DEVELOPMENT our impact in Natanda

Oxfam India partnered with HDFC Bank and, under its Holistic Rural Development Programme, started **'PROJECT UTTHAN'** in November 2020 in Bihar's Nalanda district. The project seeks to foster sustainable and all-encompassing growth in rural communities. The focus is on education, natural resource management, skill-building, livelihood creation, healthcare and hygiene, and convergence with government schemes.

The project is in **15 VILLAGES** in three blocks– Hilsa, Harnaut and Nagarnausa.

OUR ACHIEVEMENTS:

- Working with 2500 farmers, with a focus on women farmers
- **900** farmers supported with improved seeds and organic manure
- 30 Farmer Field Schools in 15 villages
- 3 women-led enterprise group enterprises developed
- 31 sprinkler and 10 drip irrigation systems installed
- 3 solar-based group lift irrigation systems
- 60 hand pumps restored
- 656 solar lamps for girls and 160 solar street lights
- 10 schools and 10 Anganwadi centres renovated
- **450** kitchen gardens promoted
- **105** small business enterprises supported with conditional cash transfers
- 5 health camps and hygiene training sessions held
- 150 vermicompost pits developed to promote organic farming
- 43 Kg of carbon emissions reduced annually



Forty-eight-year-old Sunita Devi, from Bamhan Barui village, faced several challenges while farming on her 0.4 acres of land. For one, she wanted to improve productivity. When she joined the Laxmi Farmer Producer Group, it proved to be the turning point in her life.

Through Project Utthan, she received skills and training in improved agricultural practices. She received high-yield variety of wheat seeds and vermicompost to improve the quality of the soil. She produced 400 kg of wheat and earned Rs 10,000. This was an improvement from the previous season, when she harvested 300 kg of wheat and earned Rs 7500.

"I learned important agricultural practices such as making the field even and sowing at regular intervals so that the nutrients are evenly distributed."

Like Sunita Devi, there are other farmers who have seen a 25% increase in their incomes with better quality seeds, use of vermicompost, and use of improved farming practices.

Project Utthan supported **900 FARMERS** in Nalanda with seeds and organic manure.

MAKING IRRIGATION ACCESSIBLE

Sujanti Devi and Vinod Kumar, in their late fifties living in Amar village, farmed throughout the year but faced significant challenges due to lack of proper, accessible irrigation facilities. This meant low yields and financial instability.

Irrigation was made accessible for **41 FARMERS** through the convergence of Project Utthan with government schemes—from the state agriculture department under the Pradhan Mantri Krishi Sinchai Yojana. Sprinkler irrigation and drip irrigation systems were set up for 31 and 10 farmers, respectively. Like Sujanti and Vinod, they were marginalised farmers owning one acre of land. The total cost of these systems was Rs 25.18 lakh, of which Rs 19.14 lakh (i.e., nearly 76%) was received through government schemes.

Three solar-based irrigation systems have also been set up, which have helped farmers like Sashi Paswan of Indaut village to convert his barren land into a green patch. The cost of setting up these units, borne entirely by Project Utthan, is Rs 19.5 lakh. The communities put in an additional Rs 5 lakh to make the systems safer. These are managed by *Sinchai Vikas Samitis*, or Irrigation Committees, and caters to 34 farmers in Indaut, Sirsi and Lodipur villages.





Nisha's dream is to become a police officer, while Nandani aspires to become a doctor. Both of them love to study, but until recently, their schools were their least favourite place. Kolawan High School and Sirsi Middle School, where they study, were cramped and ill-equipped, lacking basic facilities like proper drinking water and toilets.

> Under Project Utthan, 10 SCHOOLS were renovated and repaired, including Kolawan High School and Sirsi Middle School. The schools were beautified with fresh paint, wall art, and IEC material. Gender-segregated toilets with water supply and height-appropriate hand washing stations were built. The school libraries were upgraded and with edtech installations like smart board and computer lab their classes were converted to a Smart Class. Students receive regular health and hygiene awareness sessions while School Management Committees meet regularly. Students now have a more enriching learning experience.

LIGHTING UP THE STREETS

Sanju Devi, Sumita Devi and Ramrati Devi of Bamhan Barui Village are happy. A solar-powered street light has been installed where the main road meets the village, illuminating a previously dark and dangerous alley. "We used to avoid the alley after dark but with the junction now lit up, there is no hassle and we can go up to the main road, gather around for a chat especially during power cuts," smiles Sanju Devi. She adds that the frequent power cuts after dark and no street lights led to a lot of livestock thefts. Sambuja Devi, from Sirsi Village, faced the problem of livestock theft as well. However, thanks to Project Utthan, **160 SOLAR STREET LIGHTS** have been installed in the village, illuminating the area and alleviating their worries. The residents now feel safer.

BUDDING WOMEN

Fifty-five-year-old Renu Devi of Sirsi village is the Secretary of the Patel Mustard Oil Producing Group, set up under Project Utthan, and this group has helped the community immensely.

Earlier, the people of Sirsi village had to travel to other villages to get mustard seeds pressed for oil; this was both expensive and time consuming. Renu Devi and her colleagues had a solution—they decided to set up an oil extraction unit in their village. This has saved both time and money for the village—they no longer have to hire vehicles to travel far for oil pressing.

Project Utthan established **women-led community enterprises in three villages**—Sirsi, Rampur, and Indaut. The project has connected mustard farmers, women entrepreneurs and the market. Renu's group sells their mustard oil under the brand name *Kranti Sarso Tel*; these women have created a sustainable supply chain that is beneficial both to them and the farmers growing mustard.

"The Patel Mustard Oil Producing Group has expanded its business enough to sell oil under its own brand. This has created new opportunities for people like us who don't cultivate mustard; we are now supplying oil to the Harnaut Market," says Renu.

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CASH BOOST FOR SMALL BUSINESS OWNERS

Supta Devi runs a grocery store. Her family is into farming and all her children are married and settled. She didn't want to be dependent on her children as she grew older, so she opened this store. The shop was very basic, without any proper counter or shelves. Despite her resolve, she was struggling to make ends meet.

But this changed when she was selected for the Conditional Cash Transfer component of Project Utthan by the Bamhan Barui Village Development Committee. In 2021-2022, Supta Devi received Rs 12,000. She used this money to purchase a counter and add racks to her shop. This helped her improve the storage and display of items in her store. Now, Supta Devi manages to earn Rs 200-300 on a daily basis.

Project Utthan provided financial assistance to **105** small business owners who were struggling due to the pandemic and subsequent lockdowns. The Conditional Cash Transfers were designed to help with business setup and recovery. Supta Devi's story is an example of how these transfers have positively impacted the lives of small business owners in Nalanda District.

FARMER FIELD SCHOOLS AND LEAD FARMERS

Sakuna Devi and her husband Pawan Bind rely solely on agriculture for their income and work hard to make ends meet. What sets them apart is the fact that they are very keen learners. In their quest for learning more about improved and sustainable agriculture practices, they became part of Project Utthan and attended several trainings and exposure visits to renowned agriculture organisations and institutions such as the Centre of Excellence at Chandi, ATMA in Bihar Sharif, and the Borlaug Institute of South Asia (BISA).

When Project Utthan began setting up Farmer Field Schools (FFS), Sakuna became a lead farmer, and her field became a centre for learning. She was provided with different inputs such as green net, mulch, and high yielding variety seeds; she also received field training from agriculture experts on sowing practices best suited for her field. **Project Utthan has established 30 Farmer Field Schools** which serve as centres of learning for farmers to replicate ideal and scientific agricultural practices in their own fields.

Because of the training and hands-on practice on her field, which is the FFS, she has started vermicomposting, sowing at regular distances, and ensuring a level field for the proper and equal distribution of fertiliser and water. She also sells her surplus compost to other farmers and earns Rs 1,000 to Rs 1,500 every month. She is also selling vermiwash and earthworms to farmers with compost pits. All this has led to a 18% increase in her income.

Sakuna Devi's success is inspiring many more farmers to adopt smarter, scientific and sustainable farming.



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PARIVARTAN



ABOUT OXFAM INDIA

Oxfam India (OIN) is a movement of people working to end discrimination and create a free and just society.

We work to ensure that Adivasis, Dalits, Muslims, Women and Girls, and Informal Sector Workers have violence free lives with freedom to speak their minds, equal opportunities to realise their rights, and a discrimination free future. Oxfam has been in India since 1951. It first came to India to respond to the Bihar famine. In 2008, Oxfam India became an independent affiliate and an Indian NGO. Oxfam India is an autonomous Indian organisation and has staff and board members from within India. The Government of India has registered Oxfam India as a non-profit organisation under Section 8 of the Indian Companies Act, 2013. (www.oxfamindia.org)

ABOUT HRDP

HDFC Bank's Parivartan aims to contribute to the social and economic development of the community by mainstreaming economically and socially challenged groups and drawing them in to the cycle of growth, development and empowerment. 'Parivartan' connotes the changes brought through our various CSR initiatives, such as the Holistic Rural Development Project (HRDP). We work to develop an ecosystem for communities to help them grow and sustain themselves. The Bank, through various partnerships, is committed to identifying and supporting programmes that seek to develop and advance the community.

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