

# A PROJECT PROPOSAL

on

## Comprehensive Economic, Environmental Development Project



Proposal submitted by



**PRABHAT RURAL DEVELOPMENT SOCIETY**

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## ABOUT PRABHAT RURAL DEVELOPMENT SOCIETY

**PRABHAT RURAL DEVELOPMENT SOCIETY** (PRDS) is a registered voluntary organization whose prime objective is developing the rural poor, agricultural laborers, and small and marginal farmers with a special focus on women.

PRDS has identified socio-economic problems among the selected women's groups through various mechanisms of PRA (Participatory Rural Appraisal).

PRDS is working towards women's empowerment by combating the vulnerable situation in which certain populations are forced to remain. PRDS is helping women's empowerment through various strategies, including making them economically self-sufficient and independent by exploring income sources from off-farm and non-farm activities.

## PREAMBLE

Sri Satya Sai district, in the Anantapur district, is in the middle of Peninsular India, making it the driest part of the state with an annual average rainfall of only 520 mm—the lowest rainfall in the state and second lowest in the country. 80% of the district's population depends on agriculture which is mostly rain fed and land-based livelihoods. Rainfall is erratic and the trends of desertification are seen in the district. The agricultural labor force will not find employment even in the agriculture season, due to failure of crops from prolonged dry spells. Mass migrations in search of unskilled labor work are common, and agricultural labor are forced to vacate the villages in search of livelihood during the periods of frequent droughts. During the migration most of the people will suffer health hazards and lack of education facilities for their children.

**Situation during the past 3 years:** Although in the last few years rainfall has improved drastically it continues to be inconsistent, leading to a loss of crops. The cost of agricultural inputs is high, and whatever little yield the farmers achieve has a low market price, particularly during the harvest period. As a result, many farmers are forced to sell at a loss, as the returns are not equal to their investments.

Under these circumstances, the farmer families are forced to leave the industry in search of alternate livelihoods. One such alternative for these illiterate/under-literate communities is to move to the urban areas, seeking unskilled wage employment. It is usually the males who depart in search of work, leaving behind vulnerable women and children.

In a bid to stop this kind of mass migration, the government has come up with several strategies to support these economically poor families. Such strategies include providing 100 days of wage employment, housing, and a supply of ration at fair prices.

A hundred days of food for a family doesn't solve the issue long-term and often these wages are not paid in a consistent matter.

**The issues of women:** Women have major responsibilities both in and outside of the home. However, the work of women is not treated equal to men, and women are paid less wages when compared to their male counterparts. Additionally, If the male members of their families move away from the villages in search of better employment, the women suffer not only with economic problems, but also with other issues like social insecurity and the mental agony of being unprotected.

**The issues with eco-environmental conditions:** When it comes to programs providing housing to the economically poor communities, the government constructed colony homes and gave them to the beneficiaries. These families need to be provided with additional help in gardening to ensure better nutrition and better environmental conditions through the planting of fruit trees.

### **OBJECTIVES OF THE PROPOSAL**

- To aid 40 economically deprived and vulnerable women make a sustainable income through dairying.
- To improve the eco-environmental conditions in the colonies through the promotion of backyard planting, along with planting in the colonies, schools, colleges, and other institutions

## HOLY COW PROJECT



## **THE NEED**

In general, the women from the socially and economically poor families seek wage employment in the farm fields of the landlords and other big farmers. But this wage employment is not reliable, as the status of agriculture is bleak in this drought-stricken area.

Therefore, after several meetings with the women in our project area to ascertain their needs, PRDS proposes supplying each woman with a cow, which will help the women to get sustainable income through extracting milk and selling it in the market. We have already had great success with this project through the Francesco Tamma Love In Action initiative. What started out as 10 cows has grown to over 90 cows as of this writing.

## **WHY NAMED AS 'HOLY COW' PROJECT?**

In the Indian context a Cow is treated as the most sacred animal. People worship the cow and call it as "Go Matha" – which means 'Cow the Mother' (Go stands for 'Govu' = Cow; Matha = Mother). Hence, we have named this Project the 'Holy Cow Project'

## **NUMBER OF BENEFICIARIES**

The initial number of beneficiaries will be 40 women, covering 4 villages.

## **STRATEGIC IMPLEMENTATION**

In every village we will identify 10 – 20 women members coming from socially and economically poor families. They will be formed into a group of 10 members each, which will be named as "**Francesco Tamma - Love In Action**". These women will be selected to receive financial support to purchase a cow, which will become the source of sustainable income for their families. **PRDS will facilitate the meetings of these groups for smooth and fair selection.**

**The proposed activity:** Each woman in this group will be given a milch animal (the cow). Due to good rains for the past 3 years, there is adequate fodder and drinking water available for the animals in this area.

Each cow is expected to give around 10 to 15 liters of milk per day (morning and evening). There is a big demand for milk in this area, as there are several hotels and other such business establishments around this village. The big marketing places will be Puttaparthi and Kothacheruvu, which are the mandal headquarters with a lot of households, tea-stalls, and other such shops where milk and milk-products are sold.

The present market price is around Rs.27/- per liter. Thus, the women will be able to make an income of Rs.270/- to Rs.400/- per day. Thus, there will be an income of Rs.8000/- to Rs.12,000 monthly. This will, certainly, elevate the financial position of

women. The financially independent women are given respect everywhere in the society. This will help women in supporting their family income.

### **Insurance of the milch animals**

As a part of meeting any eventuality like health problems to the cow or death of cow, insurance will be taken for each of the cows supplied to the members. PRDS will support them by insuring the animal for a period of 2 years. After the second year, the individual beneficiaries will be guided to insure the cows on their own.

We will take advice from local veterinarians. If the cow is not feeding properly and if the milk yield is less, the cow will be given symptomatic treatment. If, unfortunately, the cow dies, the damaged amount will be claimed through insurance. The insurance will be paid by Government.

### **Revolving the funds among the groups**

The income earned by these groups are self-managed. PRDS will train them in account management, leadership, and monitoring aspects.

- ⇒ Each member is given an interest-free loan to purchase a cow and commits to making a monthly repayment of Rs.2500/- (Rupees two thousand five hundred only).
- ⇒ All members must make a payment for 20 months to clear the entire loan amount. These payments will go towards purchasing more cows for new beneficiaries.
- ⇒ During the first 2 months, a total of Rs.50,000/- will be deposited.
- ⇒ The women will open a Joint Account in the local bank in the name of their group. This account will be jointly operated by two representatives from the group.
- ⇒ Once every 2 months or so, or as soon as the amount deposited reaches around Rs.50,000/- and above, the **Francesco Tamma Love In Action** group members will organize a meeting to select a new beneficiary to take the amount on loan basis. **This begins the 2<sup>nd</sup> Phase support, and so it continues.**
- ⇒ Once the members select the proposed beneficiary, two members within the group are required to give assurance, on behalf of the member taking the loan, stating that the repayments will be done on regular basis. And in case of any discrepancy /non-payment, the two sureties will be held responsible for the same. ***(To make it clear, none of the beneficiaries have ever failed to repay their instalment since the 2022 inception of the Holy Cow Project. As an example of the commitment and sincerity of these women, one participant, Mrs. Santhamma, has repaid the entire loan amount or Rs.50,000 in 10 instalments of Rs.5000 a month)***
- ⇒ On average, about 6 to 10 women members will be added annually through this **REVOLVING** process.

**Note:** The loan given to the members will be free of any interest. PRDS will facilitate and periodically train members to support and motivate them—enabling the fund to provide sustainable support for a long period.

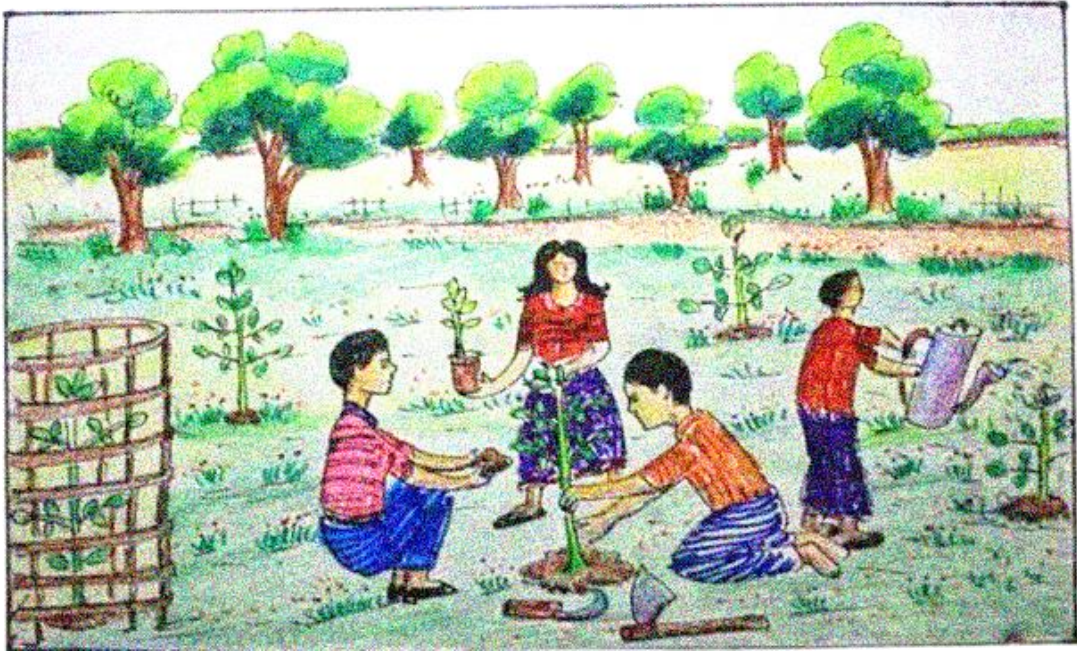
**Feasibility of the repayment amount:**

The repayment amount is very feasible for the women who have taken loans. Every individual beneficiary will be earning a monthly income of about Rs.8000 to Rs.12000 per month. So, payment of Rs.2500/- is easily achievable, as it comes to around Rs.65 per day.

**PROPOSED BUDGET**

Sl. No.	Activities	Unit Cost	No. of Units	Amount in	
				INR	US\$
<b>I</b>	<b>PROGRAM EXPENDITURE</b>				
<b>1</b>	<b>Holy Cow Program</b>				
1.1	Formation of Beneficiary Group (Francesco Tamma Group)	0	0	-	-
1.2	Imparting Awareness on Dairying and allied aspects	0	0	-	-
1.3	Exposure to nearest Dairy form	15,000	1	15,000	183
1.4	Purchase of 40 milch Animals (Cows) @ Rs.50000 each	50000	40	2,000,000	24,390
1.5	Organizing Monthly meetings	0	0	-	-
1.6	Opening of Joint Bank account for the Francesco Tamma Groups	0	0	-	-
1.7	Travel and transportation	50,000	1	50,000	610
1.8	Insurance of the animals (for the first and second time) @2360 per animal per year x 2 years	4720	40	188,800	2,302
1.9	Honorarium for the Holy Cow Organizer including travel Rs.10000 x 12 months	10000	12	120,000	1,463
	<b>Total for Holy Cow Project</b>			<b>2,373,800</b>	<b>28,949</b>

## GO GREEN PROJECT





The seas, the rivers, a stream, a forest, a hill, a tree, or a drop of water are the gifts of God in the form of **Mother Nature**. Explosion of human population and the growing needs of people have led to many indiscriminate acts that have negatively impacted **Mother Nature. The most visible one, in many areas, is the degradation of the planet's agriculture.**

As explained in the preamble, there are efforts by the government to provide safe and secure housing for a portion of the socially and economically poor families. Several families have been in receipt of the government-built houses in groups wherever there was available land for such construction.

However, these families need to be provided additional support for backyard planting of fruit trees. These plantings help ensure a nutritional diet and promote improved environmental conditions, something the government has been unable to do.

### **The NEED**

Under these circumstances there is a need to beautify these colonies with green cover on one side and, at the same time, ensure that each family gets a few such plants to be grown in their properties. Backyard plantings will offer nutritious items that can be included in their daily food.

### **Objective of this program**

- To strive for eco-environmental development and protection through the planting of fruit trees and other trees.
- To support in the improvement of the health among poor families living in the small colonies and huts by growing plants like Drumsticks, Lemon, Curry leaf—the usufructs of which can be included in their daily meals.
- To promote inclusion of greens and vegetables in their daily intake by promoting kitchen gardens in the households / backyards of the economically poor families.

### **Geographical area of implementation & Activities:**

The program will be implemented in the following 12 villages of Puttaparthi and Kothacheruvu mandal:

<b>Puttaparthi Mandal</b>		<b>Kothacheruvu Mandal</b>
1) Guvvalaguttapalli		1) Iragampalli
2) Bathalapalli		2) Vangampalli
3) Venkatagaripalli		3) Lingareddipalli
4) Jagarajupalli		4) Kanisettipalli
5) Kappalabanda		5) Mylepalli
		6) New Colony – Kothacheruvu
		7) Tirumaladevarapalli

In all the above villages, fruit and other trees will also be planted in the local schools, housing colonies, public Institutions, and individual households.

We have identified different types of trees for these purposes:

- **Banyan Tree: Banyan tree is the National Tree of India.** In the Indian context, it has a great religious significance. At the same time, it also has a myriad of health benefits. While its fresh air is a relief when we sit or sleep under them, Banyan trees have several medicinal values in the treatment of chronic diarrhea, dysentery, and piles. It is also known for the treatment of oral diseases related to the teeth and gums.
- **Pongamia Tree:** One of the most prominent trees to grow in India, the Pongamia tree has the medicinal value for the treatment of tumors, piles, ulcers, and several lung disorders. Its fresh air is said to be helpful in curing tuberculosis.
- **Neem Tree:** The Neem tree is also known for its medicinal values. Every part of the tree—the leaf, bark, flower, fruit, gum, and seeds—are used in the treatment of several diseases.

**Plantations to be taken up in the households / backyards are:**

- **Coconut Trees:** Will be taken up in the backyards of the households, so that the families can reap the benefits of the tender coconuts and make use of the dry coconut in their dishes.
- **Lemon Trees:** Known for being rich in Vitamin C, lemons are very commonly used in the Indian households for preparation of different types of soft drinks, and in the preparation of variety of food items, particularly during festivals, marriages, and other such mass events.
- **Curry Leaf tree:** Curry leaf is a must have in the Indian kitchen. This is used in the day-to-day cooking. It has several medicinal values too; lowers cholesterol, protects liver, helps in the maintenance of eye health, hair growth, helps in weight loss, boosts digestion, and is a great anti-bacterial.
- **Moringa tree:** The Moringa tree, popularly known as “Drumstick Tree” in Southern India, is a widely and wildly grown tree in many parts of India. We can use the leaves as well as the drumsticks for preparing various dishes, and people are very keen to prepare several dishes by using drumsticks during festivals and on special occasions in India. It is rich in different vitamins, like Vitamin A, Vitamin B1 (thiamine), B2 (riboflavin), B3 (niacin), B-6, Folate and ascorbic acid (vitamin C), Calcium, Potassium, iron, Magnesium, Phosphorus and Zinc.

These are the preliminarily identified trees for planting under this program. In addition to this, identified families who have got adequate space for growing kitchen gardens will be provided with a package of 15 seeds of greens and vegetable which they can grow in their backyards and include them in their daily food intake.

### Developing Francesco Tamma Memorial Park:

It is planned to develop a Memorial Park in memory of Francesco Tamma. PRDS would be negotiating this matter with the local Grampanchayath of Jagaraju Palli and its surroundings. A park is a public place, and we need to acquire the land with the permission of the local Panchayath. Hence, efforts will be made to find a suitable place to develop this park.

#### BUDGET:

S.No.	Activities	Unit Cost	No. of Units	Amount in	
				INR	US\$
<b>2</b>	<b>Go Green Project</b>			-	-
<b>2.1</b>	Coconut plants 1500 no.s x 300	1500	300	450,000	5,488
<b>2.2</b>	Lemon plants 1000 x 80 each	1000	80	80,000	976
<b>2.3</b>	Curry leaves 1000 x 20 each	1000	20	20,000	244
<b>2.4</b>	Moring seeds	6000	1	6,000	73
<b>2.5</b>	Neem (Only transportation)	20000	1	20,000	244
<b>2.6</b>	Pongamia (only transportation)	20000	1	20,000	244
<b>2.7</b>	Transportation of plants (1,2,3 items)	50000	1	50,000	610
<b>2.8</b>	Francesco Tamma Memorial Park	500000	1	500,000	6,098
<b>2.9</b>	Travel and Monitoring expenses	75000	1	75,000	915
<b>2.10</b>	Replacement of damaged, and dried up plants - 10% is expected	40000	1	40,000	488
<b>2.11</b>	Water charges for the plants - Twice week for 5 months during summer = 20 trips x Rs.1800	1800	20	36,000	439
<b>2.12</b>	Manure for plants - 2 times a year	10000	2	20,000	244
<b>2.13</b>	Honorarium for the Program Organizer including travel @ Rs.10000 per month x 12month	10000	12	120,000	1,463
	<b>Total for Go Green Project</b>			<b>1,437,000</b>	<b>17,524</b>

## CONSOLIDATED BUDGET DETAILS

Sl. No.	Activities	Unit Cost	No. of Units	Amount in	
				INR	US\$
<b>I</b>	<b>PROGRAM EXPENDITURE</b>				
1	Holy Cow Project			2,373,800	28,949
2	Go Green Project			1,437,000	17,524
<b>II</b>	<b>Administrative Expenses</b>				
1	Honorarium to the Project Manager, including travel @20,000 per month x 12 months	20000	12	240,000	2,927
2	Honorarium to documentation specialist @Rs.15,000 per month	15000	12	180,000	2,195
3	Audit fee (Annual)	20000	1	20,000	244
	<b>Total administrative Expenditure</b>			<b>440,000</b>	<b>5,366</b>

### Grand Total

Total Program Expenditure - I (1+2)	3,810,800	<b>46,473</b>
Total Administrative Expenditure -II	440,000	<b>5,366</b>
<b>Grand Total</b>	<b>4,250,800</b>	<b>51,839</b>