

The Initiative that Changed the Lives of Fulmani Devi and Many Others

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Trying every means to keep home and hearth together, struggling in abject poverty, migrating to distant places, Fulmani, like the women in her village, finally finds strength and sustenance through SHGs and poultry farming.

Fulmani Devi of Silum village in Raidih block of Gumla district, Jharkhand, is happy and proud about her newly constructed poultry farm, which has a capacity for 1,000 broiler birds. This has become possible after nine women (including her) started the poultry co-operative way back in 2002. Prior to this, her family used to harvest paddy prematurely so that it could get an early supply of food grain. She recalls, "My husband, Tapeswar Oraon, once went to Ranchi, which is about 100 km from my house on foot, in search of work as labour."

Before taking up poultry as a means of livelihood, Fulmani Devi's quality of life was pathetic. She and her family lived in a mud hut; she had a few utensils. She had three acres of land, of which one acre was cultivable; however, only one crop of paddy could be cultivated there because it had no irrigation facility. The family had no other means of livelihood. After selling the harvested paddy, they had food security for six months in a year. Three meals a day was a distant dream...they hardly ate twice in a day. Their meal comprised rice and vegetables and quite often they had gruel (stale rice with water and salt). The income from the paddy was just enough for other household expenses such as oil, spices, medicines and education of children. They had no income and no food for the rest of the year.

Fed up with the condition, in 1997, Fulmani, her husband and a daughter, who was a few months old, migrated to Shimla, with Rs 500 that they had borrowed from relatives. They left behind their elder son, aged 13, and daughter, aged 11, in the village to look after the house. Their stay in Shimla was equally painful but they could earn their bread with the hard work they did. They earned Rs 50 each per day and managed to save Rs 10 to 20 each day. Fulmani does not even know the names of the places in which they worked. They worked in brick kilns on the outskirts of towns. They constructed temporary settlements with the unused bricks at the work site. She was constantly worried about her home and children. She was always looking to getting back to her village but lack of opportunities there forced her to stay for six months.

Fulmani returned to the village with her daughter and husband. Tapeswar Oraon went back after some time whereas she stayed back in the village because there was no one to look after her children. In the absence of proper guidance, the children had stopped going to school. Her son had taken to gambling and theiving. As a result, her son was on the verge of getting arrested by the police but was saved because the villagers intervened. She weeps as she recalls those times and feels grateful to the villagers for their help. Life was no easier after her return. She had to look after household chores and work to earn money. She started working as a daily wage labourer in another villager's fields and earned Rs 10 per day. Sometimes she went to Gumla to work in the construction sites and earned Rs 30 per day. Life continued this way till she joined a Self-Help Group (SHG) in her village.

Initially, Fulmani and the other women of the village were reluctant to join the SHG because they were not convinced about the concept. Later, following the persistent persuasion of PRADAN professionals and noticing the inevitable benefits of being a member, they formed a new SHG named Jagriti in 2001 with 20 members, who deposited Rs 10 each as their weekly savings. Subsequently, she borrowed Rs 5,000 from the SHG for the marriage of her elder daughter. She returned it in nine months, from her as daily wages. The repayment was easier for her because of the low interest rate charged and because she could repay small amounts at regular intervals spread over a longer period.

However, this was not enough. She needed a more sustainable source of livelihood in the village. This was a common problem among the members of her group. The professionals

from PRADAN then advised them to start poultry farming as a means of livelihood in the village. To give them an exposure about the activity, the members were taken to Lohardaga where women had started poultry farming. The women in Lohardaga told them about the process of poultry farming, their experiences and the benefits. They said that they earned profits to the tune of Rs 3,500 to Rs 4,000 from each lot.

Livestock rearing has been an age-old and common occupation for the villagers. Now with easy access to loans, Fulmani readily agreed to take up poultry. She initially took a loan of Rs 2,000 with nine other members from the SHG to start poultry farming. This money was given to the professionals from PRADAN to get a supply of chicks and feed. Initially, she started with the semi-scavenging, cross-breed called kroilers. She did not build any separate shed for the kroilers; instead, she earmarked a part of her living room and reared the poultry there. She did not even buy any equipment for feeding or drinking water. She reared the chicks indigenously. Without any medicine and vaccinations, quite a number of chicks died. It took 40 days for the rest of the chicks to mature. They were then taken to the local markets. The price recovered was not enough and she incurred a loss of Rs 300, which she was able to compensate. She, however, did not lose hope, and with the other members decided to restart poultry farming with proper logistics, equipment and better services.

In October 2002, PRADAN executives talked to the villagers about the concept of poultry farming through co-operative societies. Fulmani was among the nine members who came forward to initiate the poultry farming through a co-operative society. The office bearers were elected from the group. Fulmani

was elected Governing Board member. Thus, Gumla Grameen Poultry Co-operative Society Ltd. came into existence. With support from Department of Cooperatives, Government of Jharkhand, and loan from Grameen Bank, she constructed a poultry shed of 300 sq ft in which 300 chicks could be reared. She received a loan of Rs 10,000 from Grameen Bank and a grant of Rs 9,500 from the Department of Co-operatives. In the first year, she earned Rs 5,150 and in the second year, she earned Rs 12,376. Sensing a bright future ahead in the village itself, she called her husband back from Simla and constructed another shed that had a capacity for 350 chicks after receiving a grant of Rs 20,000 from the block for the construction of the shed. Her own contribution was Rs 15,000. In 2009, she once again expanded the business by constructing a shed of 1,000 sq ft with a capacity of 1,000 chicks. This time she took loan of Rs 80,000 from Punjab National Bank, at an interest rate of 6 percent. The

annual income of Fulmani Devi is given in the table below:

She is thankful to the co-operative society and the broiler farming model for changing her life. Her family now has meals three times a day. She recalls that there were times when a kilogram of oil had to be stretched for two months whereas now even 2 kg of oil is not enough for a month. The productivity of her agricultural farm has increased three times. Poultry droppings are a very effective organic fertilizer in the fields. She is now able to buy better quality seeds and has solved the water crisis for irrigation by digging a well in the field. Her husband is now engaged with the cultivation. He helps her with poultry farming too. Her son works as a daily wage earner, supplementing the earning, whereas her daughter-in-law looks after the household chores and the livestock. After repayment of the loan to the SHG and the bank, Fulmani has been able to create some assets.

Table 1: Annual Income of Fulmani Devi

Financial Year	Amount in Rupees	Remarks
2003-04	5,150	Shed capacity 300 birds
2004-05	12,376	Shed capacity 300 birds
2005-06	13,775	Shed capacity 300 birds
2006-07	17,546	Shed capacity 650 birds
2007-08	20,792	Shed capacity 650 birds
2008-09	28,268	Shed capacity 650 birds
2009-10	71,565	Shed capacity 1,000 birds
Total	1,69,472	

Table 2: Fulmani Devi's Assets

Assets	No.	Cost
Television	1	4,000
Bicycle	1	2,200
Mobile	2	6,000
Well	1	30,000
Livestock	5	8,500

Table 3: Annual Sales Turnover

	FY	FY	FY	FY	FY	FY	FY
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
Membership	475	829	1,380	2,100	2,500	3,235	3,467
Sales (MT)	395.54	810.35	1,963.24	2,428.11	3,015.39	4,814.47	5,429.3
Sales turnover (Rs in lakhs)	142.00	299.00	770.57	993.13	1,252.79	2,688.93	3,272.17
Members' profit (Rs in lakhs)	12.11	19.26	71.79	86.81	91.85	250.72	348.38

She has a television set, bank savings and has invested in insurance. She saves Rs 700 in Sahara; she also deposits Rs 500 in LIC and saves more than Rs 10 per week in the SHG. She also has a bank account in the United Bank of India. All these accounts are in her name. Her only regret is that she could not educate her children properly. They dropped out of school. Her children do not find education necessary. According to them, they are earning well in the village through their hard work and skills, which they will continue.

She has heard about an automatic drinking system for the poultry from the members of the co-operative. She is planning to install it because it will help her manage the units more efficiently. This will be helpful when she expands her business to the extent that it will be difficult to manage things manually. She wishes to expand operations for the coming generations and to secure their lives so that they will not face similar trials and tribulations in life.

She visualizes an alcohol-free village and her group has already taken steps towards achieving that. She used to sell liquor way

back; she thinks it is not a dignified livelihood. She avoids talking about it. Men used to indulge in all sorts of crimes after consuming alcohol. She does not want to see other women facing similar situations and hence she visualizes an alcohol-free village. She had participated in similar social action earlier. She along with other women of the village participated in the deforestation drive in which they did not allow people from other villages to cut the trees. These social initiatives have nothing to do with her being economically well off. She stopped making liquor and struggled her way out of it. Similarly, she wants other to find solutions to their problems. She took to poultry rearing early; this motivated other women to come forward. According to her, recognition is not important; she would have continued the work even if she were not recognized for it because it helped her family to surmount bad times.

Like her, 530 members of the Gumla Grameen Poultry Self-Supporting Cooperative Society Ltd. as well as 3,267 members of the Jharkhand Women's Self-supporting Poultry Cooperative Federation Ltd. are being benefited by the activity.