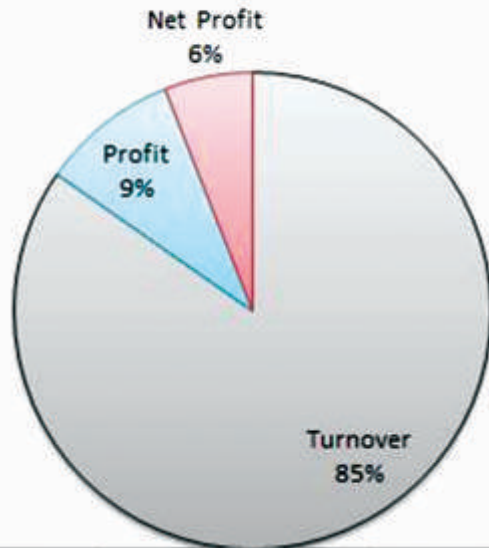
Federation was successfully able to earn a turnover of Rs. 1,01,100.00 in the month of December 2013 out of which total profit was worth Rs 11,100.00 and net profit was worth Rs. 7,150 in a month. Federation has purchased a U.P.S. for their computer out of this profit.

- After carrying out this activity federation has won the trust of the local people.
- People have started giving recognition to the federation and they are coming forward to have business contact with them.
- Members of the federation have received the seed of potato on time.
- Confidence of the federation is very high now and they are showing interest to start some new ventures too.
- Bal Ganga Swayatta Sahkarita is able to carry out the business activities successfully in collaboration with the community.

Potato was sold in this area at the rate of Rs. 34-35/Kg as local shopkeepers kept very small quantities of potato and sold it at very high rate. But now Sahakarita has made this potato available directly to the villagers. In future federation has a plan to start a “spice unit” for which it will avail the loan of Rs. 9,91,580 from the District Co-operative bank.

— The case study is documented by the business promoter of the federation.

Potato 33 Qtls Sale Details



Collective Marketing of Daal

People in Uttarakhand have been engaged in agriculture production and then selling their surplus produces since very long time. But these villagers can not sell their produce directly in the market. Reason being is that they do not have enough produce to market. In addition to this there is no facility for collective marketing in the area hence people are not able to fetch good price for their produce.



This gives opportunity to the mediators in the area who buy their produce in large quantities at comparatively low rates and sell the same at higher prices in the market. They have a practice of hoarding this produces in their godowns and sell it when the market has good prospects.

Vikas Swayatta Sahakarta of Motna/ Bhengi, Pratapnagar block of district Tehri has collected 17 quintals of Gahath Dal for marketing in the year 2011. It was bought at the rate of Rs 60/Kg. unfortunately this collected Gahath dal could not be taken to the market on time resulting in a great loss to the Federation and they had to sell the Gahath on much lower prices. But federation members again collected 7 quintals of Gahath at the rate of Rs 70 /Kg in the month of December 2013 and sold it for Rs 75 /Kg. But this time selling price for Gahath increased due to procuring Gahath from the remote areas which caused an additional expenditure of labour charges as well as the freight charges to the federation. Yet federation sold the Gahath on normal rates. All the farmers of the area also sold their produce at the same rate. Villagers of the nearby areas now very well know that they will get reasonable price of their produce if they do business with the federation. They themselves are ready to send their produce to the federation's collection center so that they do not have to pay the freight charges to federation.

Now members of the target villages know the value of their produce and they feel that next year they will send all their produce like Tor, Rajma, jakhia and Jhnagora etc. to mandi through federation only so that they can get good price for it and federation can also get business.

People from the hill area should try to market their produce collectively through federation. It will discourage the mediators from making an access to the villages.

—The case study is documented by the business promoter of the federation.

Amaranth Production in district Tehri

Aargarh Ghati Swayatta Sahakarita supported by UGVS has been registered under Co-operative Act 2003. This federation is working in 14 revenue villages of 13 Gram Panchayats under Nyaya Panchayat Dalla. This Nyaya Panchayat has a total of 1402 families. Out of these 1402 families 202 families have migrated from this place for better employment opportunities and good educational facilities for their children. There are 70 SHG in this area and 924 women and men are associated with this federation. Out of these 924 members 685 are the shareholders of this federation.

Economic condition of the people of this area is very poor. They have irrigated and non-irrigated both types of land in which they grow food-grains which is just sufficient for them. They do not grow grains for commercial purposes. Farmers also rear catles for their living but again milk supply is not enough for selling outside the village.

In this area Chaulai is produced in abundance especially in Ragdi, Myar, and Bheemkhet and Dhairka villages. Prior to project implementation mediators from Bhadura area used to buy chaulai from the community at very cheap rates and selling the same at very high rate. Aargarh Ghati Sahkarita Federation took an initiative at community level that the villagers will market their produces through federation only so that farmers can fetch a good price for their produce. For this purpose project provided technical and desired market support to the federation.

Federation thought of buying Chaulai in November 2013. They bought the Chaulai at the rate of Rs 25/Kg. Earlier mediators were buying Chaulai from them at the rate of Rs 20/Kg. Farmers are being benefited by buying Chaulai through federation. Mediators also offered them the rate of Rs 28/Kg but federation bought the Chaulai at Rs 30/Kg which enabled the farmers to earn the profit of Rs 10/Kg. Thus federation has overcome all the challenges and earned the profit for the farmers. They were able to get a turnover worth of Rs 1,07,964.

Federation has bought 2999 Kg Chaulai in the month of November 2013 which has benefited the farmers. Federation had put an extra money from their pocket for paying the rate of Rs 30/Kg to the villagers. They were able to sell this Chaulai for Rs 36/Kg and get the turnover of Rs 1,07,964/-. Out of this amount total profit was



to the tune of Rs 17,974 whereas net profit was Rs 8,734. The profit is being distributed among all the members equally.

Federation has learnt to do business now. Earlier when farmers were selling their produce through mediators then they were not getting enough profit. They have been able to get good profit by doing business through federation. People now understand the value of doing business through federation and their trust on federation has increased as federation was able to manage their business efficiently and effectively. Now the federation is planning to have improved seed varieties to raise their agricultural production.

— *The case study is documented by the business promoter of the federation.*

Economic independence through rural products

In view of the economic and social development of the SHG members, UGVS formed 10 federations in district Bageshwar under the Uttarakhand Self Reliance Act 2003. Federations were collecting various agriculture produces of the area and selling it in Melas and Mandis. But carrying their produces to Haldwani and other Mandis was putting burden on federations as freight charges for Mandis were very high and it was making it difficult for the federations to earn good profit.

UGVS wanted federation members to work independently but federations were finding themselves rudderless in absence of support from the UGVS. The agreement with the new ILSP project showed a ray of hope for the members. Under ILSP, federations were expected to work as an independent unit therefore federation members suggested to DMU to facilitate a space whereby all the rural produces could be collected and displayed under one roof and then sold to the consumers. District Management Unit had series of talk with the Chief Development Officer of the district and requested him to facilitate an appropriate space to federation. CDO accepted the proposal and he agreed to allot them a space to put their stalls in Vikas Bhawan compound.

On CDO's approval federation members started collecting different rural produces in bulk. Bagnath district Mahila Swayatta Sahkarita was selected to share the responsibility of marketing these produces. It was also decided that Bagnath federation would appoint a staff for selling these goods.

Chief Development Officer inaugurated the shop of federation on 23 November 2013. Members invited the staff of Vikas Bhawan and people from the nearby areas to buy their quality products. While the display of the federation goods, a great enthusiasm was observed among the members and the staff of Viaks Bhawan. These members sold Soyabean, Namkeen, home pound rice, wheat atta from gharat, Bhang, Malta and local lemons etc. and did the business of Rs 8,500.00 in the first week only; Federation earned the net profit of Rs 1360.

Farmers have got the



good price for their produce which is far better than selling their produce to mediators. The profit thus earned has been distributed among the member's equally which they can use for sel their personal purpose.

Description of the sale

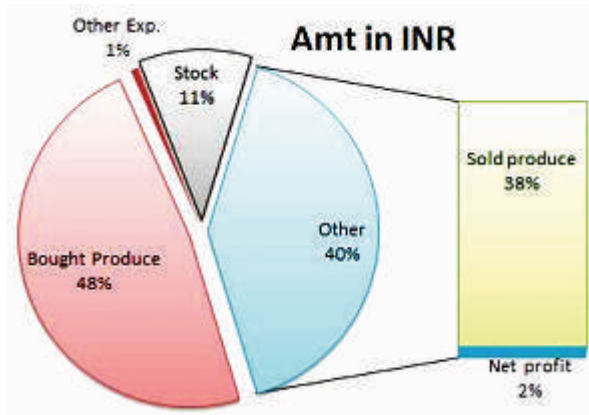
Smt Basanti Devi of Bagnath Swayatta Sahakarita informed that they sold the items worth Rs 41,491 during last five weeks. They are now earning Rs 8000 to 8.600 per week. Out of Rs 41,491 the total profit was Rs 5,808 whereas the net profit was Rs 2489.46. Bagnath Swayatta Sahakarita bought the produce worth Rs 51,562 from cluster level federations. At present they have remaining produce worth 11,507. Federation has earned Rs 2,120 as net profit during last five weeks which can be

S. No.	Bought Producein Rs.	Other expenditure in Rs	Stock in Rs.	Sold produce in Rs.	Net profit in Rs.
1	51652	774	11507	41491	2120

analysed from the following table-

Future Strategy

Now members have decided to carry out this activity on larger scale. Federations have



— This case study is compiled by the district team Bageshwar.

Improved livelihoods through tailoring enterprise

There is shortage of livelihoods opportunities in the hilly districts of Uttarakhand a result younger generation migrates to metropolitan cities or in the plains to earn their livelihood. In district Almora, UGVS, started working in the year 2004-05 in three blocks namely- Dhauladevi, Lamgarha and Bhainsiyachhana for starting income generating activities. Presently ILSP is implementing its activities in a federation known as Samadhan Swayatta Sahakarita in Badiyar bisht cluster of Lamgarha block.

Bishan Singh was leading a very marginal life before being associated with the project. His wife was helping him in agriculture but they were not able to grow much. Earlier, he was working in Delhi but his income was not sufficient to meet his family needs. So he returned to his village to practice agriculture again.

He had very little assets in the village with 05 nalis of non irrigated land, one cow, 2 Murgi Badas and one pucca house. Beside this he also owned few agriculture implements etc. Annually he was earning a meagre income of Rs. 13,000/-. In total there are 4 members in the family. He and his wife are illiterate but his children go to school. He has a very good reputation in nearby areas.

Narayan Singh was fed up of his condition and he decided to improve his economic condition by searching employment somewhere else. After discussing it with the family he finally decided to start a tailoring shop. He proceeded to Delhi once again for learning the art of tailoring. After mastering the art of tailoring he returned to his hometown and started working from his home. His wife was a member of SHG and discussed about granting financial help to her husband in the monthly meeting of SHG. Members agreed to pay him Rs 30,000.00 as loan for starting his small enterprise. Additional funds were arranged from the bank. Presently his wife helps him in his work very sincerely. Narayan Singh is earning around Rs 9,000.00 from this tailoring business which has not only improved his economic condition but also proved him to be a successful entrepreneur in the area. He is very grateful to his SHG as well as his wife for his achievements.

His kids are going to the school and he wants to educate them properly, so that they can be a good citizen of the country.

Shree Narayan Singh is successfully running his small enterprise and has become a role model for the villagers of Balia. He has a bank account in the bank and he tries to save a small portion of his income for future and for emergencies.

Self employment is best employment is the message of Narayan's story.

— This case study is compiled by the district team of Almora.

Livelihood through Poultry

In the year 2004-05 project made its entry in district Almora and SHGs were formed in three blocks namely Dhauladevi, Bhainsyachhana and Lamgarha. At present Nari Swayatta Sahkarita is implementing the business activities of ILSP (Integrated Livelihood support Project). Sam Devta Aajeevika SHG was formed by the project. The members of this SHG started saving Rs. 20 per month but presently they save Rs 50 per month.



Almost all the members of Sam Devta SHG are living below poverty line. Most of the members earn their living by doing daily wages jobs which is definitely not sufficient to run the family smoothly. Suresh Lal also did the same work to earn the living. He has his wife and two children in the family. He was advised by the UGVS officials to take up poultry for income generation.

He has only 5 nalis of non-irrigated land, 2 oxes, 1 cow and 4 poultry birds. Besides this he had some agricultural implements and things related to his daily wages work. Earlier Suresh Lal was earning a sum of Rs. 15,000.00 per year by his daily wages work.

The total number of members in his family is four including his two kids. There are only two earning members in the family. Suresh is not highly educated. He has just done his primary schooling and his wife is just literate.

Inspired by the initiatives of project, Suresh Lal also decided to start backyard poultry rearing. Project officials also gave their consent to start this enterprise and sent him to Pantnagar for a 10 days training. He was also given full support by project to start this venture. After completing his training Suresh Lal started a mother unit of 500 chicks and later on he added some more chicks to his unit and now he has 1000 chicks in his unit. Being a member of SHG he had good contacts with the bank officials.

Initially he had many problems in his business such as climatic changes, cleanliness issues of Murgibada, the diseases in birds, loss incurred by attack of wild animals and some problems in marketing. But he could not be deterred by all this.

Being a successful entrepreneur, project proposed to facilitate financial support to him through banks. Members of Nari Ekta Swayatta Sahakarita, Jamradi also provided full support to Suresh Lal to establish his unit.

Suresh Lal is thankful to the Project for all their support and guidance to start his poultry.

— This case study is documented by the district team of Almora.

An initiative of Project in Uttarakashi

An initiative was taken by the ILSP in disaster (2013-14) hit district Uttarakashi by selecting Bhatwari block for the collective marketing of potato in the year 2013-14. Earlier Chaurangi co-operative was formed for the implementation of activities of ULIPH in the year 2008. This co-operative has 365 members and it's important to note that all of them are women members.



ILSP has selected two disaster hit villages namely Nismor and Sarri for

the production of potato. Members were given 82 quintals of potato seed at the rate of Rs 19/Kg. The co-operative ensured the supply of seed would be done at the doorstep of the villagers so that the cost of transportation could be cut down. Not only this but co-operative members also imparted the information to farmers regarding the sowing of the seed in line, taking care of crop in all stages and protecting crop from insects etc. In Nismor village 39 and in Sarri 24 households were covered for demonstration. All these households were from the backward classes and belonged to BPL category.

All the farmers deposited 20% costs of the seed as contribution in co-operative. In September 2014 when the crop was ready for harvesting, members were given information regarding sorting, grading and packing etc. This crop was sent to different places for marketing. Out of this 11 quintal Potato was sent to Uttarakashi and 50 quintal was sent to Dehradun Mandi which was sold as per the existing rate of Rs 14-28 per kg. in the Mandi. By this activity co-operative had the net profit of Rs 19,800 and earned Rs. 1650 through Mandi commission (Rs 1/kg) and facilitation charges (Rs 0.50/kg). As a result farmers earned the profit of Rs 5-10 /Kg as per the existing rate.

Meanwhile farmers were able to establish good contacts with the wholesalers of Mandi and now they could directly sell their produce to Mandi and also could protect themselves from the grip of mediators.

In addition to this DMU provided 58 quintal of seed to 05 self help groups of Lata Village under the projects' short term strategy programme which means until such time the selection of NGOs is not finalised, SHGs of that area will continue to work with the ILSP.

- For future farmers have decided that they will not buy the seed from the mediators but will buy improved and pure seed directly from Mandi.
- They will grade their crop before sending their produce to Mandi.
- They will check the rates of the Mandi so that they can get good rates.
- Now expectation of the villagers is that project should link them with other gainful activities also so that disaster hit areas can be rehabilitated or developed.

— This case study is compiled by the DPM, Uttarakashi.

Defining career pathways with opportunities and willingness

(Vocational Training under ILSP)

— Lalita Nagi
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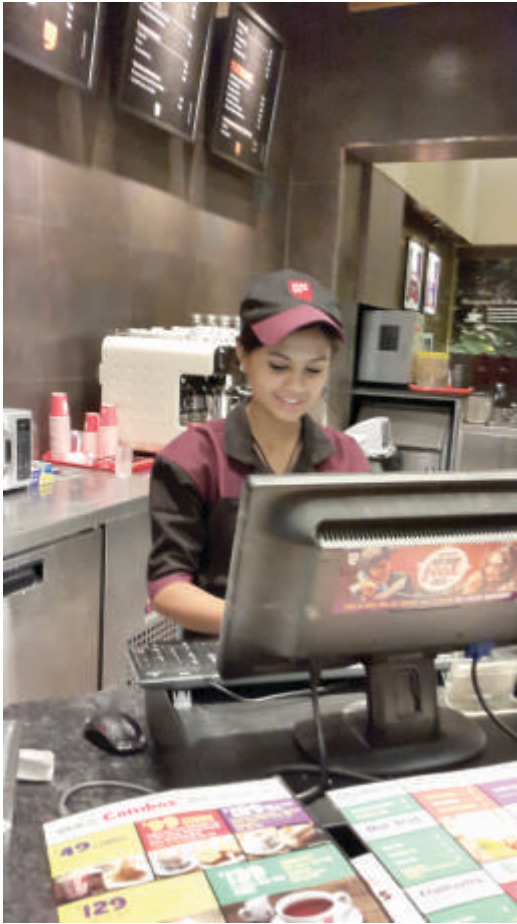
Vocational training is an integral part of Food Security and Livelihood Enhancement component of ILSP which is being implemented by UGVS. Under the piloting initiated in April 2014, 11 trades including Hospitality, Computer Based accounting & ERP Solution, Data Entry operator, Computer hardware mechanic, Hospital & nursing home assistant, Mobile Repairing, Beauty Health Management and Retailing are being implemented through 6 skilling partners. Till October 2014, 609 candidates have been enrolled and training has been completed for 452 candidates. 192 candidates have been facilitated for job placements. UGVS target to add more need based trades and rope in more skilling partners to skill around 15000 youth.

A Quiet Journey

Federation's initiatives towards sustainability



Short heighted and charming girl 21 year old Lalita comes from a rural background (Village Tadiyal Bakhali P.O – Ganai Chaukhatiya, Almora, Uttarakhand). Little Shy Country girl spent her adolescence in her village pursuing intermediate at the GIC Govt. School, Chaukhatiya, Almora with no exposure out of the district. With a family of six members and (late) father being a farmer life didn't turn out to be very easy on her with economic crisis haunting all the way through. 24th July – 1994 born young girl with an intermediate educational qualification was skeptic about her career as she did not know what to do after her intermediate exams. In the existing situation, she wanted to support her mother financially and was keen in taking up a job but didn't know where to start from. She came to know about UGVS's placement



linked training program on Hospitality through an awareness campaign conducted by UGVs in collaboration with its skilling partner (IL&FS Skills Development Corporation Ltd.). She visited the place where the mobilizing team were screening the candidates and participated in the entry gate assessment for Food and Beverages services (F&B) under hospitality and on successful completion of the assessment she was selected for the training.

On 19th August, 2014 she arrived at Dehradun for one month residential training program with the goal to start her career. Initially, she was identified as a girl with limited conversation skills but finally, she managed to gel with all others and broke out of the silence being one of the brightest. She turned out to be a singer and her conversations were very impressive with all the excitement and a purpose to life with joy. She felt a little left behind while communicating in English

initially which she worked on well during the training (which had embedded soft skill sessions). She completed her training successfully in September 2014.

As a part of the vocational training program, Lalita was given opportunity to participate in the interviews for job placement with Cafe Coffee Day (CCD) Dehradun where she was successful in cracking the job. She is now employed with CCD and draws a salary of INR 4700/-. Along with, she is continuing her education and is pursuing graduation simultaneously.

With a smile at work and dedication towards her responsibilities, she sets an example for all youth.

— This case study inputs by Shashank Gaur (Hospitality Trainer- IL&FS Skills)





(ILSP)

Integrated Livelihood Support Project

एकीकृत आजीविका सहयोग परियोजना

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