



The Change Makers

**TRANSFORMING INDIA**



# Foreword

Captured in this booklet are the successes narrated with pride and delight by the beneficiaries of the four priority schemes namely Pradhan Mantri Jan Dhan Yojana, Swachh Bharat (Gramin), Swachh Vidyalaya and Soil Health Card Scheme.

They bring out how the programmes made a positive difference to their livelihoods. How they as citizen champions helped in turn in their own modest way, change for the better in the lives of their neighbours, acquaintances and friends. The stories speak of the indomitable spirit of common citizens, of their unassailable belief in themselves as harbingers of change - the Change Agents - and of their trust and confidence. As entrepreneurs of enterprise, agents of progressive change and catalysts of positive transformation against all odds, they are the acknowledged heroes and tall leaders. Behind their successes is of course the backing of institutions, industry and individuals.

They all stood shoulder to shoulder. Their common conscience, collective work, collaborative endeavour and coordinated effort restored to the citizens what is rightfully due to them, helping them realize their dreams that remained unfulfilled even after 68 years of Independence.

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# Pradhan Mantri Jan Dhan Yojana (PMJDY)



**Sukhasya Moolam Dharma, Dharmasya Moolam  
Artha, Arthasya Moolam Rajyam – which puts the  
onus on the state to involve people in economic  
activity. This Government has accepted this  
responsibility.**

**-Shri Narendra Modi, Hon'ble Prime Minister**





Pradhan Mantri Jan Dhan Yojana (PMJDY)

# A new beginning...

Prahlad Prasad, a resident of Raidopur, Azamgarh District in Uttar Pradesh, is a beneficiary of the PMJDY that transformed his life forever. Prahlad was very poor and unemployed. He struggled hard to make the two ends meet for his family, comprising his mother, wife and four children.

One fine morning, opportunity knocked his door in the form of his friend who shared with him news about PMJDY and Pradhan Mantri Mudra Yojana (PMMY). Prahlad approached Union Bank to find out more details. His inquisitiveness and interest paid off! He was immediately sanctioned a micro-loan of Rs. 5000 by the Bank's Ailwal Branch. Without any delay, Prahlad opened a Pan (betel nut) stall in the village with the loan.

Today Prahlad earns around Rs. 1,500 a month. He and his family live a happy life now with a regular income and savings. His children are now being educated. All of them in one voice give credit to the Hon'ble Prime Minister of India for transforming their lives with the micro-loan under PMJDY.

He vouches for the Pradhan Mantri Mudra Yojana coming to the aid of the poorest of the poor like him. He is pleasantly surprised that a "big" institution like bank is readily helping a "small" man like him, thanks to PMJDY. Prahlad these days has a smile on his face. Of success. Of achievement. Of dignity. His family joins him in hailing the PMJDY Scheme. It is a blessing in disguise for many individuals and families like us, they aver. May the society develop in this way through better access to affordable finance, his wife adds, expressing her thanks again to the Hon'ble PM.

"I cannot agree more" concurs and concludes Prahlad.





*Prabhat in his Pan Shop at Raidapur, Distt. Azamgarh, Uttar Pradesh*



*Prabhat with his family*

# A ray of hope

Sunita Yadav, a native of Jagatpur Village, Distt. Jaunpur, Uttar Pradesh and a mother of five children, belonged to an economically weaker section, as her husband did not have a regular source of income. She had no bank account as she neither had an incentive to save nor any need for opening an account until she came to know about the Pradhan Mantri Jan Dhan Yojana (PMJDY) during a financial inclusion camp in her village. Highly motivated by the PMJDY scheme, she opened a bank account in Union Bank. She also received a RuPay ATM card, which facilitates electronic payments at Indian banks and other financial institutions.

Sunita began to deposit Rs.100- 200 per week, with the zeal to save having influenced her. As every drop counts, her small savings continued and touched Rs. 10,000. As a reward to her commitment to savings, the Bank sanctioned her, an Overdraft Limit of Rs. 5,000. This came as a bright ray of hope in her life. She availed of the Overdraft and with her pooled savings, opened a small general store in the village. The shop is now running successfully and catering to the daily needs of the local villagers.

Sunita now earns an average monthly income of Rs. 2,000. She utilizes the money for taking better care of her family while educating her children. PMJDY has turned her life from misery to a dignified living. Sunita is thus a strong votary of PMJDY. Narrating her own success, she strongly encourages all others around her to avail the benefits of the Scheme.





*Sumita with her family in Jagatpur,  
Distt. Jaunpur, Uttar Pradesh*

# Banking at doorstep



*Md. Azim with his Common Services Centre cum shop, as Bank Mitra under PMJDY Distt. Jaunpur, Uttar Pradesh*

Md. Azim, a youth from the minority-dominated village Gajna, Block Dharmapur, Distt. Jaunpur, was one of the many unemployed youth who looked for greener pastures away from home. He came from a poor family and lacked opportunities for full-time employment and a regular source of income. He eventually came across a vacancy for Bank Mitra under PMJDY in his locality and applied for it. He was then selected as a Bank Mitra for his village under the aegis of FINO PayTech, a service provider of Union Bank of India with strengths in Financial Inclusion & Network Operations.

In the beginning, as a Bank Mitra, Azim made regular income in small amounts through commissions on transactions made on his hand-held Point of Sale (PoS) device. With increased motivation, he worked hard and performed better. He, thus, established himself as a trustworthy and high-performing Bank Mitra in the nearby villages too, within a span of two years. He received appreciation for his customer-centric approach and timely assistance in providing for banking needs.

At present, Azim provides quality services to more than 2,500 account holders. The majority of the customer base of Azim comprises women, who are now able to transact remittances on their own. Earlier, they had to depend on the male members of the family for it. People in his locality say that they never expected banking at their doorstep to carry out their service transactions.

Md. Azim presently earns between Rs. 15,000 to 18,000 a month. This helps him in fulfilling the requirements of his family in addition to providing quality education to his children. He also renovated his ancestral home and now lives in a pucca house.

PMJDY has thus been a boon for Md. Azim. It transformed his life with gainful employment.



*Poor economic condition of Md. Azim,  
prior to his job as Bank Mitra under PMJDY,  
Village Gajua, Distt. Jharkhand, Uttar Pradesh*

# A Life Jacket in an Ocean of Distress

That fateful day, when Mr. Rajkumar Diwakar, 51, headed for his job that helped his rather large family meet its ends, little was he aware of the predicament that his family would be left in the lurch and would have to face the tough questions that life throws when one has no finances to back dignified existence. Rajkumar had a small ironing handcart ('thela', as we know it colloquially), and like his other similarly self-employed brethren, he just earned enough for a family of seven (three daughters, a wife and two sons) to eke out a living. His unexpected demise due to a heart stroke created a void in the lives of his family.

Providence has it that a month or so before his expiry, a "follow-the-flock" moment made him open an account under Pradhan Mantri Jan Dhan Yojana. A local bank branch employee of Syndicate Bank, Mr. Sudhakar Prasad, on one of his many weekly outreach days, held an awareness camp-cum-campaign for opening accounts in association with local ward member and members of Resident Welfare Association (RWA). It was then that Rajkumar's youngest daughter, coaxed him and held her way against her father's inertia, and made him open an account with the bank as virtually everyone in the locality had already opened accounts since the drive was launched in the summer of 2014. Again, it was she, along with the banking facilitator, cajoled her father into taking that small yet, what was to later prove, a very important step, of getting enrolled for benefit under Pradhan Mantri Suraksha Bima Yojana (PMSBY) with a benefit cover of Rs. 2,00,000.

Rajkumar's wife, Smt. Urmila Diwakar, was engulfed by grief while she was left clueless as to what was in store for her and the family when her husband died. But, what proved a blessing in such times was Rajkumar's right and timely decision to join the millions of Indians who have been benefiting in multiple ways from PMJDY and its concomitant benefits like Pradhan Mantri Jeevan Jyoti Yojana (PMJJY), Direct Benefit Transfer (DBT), PMSBY etc. Within a week of her husband's death, Urmila was handed over the cheque for Rs. 2,00,000. The whole process was smooth and hassle-free for the family and bank staff co-operated immensely, lending a supporting hand to the grief stricken family.

Without losing hope and motivated by the benefit received from PMJDY, Urmila set up a small grocery and merchandise shop. None could undo the emotional distress but financial burdens were taken care of, thanks to PMJDY. The children continue with their education while one of the daughters got married and the eldest son is gainfully employed, adding to the family income.

PMJDY has been the biggest source of succor for the family. 56 other families too have received similar support for living in Moradabad district since the launch of scheme in August 2014. So, it is just not Financial Inclusion alone that PMJDY provides. Indeed, it wouldn't be an exaggeration if this scheme is to be described as a social security enabler, creating livelihoods and touching the lives of millions in need, in a myriad ways.



*Urmila in her grocery shop, set up with the amount from PMJDY - Moradabad Distt., Uttar Pradesh*

# Transforming Lives

Jagdish was a scooter repair mechanic in the village of Motu ka Bas, a village in Jaipur District, Rajasthan. Enthused by what they heard about the Pradhan Mantri Jan Dhan Yojana (PMJDY) and Bhamashah Yojana, he and his wife Saroj Bai opened their accounts in Rajasthan Marudhara Gramin Bank, Rajawas. The wide-spread campaigns on the scheme benefits motivated them to subscribe to Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Yojana (PMJJY) too for life insurance.

Life was moving without any major difficulty, until tragedy struck on a fateful day. Jagdish succumbed to death in an accident while repairing a scooter. His wife, the nominee under the schemes, received Rs. 4 lac. The subscription of premiums of Rs. 12 and Rs. 330 that Jagdish could easily afford, came to her rescue. Thanks to the mighty power of the meager premium of 93 paise under the schemes, she could not only take up self-employment but also take care of her family of three children and her mother-in-law. PMJDY is helping women like Saroj face life's challenges with confidence and self-reliance.

# Towards a Bright Future

Salma Khatun (17) is a resident of Armdanga Gram Panchayat, North 24 Parganas District, West Bengal. She is enthusiastic and ambitious, dreaming of pursuing higher studies, becoming self reliant and supporting her family.

She appeared for her Madhyamik Examination recently and was granted the Kanyashree Scholarship, an innovative scheme of Govt. of West Bengal which provides a monetary incentive to continue education. With the Pradhan Mantri Jan Dhan Yojana (PMJDY) acting as an enabler, she opened a bank account and received the scholarship amount in it. She has plans of effectively utilizing her finances. Given her school schedule for most part of the day, she is happy about the long banking hours of the nearby Customer Service Point (CSP) helping her to carry out her transactions. She has been able to make a small fortune for herself within a short time, with the twin benefits from PMJDY and Kanyashree scheme. With this money, she plans to buy her text books and study materials. She aspires to be a doctor and practice in her own village and serve people in her native place. She has been a source of encouragement to her friends and peers. She has stood as a role model with her willing step towards financial inclusion and determined march towards socio-economic empowerment, which are the cornerstones of PMJDY.





*Salma Khatun of Amdanga Gram Panchayat, Distt. North 24 Parganas, West Bengal*

# Hassle-free Financial Inclusion

In Krishnagar, Nadia District, West Bengal, many eligible Below the Poverty Line (BPL) individuals received pensions under Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS) and Indira Gandhi National Disability Pension Scheme (IGNDPS) provided under the National Social Assistance Programme (NSAP), into their post office accounts. However, they faced difficulties for withdrawal of their pensions due to a variety of reasons such as distance to the Post Office, its timings etc.

After the launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY), the Nadia District Administration conducted a special drive to help the residents open bank accounts under the Pradhan Mantri Jan Dhan Yojana (PMJDY) as a means towards financial inclusion as well as help the pensioners experiencing inconvenience with their post office accounts for reasons of logistics. The special camps conducted at the Gram Panchayat and Block level with wide publicity facilitated opening of accounts camps. The district level officials under the leadership of Collector, Nadia played a very supporting role.

The dovetailing of the PMJDY and NSAP schemes by the Nadia District Administration has been a boon to the residents, as they are now able to not only withdraw pensions under NSAP more conveniently but also enjoy the fruits of financial inclusion under PMJDY with attendant benefits.

The success of the initiative has gained such popularity that it is envisaged that all the NSAP beneficiaries would have their bank accounts under PMJDY, within the next few months.



*Beneficiary of the PMJDY- NSAP Intervention in Village Krishnagar, Distt. Nadia, West Bengal*

# A bank on the move



*Puja Karmasaki, the Bank Mitra at Village Jakhalabhandha, Distt. Nagaon, Assam*

Borhula Karbi Gaon is a remote village in Jakhalabhandha, Nagaon district of Assam. Largely dominated by tribals, who constitute 500 households, the village is also home to 600 households of tea garden workers. Prior to 2015, banking services were unknown to as high as 90 percent of the villagers who were largely poor. Lack of good connectivity to the nearest bank branch was a major obstacle that made the residents reluctant to open and maintain bank accounts. However, Puja Karmasaki, a resident of the same village, transformed many lives through her initiative.

From a homemaker who earned her daily bread from weaving, Puja Karmasaki turned a Bank Mitra. With the advent of PMJDY, she went from door to door, creating awareness about the Scheme, its potential benefits, the importance of savings and motivated the citizens to open bank accounts. A Customer Service Point was soon opened adjacent to her house. With commitment, Puja mobilized within 6 months, opening of 1,800 bank accounts in the village under the Yojana. The village thus gained access to 100 per cent coverage of banking services.

Puja did not stop here. She went ahead; from aiding in opening of bank accounts to facilitating pension services as well as recovery activities. Within a short span, Puja transformed from a Bank Mitra to a Mini-bank itself that brought banking services to the doorsteps of the people. She has become an inspiration for many aspiring Bank Mitras in and around her village.

The outcomes have been amazing. The culture of savings penetrated fast amongst the tribes residing in this village and their weekly wages are directly deposited in their bank accounts by the Tea Garden Management, which is one of its kind in the State.

More than 85 percent active accounts and the regular weekly deposits into the accounts of Rs. 150-200 earned from piggery and livestock rearing by the residents, stand as classic evidence to the success of the PMJDY intervention.



*Puja Karmanishi, the Bank Mitra cum Mini-bank  
at Village Jakhbalabandha, Distt. Nagaon, Assam*

# Securing for life...

Birendra Urang (24), an unskilled worker, migrated to Tripura six months ago with his wife and daughter. He earned his livelihood as a daily wage worker in Ramthakur Brick Industry in Mohanpur, West Tripura district. Birendra earned Rs. 9,200 a month from the brick kiln and saved up to Rs. 8,000 per month with the brick kiln owner as neither he nor his wife had any bank account. He did not receive any interest on his savings.

For the last four years, 8 months in a year, Birendra shifted to Varanasi temporarily along with his family, to work as a coal labourer. He used to save Rs. 5,000 a month with that employer too, again for no interest. He did not venture to open a bank account as he believed it was difficult for a poor and uneducated migrant laborer like him. A bank account for him was not just beyond his reach. It was beyond his imagination too.

With due concern for people like Birendra, the West Tripura District Administration, as a special initiative, facilitated the opening of PMJDY bank accounts of migrant labour working in the brick kilns in the District. This came as manna from heaven for Birendra as well as to many other migrant workers like him. As they work under hazardous conditions, they could also get coverage of accidental insurance for Rs. 1,00,000 and an additional accidental insurance of Rs. 2,00,000 under Pradhan Mantri Suraksha Bima Yojana with a meager premium of Rs. 12 per year. Birendra is all awe and admiration for the power and potential of PMJDY. He recalls the accident of an inter-state migrant worker like him in the brick kiln a few months ago and how his family suffered as the deceased worker did not have any bank account or insurance cover. He now feels reassured as he and his family are socially secure and safe.

Now, Birendra saves his hard earned income in a nationalized bank. He feels proud and satisfied that a part of the interest he earns on his income goes for the insurance premium of Rs. 12 per year, towards a secured future for his family.

Birendra today is a much more confident and happy man. He looks forward to his next visit to his native village to share his new experiences as a bank customer with his fellow villagers and convince them to open bank accounts and get insurance cover under PMJDY.



*Birendra Urang, an inter-state migrant labour along with his wife, after opening PMJDY accounts at Rambakur Brick Industry, Mohanpur, Distt. West Tripura*



Heralding  
a new era...



Khursheed Ahmed Mansuri, along with his wife, runs a leather products shop at Mahipalpur, New Delhi. Khursheed, hailing from Bijmore, shifted to Mahipalpur four years ago in search of employment. In 2014, he and his wife opened accounts as part of the Pradhan Mantri Jan Dhan Yojana (PMJDY). In due course of time, Khursheed was granted a loan of Rs. 50,000 under the Pradhan Mantri Mudra Yojana (PMMY). Thus, began the journey of Khursheed's small enterprise which has been providing him a decent livelihood. He is committed to paying his installments (Rs. 1,600) on time. The bank expressed extreme satisfaction about Khursheed's performance and hopes to see him expand his business.

In a scenario where large sections of the Muslim community have traditionally remained excluded from access to banking services and the poor economic status and lack of access to capital deterring them from getting self-employed, Khursheed's case stands out as a path-breaker and trend-setter. A little support like the one virtually gifted by PMJDY is what many individuals like Khursheed need to kindle their entrepreneurial spirit and march ahead in lives. His success is inspiring people around him to enroll for banking facilities under PMJDY and reap the benefits of the various government schemes that provide financial support for self-employment.

# Creating an identity

Anju is a resident of the Harijan Basti of Rangpuri Pahadi near Vasant Kunj, New Delhi. She lost her husband a few months ago. Savita, wife of Shri Lokender, also lives in the same locality. With its narrow alleys and small jhuggis, their slum said it all. Both of them had no stable source of income. Cruelty of fate seemed to stare them in the face. Abject poverty was often a subject of conversation between them. It's in that time of despair and desolation that the Pradhan Mantri's Jan Dhan Yojana (PMJDY) came to them as a ray of hope. Awareness grew and enthusiasm about it spread among the residents of the slum. Thrilled were they, never having expected or experienced it, that they could open bank accounts in their names though they had nothing to deposit! Thanks to the handholding power of the scheme and the concomitant financial literacy campaigns, Anju and Savita went a step ahead to rebuild their families with its benefits. This is how both of them availed loans of Rs.15,000/- each from their bank at concessional rate of interest for self-employment opportunities.

It was just unbelievable to them that they could be granted more if they do well and establish their creditworthiness! With grit and determination, Anju setup a small general store selling daily provisions and cosmetics to the local residents. Savita started a tailoring training centre. Their early success is an indication of the better future that the two women have resolved to assure for themselves and their families. Their commitment to repaying the loan on time speaks of the pride and dignity the scheme brought to them.

The story of Anju and Savita stands as an inspirational testimony for many other women who are hesitant to create an identity for themselves due to lack of support. For many, the PMJDY was like gentle rainfall for a drought-hit crop. The PMJDY has generated gainful employment opportunities not just for these two women but for many others like them, helping them become self-reliant and lead their lives with honour. The PMJDY has changed our destinies for the better, say Anju and Savita in one voice.



*Anju at her general store in Harijan Basti, Vasant Kunj, New Delhi*



*Savita at her tailoring centre in her home in Vasant Kunj, New Delhi*



# Swachh Bharat Gramin

According to the World Health Organization, an average of Rs. 6500 per person was lost in India due to lack of cleanliness and hygiene. Swachh Bharat would make a significant impact on public health and in safeguarding income of the poor, ultimately contributing to the national economy. If we make it a public movement, we can make our country being counted as one among the cleanest nations. It is our social responsibility as citizens of India to help fulfill Gandhiji's vision of Clean India, by his 150th birth anniversary in 2019”

-Shri Narendra Modi, Hon'ble Prime Minister







Cleanliness drive under Swachh Bharat Mission

# Swachhta Champion Shri Madan Nath Kalbeliya

**"I'll shave off my moustache if I fail to construct toilets in each and every house of my Kalbeliya Basti"**

Thus challenged Madan Nath Kalbeliya, a resident of Kalbeliya Basti, located in Ganahera gram panchayat of Ajmer district, at a meeting where community was mobilised to make the area free from open defecation.

About seventy five Kalbeliya community families live in a separate Basti, which is surrounded by open jungle and sand dunes. The community falls under the poorest of the poor category. Despite such constraints, Kalbeliya assured the District Collector of Ajmer, Dr. Arushi Malik, that he would motivate the Basti residents on swachhta. Thanks to his relentless campaign and the government funding made available for the cause, every family in the Basti built toilets, within a month's time. Thus, Kalbeliya not only made his Basti Open Defecation Free (ODF) but also started motivating people of the surrounding villages to make the entire gram panchayat an ODF in two months.

Kalbeliya's commitment for sanitation and his efforts were duly recognised by the Director, Swachh Bharat Mission, Govt. of India, during the latter's Ajmer visit. His dedication was also recognised by the Hon'ble Minister, Drinking Water & Sanitation, Panchayati Raj and Rural Development in the Union Government, Shri Chaudhary Birender Singh. Honoured, motivated and feeling all the more enthused, Kalbeliya went all out and kept up the ODF momentum in the surrounding gram panchayats of Ganahera. He worked hard as a 'Swachhta Champion' and his work won wide spread appreciation, recognition and popularity in the country. He shared his experiences in a programme in NDTV hosted by Amitabh Bachchan, which not only showcased at the national level his effort and achievements but also fetched the campaign greater traction on a country-wide scale.





*Kalbeliya Basti, Ganabera Gram Panchayat  
Distt. Ajmer, Rajasthan*





Kuchcha Makaan  
with Pucca Toilet -  
'Where there is a will,  
there is a way',  
Chand Bibi proves



Chand Bibi lives in Shyamgarh village of Masuda panchayat samiti, located in a hilly terrain situated at a distance of 80 Km. from district headquarters of Ajmer.

Bibi, a childless widow, lives in a kuchcha maakan. It has been cumbersome for her to travel miles to answer the call of nature. Her livelihood is solely dependent on her pension and the wages she earns for her labour under the Mahatma Gandhi National Rural Employment Guarantee Scheme. She could not therefore afford a toilet, despite a deeply felt need. One day she happened to attend a programme at Shyamgarh organized under the Swachh Bharat Mission. There she learnt about the ill-effects of open defecation. That motivated her all the more. She decided to immediately construct a toilet at her house. While she still did not have enough money, the information that an incentive of Rs. 12,000/- will be given to her after building the toilet, gave her hope. She approached a local women self-help group (SHG), in which she has been contributing Rs. 100 per month, for a loan for the purpose. With the Rs. 20,000 thus borrowed, she built a toilet of her own. That was the end to many of her difficulties. Feeling happy and proud about the self-respect and dignity that the toilet facility has restored to her, she started espousing the cause in the neighbourhood, publicizing the benefits and conveniences. Her dedicated campaign inspired others and their collective resolve paid off. Today, thanks to every house having a toilet, the gram panchayat Shyamgarh is ODF!

Bibi may still be having a 'Kuchcha Makaan' but she now has a 'Pucca Toilet', a priceless possession for her indeed!

*Chand Bibi's newly constructed toilet at her home in Shyamgarh Village, Distt. Ajmer, Rajasthan*

# Rural sanitary marts: A step forward towards swachhta- Rural sanitation marts work wonders!

When West Bengal's Nadia district administration and the Zilla Parishad joined hands to launch the Shabar Shouchagar (Toilet for All) programme with the lofty goal of ending open defecation in the district by April 2015, a major concern was its implementation on the ground. To meet the goal, the district administration adopted the Rural Sanitation Mart (RSM) model.

Envisioned as a commercial enterprise with a social objective, the RSM serves as a one-stop shop for all sanitation needs of rural households. The marts offer both material and services. They make and supply hardware such as toilet pit lining rings, pit covers, as well as material for constructing toilets. As service providers, the RSMs facilitate the process of ending open defecation by motivating families to use toilets, connecting them with skilled masons, and training them in hygienic practices.

These objectives give RSMs a distinct identity. The marts have not only proven to be a powerful contributor to the success of the Shabar Shouchagar programme making the district Nadia Open Defecation Free, but also generated livelihoods in the target areas by creating job opportunities for hundreds of previously unemployed families.

It was this social objective that attracted educated individuals such as Surajit Dutta to set up an RSM in the village of Shakdaha in 2002, under the banner of Shakdaha Youth and Cultural Forum. With Rs. 85,000 as grant and technical trainings from the district administration, he built his RSM on five bighas of land. The facility made 700 pit lining rings, 150-180 pit covers, and 280-350 pillars per day. With such capacity, Surajit's RSM has been able to build 700-900 toilets every month for one and half years continuously.

Surajit now runs three more units in different villages, and currently employs 262 individuals (110 families), working as mart managers, masons, labourers, drivers, van pullers, motivators, and others. All are local residents, which is an advantage in their job as they double up as social change agents in their respective communities. Mart employees receive a series of training programmes, ranging from "Solid and Liquid Waste Management" to "Training of Trainers in Sanitary Processes." The trainers are from the National Institute of Rural Development & Panchayati Raj and the State Institute of Panchayats and Rural Development. Surajit himself trains masons and labourers in Y-junction technology, making pit lining rings, and pillars.

*Surajit Dutta and the Rural Sanitation Mart  
in Distt. Nadia, West Bengal*



Each mason earns approximately Rs 350-400 a day, labourers Rs 300 a day, and vehicle owners Rs 700-1,200 per day. In an area where the vast majority lives well below poverty level, RSMs are helping improve the quality of lives. They are not only increasing access to improved sanitation and hygiene, but are also generating income for families, supporting youth development, and helping the environment to improve.

Surajit is extremely happy to be a part of this intervention. "Many of my friends are in jobs, but I find a sense of accomplishment in this work. It's my own enterprise. It's a nice and proud feeling when the community appreciates my efforts to create an ODF Shakdaha!" he says with a smile!



# An empowered SHG can transform societies- Sonahar's golden touch!

The women of Mahisura village in Nabadwip of Nadia Distt., West Bengal, believe in walking the talk. They have broken gender stereotypes and are leading their communities towards an open defecation free future by taking it upon themselves to build concrete toilets in every home. Along the journey, these women generated new streams of income for the villagers and made sure their village becomes a cleaner, greener and hospitable place to live in.

The protagonist in this endeavour is Sonahar Biwi. This 50-year-old is the secretary of the Sona Self Help Group (SHG). Sonahar may have studied only till Standard 1, but was no laggard. She was not content just looking after her family. Sonahar rallied the village women around and pooled in Rs. 20,000 to form Sona SHG in 2010. When she learned about the Shabar Shouchagar programme (Toilet for All) under Swachh Bharat Mission Gramin – SBM (G), she applied to the Zilla Parishad to have a Rural Sanitary Mart (RSM) set up in her village. Her application was rejected at first, but her perseverance paid off. Mahisura finally had its own RSM and Rs 5.50 lakh corpus to run it.





Women of Mahisura at the Rural Sanitation Mart in Mahisura,  
Distt. Nadia, West Bengal



*Women of Mahisra at the  
Rural Sanitation Mart in Mahisra,  
Distt. Nadia, West Bengal*





It is the women who run the mart – as managers, masons, labourers, and van pullers. Sonahar received training in mart management, toilet construction, waste management, and in maintenance of hygiene standards. She trained the other women in the tasks and soon they were producing 25-30 pit rings, 20-25 pit covers, 50-60 doors, and 50-60 roof frames every day.

The women are also instrumental in creating awareness about the ills of open defecation and convincing people to build concrete toilets in their homes. They not only train people in using the toilets and Water, Sanitation and Hygiene (WASH) measures but also follow up regularly for visible results. As a natural leader, Sonahar took the initiative and educated the villagers of Mahisura Gram Panchayat against open defecation and succeeded in achieving the ODF Gram Panchayat status within 18 months.

The women of Mahisura were earning paltry sums, making biddies and tending to cattle and poultry. It is therefore amazing and indeed moving that they sold family assets, cattle, jewellery and even mortgaged their lands to pool funds. Operating the RSM, they are not only earning now up to Rs. 400 a day, but are also providing a means of livelihood for 70-90 families.

Initially, the group was given reduced target for building toilets, compared to marts run by men. Sonahar proudly claims, "We proved them wrong." The women built 1950 toilets in just 14 months, and also contracted toilets at Integrated Child Development Services (ICDS) Centers.

Mart worker Munmun Biwi sums up the way the initiative has transformed life in Mahisura. "My 30-year-old daughter is mentally-challenged. Her medicines cost us a lot. Also, I want to educate my three sons. Thanks to the mart, I am now earning enough to fulfill my dreams," she says with a great sense of pride and satisfaction.

# Leela, the Catalyst

Leela Devi comes from a poor family. She lives in Falna village of Panchayat Samiti Bali, Pali District, Rajasthan. Daily labour was the livelihood of Leela and her husband. Their unfortunate separation made the situation all the more difficult for Leela. All that she had a kaccha house and three goats. She had to support her young son too. Not one to lose heart, she faced life with determination. Her hard work and perseverance did not go waste. Accumulating her meager savings, Leela could finally build a pucca house under the Indira Awas Yojana. But her wish for a toilet at home had to wait. She was painfully conscious of the dent open defecation made to their dignity and self-esteem, but she could not help it. She simply had no money to build a toilet.

It was during that time, that the District Administration sent triggering teams to every village under the "Palkalo Pali" drive under the Swachh Bharat Mission. One such team reached Leela's village. It sensitized the villagers on the ill effects of open toilets and the diseases they cause, besides highlighting the value of leading a life with self-respect.

"I felt restless after attending the sensitization camp. I was deeply worried as to what sickness lay in store for me and my son, if we continued to ease ourselves in the open. I resolved to build a toilet. But, how? I just did not have enough money. I was already struggling hard to make the two ends meet. I tried borrowing, but in vain. I had no other alternative than selling my three goats to find money for building the toilet. While I do miss my goats, I am happy on several fronts. My son and I will have better health now. We need not feel ashamed or insecure any longer, feelings that haunted us whenever we ventured into the open to answer the call of nature. I am also very glad that I am contributing my bit to Swachh Bharat Mission. There is no place for open toilets in our society" says Leela.

Thanks to the path shown by Leela, the whole village got inspired. The message was loud and clear: If one has the determination to build a toilet, poverty will not come in the way. With efforts and support from the District Administration, the village as a whole got itself rid of open toilets in a record time of four months, earning pride and glory for itself in the process. Leela's story stands as a testimony to the change that she wanted to see. All that people like Leela need is a catalyst like the Swachh Bharat Mission!




*Leela sold her goats to build a toilet in her home at Village Falna, Distt. Pali, Rajasthan*

# A gift from a daughter to her mother

Anchi Devi (70) is a widow. She lives in Karmanas Village in Pali District, Rajasthan. She lives alone in an old house. Despite her advanced age, her livelihood is still her daily wage as labourer. Getting just two square meals a day is in itself a big struggle for her.

During the Swachh Bharat Mission "Palkalo Pali," a noble drive by the District Administration, the married daughter of Anchi Devi happened to visit her. The officials counseled the villagers on the many ills of open defecation and how it affects health. "Imagine how awkward your daughters and daughters-in-law would be feeling to use open toilets" asked the officials plainly. Anchi Devi's daughter has a toilet at home. Suddenly she realized how miserable her mother must be feeling, when she goes for open defecation. "What a compromise she must be suffering on her self-respect? She said to herself, overcome with emotion. She decided instantaneously to help her aged mother by building a pucca house with a toilet.

Anchi Devi considers the toilet that the daughter - son-in-law duo built for her as the most valuable among all her possessions. True, it might be a basic amenity. But for her, it's a symbol of human dignity. Swachh Bharat Mission has brought pleasant twists to the lives of many. Anchi Devi's is one. She wishes her daughter and son-in-law long life and prosperity – so that with their kindness they may similarly restore the pride and self-confidence of many helpless women like her!



*Anchi Devi at the newly constructed toilet built by her daughter and son-in-law in Village Karmana, Distt. Pali, Rajasthan*

# Institutionalization of WASH



*Students at Tinzir Junior High School, South Distt, Sikkim*

Water, Sanitation and Hygiene (WASH) infrastructure, when functional, enhances the learning opportunities for children, especially girls. With this principle in mind, an initiative to address the issues of WASH with special focus on Menstrual Hygiene Management was started on pilot basis in Tinzir Junior High School which falls in Mamley Kamrang Gram Panchayat of South District, Sikkim.

Before the intervention, the school had no separate toilet for girls even though they constitute more than 55% of the total students. Further, the school had no water connection. As a result, a large number of adolescent girl students avoided attending school during their menstrual cycle. The Grama Panchayat was aware of this delicate issue. But it was helpless due to lack of resources. It is then that the Swachh Bharat campaign came as a saviour. Under its aegis, the Grama Panchayat came into contact with the volunteers of the WASH program. The Panchayat decided to avail themselves of the benefits under it and make WASH a reality in school. This made the Panchayat understand the various priority actions required such as creating infrastructure, making it functional, ensuring its regular operation and maintenance, institutionalizing the principles and practices of WASH in the school and bringing about behaviour change.

To begin with, with the active participation and involvement of the Gram Panchayat, the WASH program workers held several rounds of sensitization programmes in the school, to address



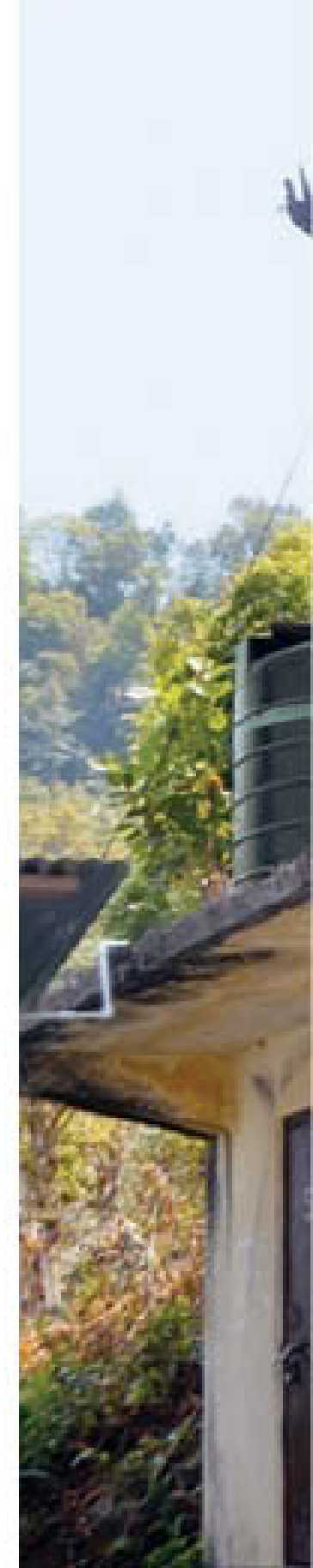
*Students taking active part in maintaining hygiene at Tinzir Junior High School, South Dist, Sikkim*



the behavioural issues in the students, teachers and parents. A water tank which was a much needed asset was created using Gram Panchayat Fund. Repair and renovation of the non-functional toilets followed. A separate toilet was also built for the girls. As a home-grown innovation towards ensuring further privacy, a low cost drum was located right behind the wall of the girls' toilet. A small hole in the wall of the toilet facilitated the girls throwing the used napkins into the drum. Such refuse was incinerated from time to time. Post this game-changing initiative, absenteeism amongst the girls dropped. In fact they were more comfortable in the school as they could avail the toilet facility, water being readily available. Also, to address the issues of menstrual hygiene amongst the girl students, a lady teacher was identified and trained by a local NGO, who guides and educates the students, making them psychologically strong and self-confident.

Also, every day during the morning assembly, the school started addressing the students on sanitation. The children were thus made aware of the subject. The functioning toilets brought an end to open defecation too. Not one to rest on laurels, the school went a step further. It banned chewing gum and junk food in the premises, a move that helped disuse of plastic bags etc. too. No wonder, the school compound is now spotlessly clean and it's the students who are in charge!

This initiative became such a huge success that it is now being adopted in other schools too. The fact that the schools are using their own funds along with external resources is a proof of their ownership of the initiative. This trend will indeed help achieve the target of institutionalizing WASH in all the schools, making Swachh Bharat a reality even in remote villages.







*Separate toilets for girls  
at Tinzir Junior High School,  
South Diem, Sikkim*

# Zero-Waste Management- Power, Potential and Popularity of Swachh Bharat!

Tashiding is a small village in the Yuksom sub-division of West Sikkim District (Sikkim). It falls under the Tashiding Gram Panchayat Unit (GPU) of Chongrang Block Administrative Centre. It is blessed with abundant natural beauty and is frequented by tourists throughout the year and especially on religious occasions like the annual holy water ceremony “Bumchu” at the famous Tashiding Monastery. Increasing population as well as rising tourist footfalls over the years led to increase in the quantum of waste generated in the GPU, which drew the focus of the district administration, elected representatives, panchayat members, local people and NGOs. Finding a permanent solution to manage this waste became crucial.

Led by the lady Zilla Panchayat Member from the area and the district administration, the GPU passed a resolution in the Gram Sabha for creating a Waste Management - Resource Recovery Center (RRC) at Tashiding.



*Waste Segregation Training and Dustbin distribution at Tashiding, West Sikkim Distt. (Sikkim)*

As a vibrant example of active involvement of Panchayat Raj Institutions (PRIs) and effective convergence of social development schemes, the land for the RRC was purchased by the Gram Panchayat from their own revenue, the RRC building was funded under Nirmal Bharat Abhiyan and the Garbage Collection Vehicle was provided by the Rural Management & Development Department (RM&DD) under Swachh Bharat Mission (Grameen).

For the Resource Recovery Centre to function, sensitization of the stakeholders to adopt proper practices for waste management at source became necessary. Trainings on waste segregation at source were given by the departmental functionaries to the business communities, shop owners and individual household owners. The stakeholders were sensitized on the importance and practices of waste management. Segregation bins for bio-degradable and non-biodegradable items were also distributed to both commercial establishments and individual households and installed at 100 meter intervals within the GPU.

A Sanitation Committee comprising Gram Panchayat members of Arithang- Chongrang and Tashiding GPUs, zilla panchayat members, Block Development Officer, trade organizations and local NGOs was also constituted to look after the functioning of the RRC. Levying of monthly user charges towards garbage collection was started for both commercial establishments and individual households, thereby ensuring sustenance of the initiative as well as availability of revolving funds through which employment can be provided to persons engaged for collection of garbage. The GPU is also earning extra revenue by selling of recyclable items as scrap.

Under the Swachh Bharat Mission, the Tashiding GPU organized Gram Sabhas to sensitize the public towards swachhta and have also taken the initiative of passing a resolution banning the sale of plastic products within the GPU. A notice was issued to all the schools, NGOs and institutions to maintain the cleanliness of their areas. To further the concept of proper waste management, mobile dustbins were distributed to the taxi drivers of Tashiding GPU and they were trained on proper waste management practices and urged to make passengers and tourists aware of the same.

Inspired by this initiative of the Tashiding GPU, the Gerethang GPU too pooled its revenues with Border Area Development Program (BADP) funds and is constructing an RRC of its own. The Singyang Chumbung GPU followed suit combining their internal revenues, Finance Commission funds and public contributions and purchased a Garbage Collection Vehicle for the GPU area with special focus on the keeping clean the famous tourist destination of Pelling falling within it.

Thus, Tashiding became the role model for Sikkim. It is helping the Swachh Bharat Mission forge forward!





*Waste Management - Resource Recovery Center (RRC) in West Sikkim District*





# Swachh Vidyalaya

**I feel pained to see mothers and daughters to go in the open to relieve themselves. More than 60% people defecate in the open. Constructing more toilets is extremely important and we can at least do this to respect them"**

**-Shri Narendra Modi, Hon'ble Prime Minister**







# Swachh Vidyalaya - The mission that changes mindsets!

Panjarain village in Rajouri district, Jammu & Kashmir, is situated near the actual Line of Control. The Swachh Vidyalaya Programme launched on 2nd October, 2014 by the Hon'ble Prime Minister brought a perceptible behavioral change in the village. Awareness generation and canvassing on toilet construction had a profound impact on the locals. People of the area welcomed the step and worked in a team with the local school authorities under the banner of Village Education Committee (VEC) and School Management committee (SMC). Separate toilets for boys and girls were built in these schools and despite all odds, potable water is being made available through nearby wells and Bowlis.

Due to the collective efforts of the teaching community, members of Panchayati Raj Institutions, local leaders and religious leaders, along with the functionaries of Health Department (Accredited Social Health Activists - ASHAs) and Rashtriya Bal Swasthya Karyakram (RBSK) teams, awareness on cleanliness and hygiene is also being spread among the children on a regular basis. Now the parents and girls feel very happy and comfortable with the facilities available and female students are not compelled to leave the school intermittently. The overall enrollment of the girls in these schools is slowly and steadily rising.

The children are now prevailing on their parents and neighbors too for constructing toilets at their homes. Their pleading and pressure seem to be working on the ground!

The Sarpanch of the area Abdul Hussain said that with the introduction of the Swachh Vidyalaya Programme, a good number of toilets are being constructed in the village under Swachh Bharat Abhiyan and there is a



*Swachh Vidyalaya Programme at Village Panjgarain, Distt. Rajouri, Jammu & Kashmir*

perceptible change in the behaviour of locals. Amjed Iqbal, Sarpanch of the adjoining village says the Swachh Vidyalaya Programme is successfully implemented in the entire District of Rajouri. "We are all grateful to the Hon'ble Prime Minister of India for this mission mode campaign that restored to the people, especially women and girl children, their dignity and self-esteem", he adds.

Iftiqar Mughal, a teacher in Zone Manjakote says that the spirit of the mission is much alive and vibrant not only in schools but also in the public at large, since cleanliness measures are being adopted on a wide scale with the aim of remaining healthy.

This initiative ensured safety too! People residing in the border area, who were under constant threat to their lives due to shelling when they ventured into the open to attend the call of nature, are now feeling quite comfortable and secure due to the toilet facility in their own homes. The situation was worse during night times. No longer... be it day or night... say the residents with pride!



*Awareness on cleanliness and hygiene being spread in the Village of Panjgarain in Distt. Rajouri, Jammu & Kashmir*

Daboli is in for a  
surprise!



*Separate toilets constructed for girls and boys  
in Daboli village in Distt. Adilabad , Telangana*

Daboli is a small tribal village of Jainoor mandal, located adjacent to Khaval forest area which is 125 km away from Adilabad District in Telangana state. Though the village is located in a remote forest and hilly area, girl children are enthusiastic in attending school. However, lack of a separate toilet facility in the school was pulling them back. The strength of girl children in the school is 62 out of the total strength 109. Out of the total children, 94% are from the primitive "Gondu" tribe.

Inspired by the Swachh Bharat - Swachh Vidyalaya campaigns, the Adilabad District Administration decided to construct adequate number of toilets separately for girls and boys, in all the schools. The focus was to construct toilets in the remote area villages on priority so as to attract the children to school while protecting them from becoming child labour.

The School Management Committee (SMC) and Education Department officials planned to build the toilets locally in Daboli with the work contribution of parents, rather than using pre-fabricated structures. With such shramdaan marked by a sense of ownership and pride, two separate toilet units each with 1 toilet, 3 urinals and 1 wash basin were constructed. This intervention received wide acclaim and resulted in improved attendance of girl students.

# Rani's perseverance paid off!

Vullapalli Rani was a student of VIII class of the Mandal Parishad Upper Primary School of Kothagraharam in Nandigam mandal of Srikakulam district, Andhra Pradesh.

Till 2015, students, especially girls, had to struggle a lot to answer the call of nature during their school hours as there were no proper toilets. With the support of Swachh Bharat Mission, the School Management Committee constructed toilets for girls. They also took all measures to protect hygiene, by providing running water facility. The teachers also taught the children how to use the toilets and maintain them properly. The students of the school formed a group called Swachh Dalam to ensure the upkeep of the toilets. This initiative completely transformed the atmosphere in the school. It enhanced the enrollment of girl children and brought in a positive change in their studies.

Rani was happy with the toilet facility at school and strongly felt the need of having one at her house too. She pleaded with her parents to construct a toilet. But, to her disappointment, her parents rejected her request. Instead, they had almost decided to buy a colour TV. Rani explained to them that a TV can be useful only for entertainment and information. A toilet, on the other hand, can help the family maintain its dignity and self-respect, besides keeping the surroundings clean. She illustrated as to how toilet use can protect them from diseases. Her effort did not go waste. Finally, the little girl could convince her parents and make them build a toilet in their house. All family members today enjoy the benefits of this initiative.



*Rani with her family and her Experience in her own words  
at Distt. Srikakulam, Andhra Pradesh*





*Discussions of Swachh Dalam led by Rani Voolapalli at Srikakulam Distt. (Andhra Pradesh)*

Observing this happy state of affairs in Rani's house, the neighbours held discussions with the girl and her parents. Proud at being approached, the little girl readily offered help. She inspired and convinced all the neighbours too, on the positive experiences awaiting them. Soon everyone in the locality realized the benefits and importance of having toilets and decided to have them constructed in their houses, by utilizing the funds available under the government schemes. In no time, most of the families in the street have come to have toilets. Steadily, the entire village got inspired by this action and now all the families have toilets in their houses.

That is how the village became Open Defecation Free - a Swachh Village standing tall as an inspiration for the neighbouring villages in achieving the objectives of Swachh Bharat Mission. Indeed this small village is showing the way for Swachh Srikakulam, Swachh Andhra Pradesh and Swachh Bharat at large!

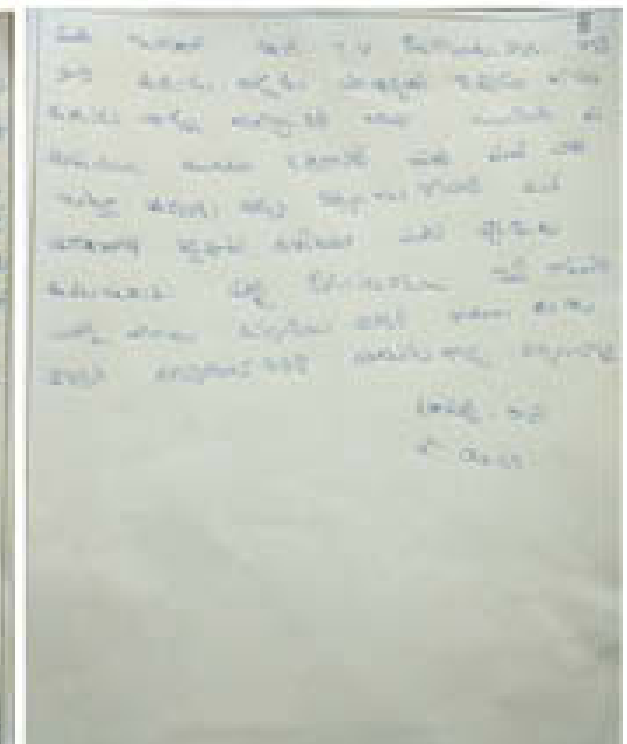
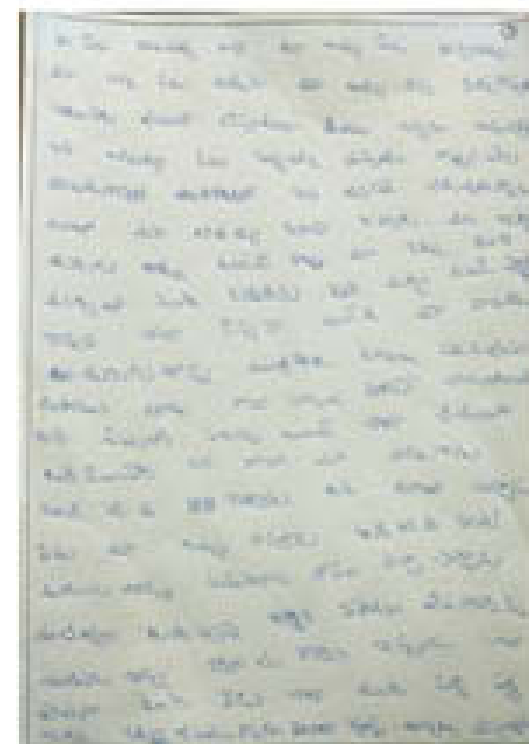


**School nursery/garden  
at UP School, Kottagraharam**



**Separate toilets for boys & girls**

*Rani's school in Srikakulam Distt. (Andhra Pradesh) and the newly constructed toilets for boys and girls*








*Rani being congratulated by the village women for motivating them for having Toilet Facility in their houses*

# Tekkalipadu welcomes you



Tekkalipadu village of Jalumuru Mandal of Srikakulam district in Andhra Pradesh showcases the impact of the Swachh Vidyalaya mission on the attitude of the community towards clean and green Bharat.

Earlier, due to the practice of open defecation, a stretch of 300 meters at the entrance of Tekkalipadu was most unhygienic and emanated unbearable stench. It caused a lot of inconvenience to the villagers as well as the visitors. Naturally, it led to ill-health of the villagers. Visitors and neighbouring villagers developed an adverse opinion on Tekkalipadu, which made the villagers hang their heads in shame. The embarrassing practice has done them in. Things changed with time, finally! Thanks to the Swachh Vidyalaya programme, toilets were sanctioned to the local school and this changed the attitude of the community at large, for the better. The students, who experienced the comfort of using the toilet facility in their schools, impressed upon their parents on the need for toilets at homes too for a healthy environment.



A team of students comprising Radhika of Class VIII, Neelaveni of Class VIII, Manohar of Class VII, Vidyasagar of Class VII and Jagadeeswara Rao of Class VII was constituted by Mr. Venugopala Rao, Headmaster of the local school, to build awareness on the benefits of using toilets. The team went around and motivated the villagers on the need for being clean and green. On a mission mode, the children launched a campaign for toilets and brought in the much needed change in the village. Lo and behold, their initiative resulted in massive construction of toilets and drains in the village with the support of Village Sarpanch Smt. Neelaveni, by utilizing the funding readily available under the government schemes. Construction of individual household latrines by the residents of the village made the bad practice of open defecation a thing of the past. Today no one dreads visiting Tekkalipadu. Villagers take pride in the status of Open Defecation Free village they collectively achieved and the clean environs they are beneficiaries of!

*Students of the local school launched a campaign for toilets and helped build construction of toilets and drains in the village Tekkalipadu, Distt. Srihankulam, Andhra Pradesh*

# Girls will outnumber boys in schools - if only there were toilets!

Every day, Mehak Abdullah travels 5 Kilometers to reach Government Higher Secondary School Marhama, Anantnag District, Jammu & Kashmir, where she studies in 9th standard. Her village is situated atop a hillock. Unlike earlier times, these days she looks forward to going to school. "School going is not the same as it was before. I enjoy going there" declares Mehak proudly.

It's the Swachh Vidyalaya programme that brought this attitudinal shift. Her school has now got a girls toilet. Out of six toilets constructed/renovated, three are for the use of girl students. Mehak confides: "It was so embarrassing to knock at the doors of houses adjacent to the school to use their washroom. Now, there is no need to go out of the school to relieve myself. Attending the school now is no longer a nightmare".

Bisma, a student of 11th standard adds: "The school now appears and feels like one. No girl is absent, everything is in place and school going has become fun for all of us. After the toilets and hand washing points were installed in our schools, we have become hygiene-conscious. In fact we don't wait for a sweeper to clean the washrooms. We do it ourselves; even teachers come and help us."

Even locals feel the change. They have now started sending their adolescent girls to schools without any hesitation. When toilets were not available in the school, girl children were staying back at home. Parents knew their wards were losing out on studies, but there was nothing they could do. After all they cannot allow the self-esteem of their children to be dented!



Muhammad Ayoub, a local and member of the School Management Development Committee feels there is dramatic improvement in the school functioning. "The entire credit should go to the implementation of Swachh Vidyalaya programme" he acknowledges.

Muhammad Yousuf Jan, Principal of the school recognizes that the successful implementation of the programme boosted the attendance. "Now absenteeism is drastically down among the students, particularly girl students," he adds, appreciating the enabling power of the program.

The positive outcome of the Swachh Vidyalaya programme is such that number of girl students in the school surpasses that of the boys. The school witnessed an increase of 10% in the enrolment of girls since last year, which stands now at 52% of the total 313 of students.

The district administration admits that even the female teachers in government schools used to feel uncomfortable on account of absence of this facility, but with the introduction of Swachh Vidyalaya programme in every school, they are willing to work anywhere in the district.

What a constructive bridge Swachh Vidyalaya programme is, between students and education!!



*Girl students at the Government Higher Secondary School, Marhama, Distt. Anantnag, Jammu & Kashmir no longer feel it a nightmare to attend school*



# Where children show the way!

Village Lamberi is situated on the Rajouri-Jammu Highway at a distance of 58 Kms from the District Headquarters of District Rajouri. Swachh Vidyalaya Programme was implemented in this village too with positive spirit, and with a uniqueness of its own!

Apart from attending all the classes, Monika Rany, a student of class 12 of Higher Secondary School, Lamberi, checks whether the toilets in the school are clean. She feels it is her duty to keep an eye on the provision of drinking water and personal hygiene of the other students of her class as well. She watches whether students wash their hands after visiting toilet.

Rupali, a cheerful little girl studying in the 5th Class of the Middle School, Dhandani, now knows that the simple practice of washing hands with soap, especially before eating her meals and after using the toilet, is the reason why she doesn't fall ill so often these days. And she went all out to spread this good practice among her family members and the rest of the community, which led to the reduced incidence of diarrhea and dysentery, a fact duly acknowledged by the Health Department officials.

Having a Swachh Vidyalaya has become a child's pride now. It also changed the mindset of people regarding the past practices prevailing among their families. Locals and Army units of the area are also supporting this cause with great enthusiasm. They are all set to realize the dream of the Hon'ble Prime Minister to provide a functional toilet facility in each school.

For girls and children with disabilities, facilities with due accessibility are a key to school attendance. "Before the school toilet was constructed, I hesitated coming to school and used to miss classes a week every month. During the menstrual period, I had to go home frequently from school to attend to related necessities. Now a separate clean toilet for girls is a reality and I enjoy coming to school every day" says Sonali Sharma, a student of class 9 of High School in Lamberi. She motivated her father to construct a toilet at home too, who built it availing financial assistance under the Swachh Bharat Abhiyan. Now the children and their parents are very happy and comfortable about attending to daily routines.

That the overall enrollment of the girls in these schools is gradually increasing, is a testimony to the power of the Swachh campaign!



*Swachh Vidyalaya Mission at the Higher Secondary School in Lamberi, Distt. Rajouri, Jammu & Kashmir*



# Swachh Vidyalaya Mission - Touching Lives!



*Ramalatha, very happy at the construction of toilets in her school*

The Zilla Parishad High School of Hampapuram village of Rapthadu mandal, Ananthapuram District, Andhra Pradesh, was established in the year 1966. Despite its hoary past, it's a pity, it did not have toilet facilities. It is situated in the middle of the village and there is no open place for students in and around the school. Naturally students faced many problems. To attend the call of nature, they had to rush to the far off village tank. The plight of girl students can well be imagined. They felt shy, embarrassed and insecure in venturing into the open for their toilet needs. Hence, they used to take very less drinking water. This caused stress and health problems like constipation. As a result, they could not concentrate and were not attentive in the classes. Needless to emphasize, women teachers too faced similar problems.

Thanks to Mission - Swachh Vidyalaya, funding from a public sector entity under its Corporate Social Responsibility scheme came as a big boon. With that, new toilets were constructed separately for boys and girls with regular supply of running water through an over head tank. Indeed a first for the school in its long years of existence and a prayer finally answered for the girl students!! Attendance has improved, with students being able to concentrate on the classes with focused attention. Because of availability of separate toilets, parents have no hesitation in sending their girl children to the school and girl children on their part have no longer any reservation in attending school during the menstrual period too.

Students feeling happy at the construction of toilets in their school  
at Village Hampapuram, Distt. Ananthapuram, Andhra Pradesh

బాలికలు ➡



ఆంధ్రప్రదేశ్ ప్రభుత్వము పంచాయితీ రాజ్ శాఖ,  
MPPS, పంగళ రోడ్ కాల్స్, రావ్తాకు మం. ఆనంతపురము జిల్లా,  
పవర్ ఫైనాన్స్, కార్యక్రమం వారి నిధులతో  
టాయిలిక్ షాక్ నిర్మాణము అందనా మొత్తము: రూ. 2,25,000 ర..



The results are for everyone to see. The dropout rate in the school has reduced drastically and girl student enrolment has increased considerably. With toilets becoming a reality in the school, the percentage of attendance of boys improved from 88 per cent to 93 per cent. Attendance of girl students went up higher, from 91 per cent to 97 per cent! The overall percentage of attendance of students increased from 89 per cent to 94 per cent.

Under the watchful eyes of the School Management Committee, the toilets are being maintained cleanly. Influenced by their using facilities in the school, the students are now educating and motivating their parents to construct toilets at their houses too under the Swachh Bharat mission.

"I am a student of 9th class in this school. Every time there was an urge to attend to nature call, I had to run to a far off secluded place near the village tank. I was always shy and insecure and was always looking over my shoulder while relieving myself. Sometimes, I used to return to class without urination when there were passers-by. I felt very uneasy and stressful. After construction of toilets in our school under Swachh Vidyalaya for both girls and boys separately, I am very happy. So are my friends. We can now use the facilities whenever we require. It made such a big difference to our daily routine. We don't miss attending the school at all now. I thank Hon'ble Prime Minister Narendra Modi from bottom of my heart for understanding our problem and starting this mission. For us, girl children, it is the biggest gift" says an exuberant Ramalatha.



*Students in their school at Village Hampapuram, Distt. Anantapuram, Andhra Pradesh*

# Here goes Sanwaka's experience!



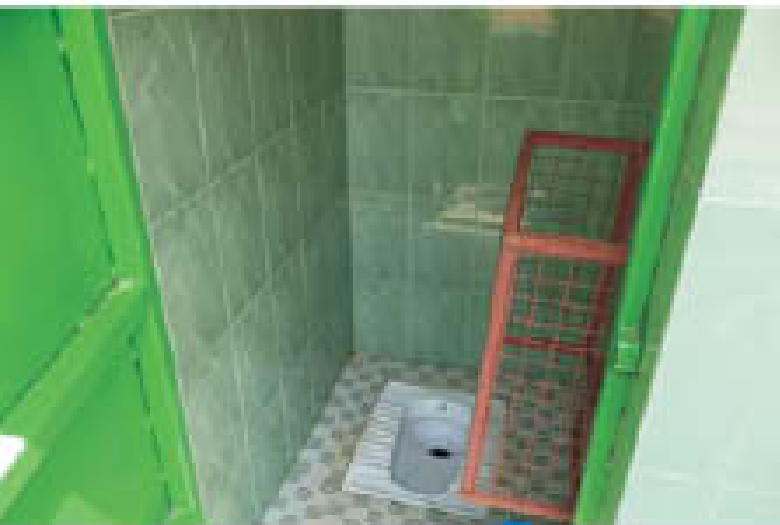
"The fact is, being a girl, I tend to hide my physical and health-related issues from all and sometimes even from my closest friends. In the absence of proper toilet at school and with my personal problems that I did not feel comfortable sharing, I preferred staying at home on one pretext or the other and missed school quite often. This hampered my education. But now availability of proper toilet and water facilities in my school is an answer to my problems! I feel that I can take care of myself easily in privacy and without any fear of being noticed by anyone. The associated health-related problems which many times made it difficult for me to even reveal are solved, thanks to the toilet with availability of water. The school provides us with soaps too, for use after visiting toilets and before taking mid day meals. Now I don't have to miss my school every month. I also enjoy cleaning the classroom and toilets as it gives me the sense of contributing my bit. I am encouraging and working together in this effort with my friends in the class. It makes me feel that the school belongs to me and all the students, as the teacher often tells us that we are the owners of our school. My school is very strict in discipline and the teacher checks during morning assembly, our uniform, shoe and socks, nails and hair and also our notebooks. All these practices made me to be mindful of cleaning my home and my school compound too. We observe cleaning drive in our school in the last hour of every Friday.



*Separate toilets with proper facilities  
provided under Swachh Vidyalaya Mission  
in Distt. West Jaintia Hills, Meghalaya*

On behalf of all the girl students, I thank the Government and our Hon'ble PM for taking initiatives to provide us with separate toilets with proper water facilities. This has helped us a lot and made us no longer miss the school. Recently our DC and SDO organized a cleaning drive of Mynkjal river-bed which was dirty and filthy. We took responsibility for our village and cleaned the entire surroundings from morning till evening under the Chief Minister's Youth for Green Campaign. We felt very happy to see for ourselves how clean the river bank turned, after our effort," thus narrated Sanwaka about her own feelings and experiences before and after the Swachh Vidyalaya campaign and the sea change it has been bringing about, turning every one's outlook and perspective towards cleanliness and hygiene, for the positive.

# Heithmu is now a happy boy!



"As young boys, when toilet and water facilities were not available, we used to urinate in the open. Now that we have toilets, we are happy to use them. Having a latrine with water facility helps us the most, when we have stomach upset. We realized that our school no longer smells bad or looks dirty. Separate toilets for girls are very helpful as we used to feel embarrassed to share them. These days if we catch any of our friends urinating in open, we make fun of him. Fearful of such shame that would come their way, students no longer use the open spaces for the call of nature," recounts Heithmu with a smile of great achievement.

"My elder brother who is in the college told me that our District Collector started a facility on mobile phone through which people can directly lodge complaints about dirty surroundings. I heard that one of my uncles who is staying in Jowai town noticed that the municipal truck had not picked up the garbage. When he sent the complaint directly to the DC through mobile phone, a truck immediately came and cleared the entire waste which my uncle appreciated and shared with many people. This is helping residents to ensure that their surroundings are clean" adds Heithmu, demonstrating how keenly he is following the subject!





*Separate toilets constructed for boys and girls constructed under Swachh Vidyalaya initiative - West Jaintia Hills, Meghalaya*

# 'Being Confident' is a big hit!

A number of girls in the Union Territory of Dadra & Nagar Haveli missed schooling because they could not afford to buy sanitary napkins. This was due to lack of knowledge and understanding about menstruation, personal perspective of associated taboos and the macro level issues of health and dignity. These constraints and challenges had an adverse effect on the overall educational levels and growth of girl students.

The redress of the above social challenge commenced with the initiation of the programme for supplying sanitary napkins under menstrual hygiene scheme titled as "Being Confident" by the District Administration of Dadra & Nagar Haveli. The major objective of the programme was to improve personal hygiene, reduce Reproductive Tract Infection (RTI) amongst girls and create a positive attitude towards maintaining healthy lifestyle. The Swachh Vidyalaya mission was like a God-sent opportunity. Initiatives under the umbrella of the scheme were planned to increase the enrollment and attendance of girl students in schools and reduce the dropout ratio of girls.





*Improving personal hygiene through "Being Confident"  
inspired by Swachh Vidyalaya in schools in  
Dadra & Nagar Haveli*



Specific strategies adopted included teacher training programmes for implementing "Being Confident". Active discussions with parents were held in the parent-teacher meetings and peer educators were effectively used to instill the culture of usage of sanitary napkins. During the last two years, the district administration followed up on 35000 children who were not only provided with sanitary napkins but were also taught how to use and dispose them off safely. The teachers were also sensitized about the need to ensure regular health checkups for students.

Commendable results were achieved through the introduction of "Being Confident" scheme in terms of increase in enrollment ratio and a sharp fall in absenteeism of girl students. It showed that a simple intervention can create a mammoth impact on general health, hygiene and growth of girl students, boosting their confidence at an emotional and psychological level, and restoring their self-esteem.





*Students at school in  
Dadra & Nagar Haveli*

# Being differently-abled is no dampener for determined Prakruti

Prakruti Pravin Bamania is a student of Class IV of Govt. Middle School, Nagoa in Zolawadi Panchayat, Diu. She is a differently-abled child.

Prakruti often rued that the condition of the school toilets was not hygienic at all. It was more challenging for her due to her disability. To pull herself to answering the call of nature in the school, was a nightmarish experience. This would often lead to her not being able to use the toilet facilities even when needed. Quite often there would be instances where the girl students like her would force themselves to hold their natural urges till they reached their home. Such unnatural behaviour was leading to health complications in the girl students. This was in turn resulting in poor attendance and poor academic performance.

However, ever since the launch of Swachh Vidyalaya campaign, there has been a perceptible change in the attitude of the school management towards the issue. Thanks to the efforts undertaken, the toilets have now become more clean and hygienic. Prakruti is happy that the authorities ensured that the toilets are now disabled-friendly as well. There is a team of dedicated staff too, deployed in the school to clean the toilets regularly. A roster is maintained for toilet cleaning which is under the supervision of the Head Master of the school. The well maintained and user friendly toilets have ensured that girl students like Prakruti are no longer under physical, psychological and emotional stress. "How much positive difference the toilet brought in herself!" reminisces Prakruti often.





*Students taking pledge  
for Swachh Vidyalaya at school  
in Zolawadi Panchayat, Disa*





The benefit of the welcome change for Prakruti can be seen from her attendance which has now increased sharply. Her academic performance too shows considerable improvement. The Swachh Vidyalaya campaign has come as a boon for the young girl who now feels more at home in school. Prakruti's mother too feels that there is considerable change in her behaviour. While earlier Prakruti would often make excuses for not going to school, she is always eager to go and learn now. She is more confident and happy now, her mother observes. Not surprisingly, Prakruti is now the monitor of the class and often administers the Swachhta pledge to her fellow students to make them more aware about the benefits of cleanliness.

*Glimpses of a Swachh Vidyalaya  
at School in Diu*



It is not creating infrastructure alone that the Swachh Vidyalaya campaign is contributing to. The physical, psychological, emotional and behavioural changes for the better that the mission brings about in young girls and boys in schools is immeasurable and invaluable, as the case of Prakruti proves.



*Happy Students after launch of Swachh Vidyalaya at school in Zolawadi Panchayat, Dhu*

# Nirmal Das rings in change

Nirmal Das, the School Management Committee Chairman, brought renaissance in his village in a very short period.

Das, a resident of Palloon, participated in the Swachh Bharat Abhiyan sensitization programme conducted by the Deputy Education Officer, Mayabunder, North & Middle Andaman District, and got inspired by it. He wished to bring some changes in his village where the residents were unaware of "Swachhta". He started by involving his community members in generating awareness about cleanliness. He and his friend Ram Singh thought of beginning the cleanliness drive with the local school, which was a temporary structure in a dilapidated condition with no toilet or water facility. The children used open spaces for answering the call of nature. To their surprise Das and Singh also realized that the temporary school building stood on forest land and hence no permanent structures could be erected. It was then that they decided to explore alternative avenues, by taking the help of community members. They started the construction work by using the locally available forest products like bamboo post and other materials. Some community members financially contributed towards this charitable work and provided galvanized iron sheets.



*Swatch Bharat Abhiyan sensitisation programme  
at Dist. North & Middle Andaman, Andaman & Nicobar Islands*

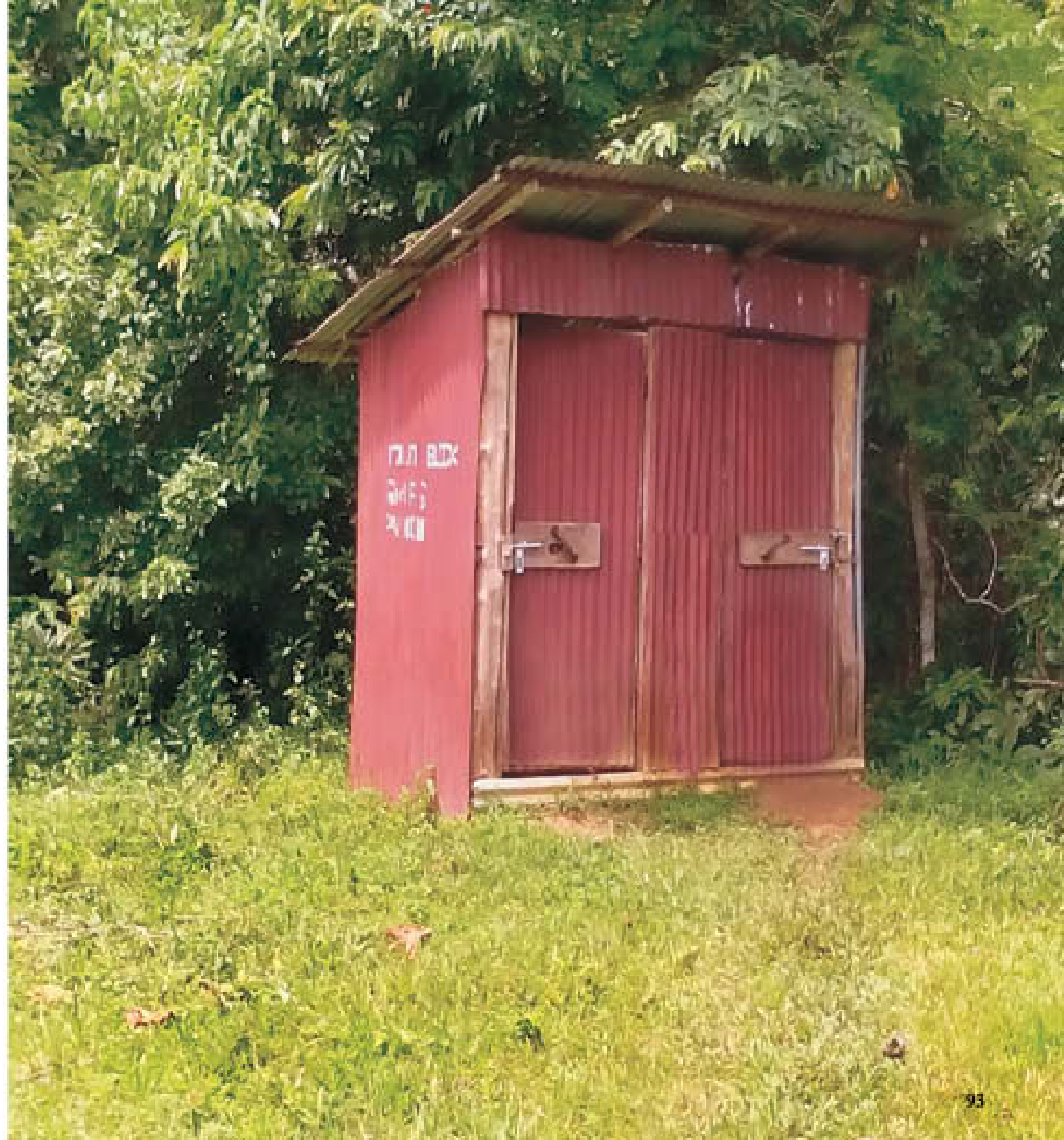
The fruit of such collective effort - within a week the school got renovated with separate toilets for boys and girls. The school also got a plastic water tank installed. With the help of local officials, water was arranged for the toilets and for hand wash. Now it is great to see the students using the toilets instead of moving to the jungle for open defecation. Even more interesting is the children requesting their parents to build latrines in their homes. People have thus taken to constructing toilets in a big way. Das successfully convinced all the community members to forbid using school premises and the jungle for the call of nature and retain the area clean.

Das and Singh galvanized the village community for this noble cause. May their tribe increase!!

*Toilets constructed using forest products for boys and girls of the local school in North and Middle Andaman District Andaman & Nicobar Islands*







# Mayabunder school wears a new look now!



Inspired by the Message of the Hon'ble Prime Minister, one of the schools in Andaman, Govt. Model Sr. Secondary School, Mayabunder, took the initiative to improvise the existing facilities and provide a clean campus with clean and hygienic toilets, especially for girls.

It was observed that adolescent girls were forced to skip school during their menstrual cycle. This prompted the school to form a Women's Committee comprising female teachers and the lady Medical Officer of the District Hospital to educate adolescent girls about menstrual hygiene. At the same time, the school administration took upon itself the responsibility of ensuring maintenance of a clean campus, safe drinking water and clean toilets equipped with dustbins with lids for disposing off sanitary pads, facilities of running water, provision for hand wash etc. The school also took measures to provide sanitary pads to the needy adolescent girls. This initiative worked wonders. The attendance improved, as the school provided the facilities that ensured a stress-free environment during the monthly periods of the girls. Result - the drop-out rate too decreased as the girls were able to cope with their learning needs too, with greater confidence and psychological comfort. The girls also spread the awareness about menstrual hygiene among the women in their neighborhood.





*Students of the Govt. Model Sr. Secondary School, Mayabunder (Andaman & Nicobar Islands) improved the existing facilities under the Swachh Vidyalaya mission*



# Soil Health Card (SHC)

Swasth Dharaa, Khet Haraa. (Healthy Earth, Green Farm). Agriculture is the key to poverty eradication. Focused attention on the health of soil in agricultural areas across the country boosts productivity and brings about increased prosperity. In order to make our land truly Sujalam, Suphalam (rich with hurrying streams and bright with orchard gleams) as described in Vande Mataram, the hymn to our beloved Mother Land, it is necessary to nurture the soil. The Soil Health Card Scheme is a step towards fulfilling this dream. Soil testing should be made a regular feature. This would also encourage a new class of entrepreneurs to set up soil testing labs even in small towns, promoting employment”

-Shri Narendra Modi, Hon'ble Prime Minister



*Testing the soil quality*





*Soil testing in progress*



# SHC-A step towards prosperity!

The village Parsagudi, situated in Block Rajpur of District Balrampur, Chhattisgarh, is a tribal dominated village. Ramprasad is a farmer from the village with 3 acres of land, almost all of which is non-irrigated. Seasonal rainfall determines his produce, on which Ramprasad is completely dependent. Low productivity and poor incomes have been the bane of his agricultural practice. Left with no other alternative, Ramprasad and his family members were forced to do manual labor under the MGNREGA scheme to make the two ends meet.

As they say, difficulties don't last long for the determined! Last year, at the end of the Rabi season, Ramprasad came in touch with the Rural Agriculture Extension Officer (RAEO) for the village. He learnt from the official about the district administration's initiative to promote organic farming based on soil testing. Excited and hopeful that it would change his fortune; Ramprasad enrolled himself for the programme. In fact he was one of the first few farmers of Parsagudi to do so. He enthusiastically participated in the training organized for paddy cultivation in the village.

The first benefit came in the form of Soil Health Card (SHC) and the advisory that accompanied it. Ramprasad cultivated paddy in the Kharif season using SRI (System of Rice Intensification) technique with calculated fertilizer inputs and micro-nutrients based on the recommendations in the SHC. The second benefit came in the form of a Cono Weeder that the department provided him. Seeing is believing, as the saying goes! Ramprasad was thrilled that the SHC helped him improve his farm productivity from about 15 quintals per hectare to 24 quintals. The number of panicles in each plant has also gone up to 40 from the earlier 10 figure. This was the third and the biggest benefit for him!

Ramprasad has thus increased his income, simultaneously reducing his expenses. The result is not far to seek. He got an additional profit of Rs. 23,000/- in just one season. He plans to use the extra income to provide for irrigation in his field and start cultivating chickpeas in the Rabi season. SHC thus proved to be a solid stepping stone for Ramprasad, in his climb towards better economic status!



*Awareness Campaign for Soil Health Card*



*Application of Cono Weeder in SRI Farming,  
Distt. Balrampur, Chhattisgarh*



*Collection of Soil Sample*





Soil health of  
farm determines  
economic health  
of farmer!

*SRI Farm*

Sant Kumar is one of the progressive farmers of Khokhniya Gram Panchayat of Rajpur block of district Balrampur – Ramanujganj, Chhattisgarh. Kumar owns a total of 6 acres of land, out of which 2 acres is irrigated and the rest is not. He has been cultivating paddy, wheat, pulses and vegetables on the irrigated land while the remaining land was used to grow paddy during the kharif season.



*Farmers preparing Bio-fertilizer & Pesticides to use in SRI fields*

The income from agriculture using traditional methods was hardly sufficient for Kumar to even take care of the routine expenses in his joint family of three brothers. Coming to know about the Soil Health Card (SHC) of the government, one of his brothers once visited the Block Agriculture Office (BAO). He was quite excited to know that the Department would test the soil in their farm and explain to them its status, all free of cost! What followed was quick action of soil sample collection and testing. The SHC revealed the soil was mildly acidic and lacked organic carbon. This suggested that Kumar take up organic farming. Along with his brothers, he first made the vermin-compost tank to get the organic fertilizer. He has thus been able to make 20 quintals of organic fertilizer in one year, using it to cultivate organic vegetables in his irrigated land. To his astonishment, the yield improved significantly! Sant Kumar has also been able to procure a diesel pump which has increased the area under irrigation. He is currently cultivating wheat in the Rabi season which will provide him with an additional income of about Rs. 40,000/- this year. Not a day passes without his family thanking the Prime Minister for this initiative that came just in time to their rescue!

*Sant Kumar in his wheat farm,  
Distt. Balrampur, Chhattisgarh*

# Is the SHC useful? Well, ask Ramanbhai!

"I am Panchal Vijay Kumar Ramanbhai, I am from Naswadi Village of Naswadi Taluka in Chhotaudepur district of Gujarat. I studied up to 10<sup>th</sup> Standard. I belong to a tribal community of farmers. Topography of my village is hilly with very low water table. With practically no sources for irrigation, our farming is totally dependent on rain Gods.

I am a hard working farmer but the productivity of my farm, being rain-fed, is subject to vagaries of nature. And that's not in my control. I am doing farming in a three hectare area. Earlier I was cultivating cotton and castor crops. It did not yield enough for managing my household.

Four years ago I came in contact with ATMA (Agricultural Technology Management Agency) project and became an active member of Farmers Interest Groups. That changed my attitude towards farming. I enjoyed participating in ATMA activities like training programme, exposure visits, farm school etc. During one such programme, I came to know about the Soil Health Card (SHC).

Initially I did not believe that this Card is of any value to my farm. I thought it was an expensive proposition. Also, given the topography of our fields, would it work? - was my nagging doubt. I did not understand the importance of soil sampling. Hesitatingly, I took the soil samples of my field with the help of gram sevak and other staff members of the Agricultural Department. To my surprise, the SHC that I received indeed had a wealth of information. The Card not only contained the fertility status of my field, it also suggested the plans for farming.





Going by the SHC, I switched to banana and papaya and applied tissue culture technology. I managed to install also a drip irrigation system in my field. I am thrilled at the higher productivity that my same old field now yielded. SHC proved very beneficial for me. I now use fertilizers optimally and avoid the excessive or unwanted use of fertilizers. It reduces my costs significantly. I now get better production with less cost" recounted Ramanbhai. He reeled off statistics to prove his point. He is grateful to the Hon'ble Prime Minister, who hails from his state, for introducing this facility for the benefit of farmers like him, in the entire country.

*Ramanbhai , a beneficiary of Soil Health Card from Distt. Chhotaudepur, Gujarat in his field which gives him better productivity*

Productivity status of Ramanbhai's farm, before (2013-14) and after the use of SHC			
Details	2013-14	2014-15	2015-16
Area (Ha)	3	3	3
Crop	Cotton	Papaya	Banana
Cost (Rs.)	4,625/-	1,07,000/-	96,000/-
Production (kg/ha)	12,200	1,20,000	90,000
Income (Rs.)	63,000/-	6,00,000/-	6,30,000/-
Surplus (Rs.)	50,800/-	4,93,000/-	5,34,000/-





“Test the soil -  
To taste success”  
thus spake  
Dhanabhai!

Rathwa Jayanti Dhanabhai belongs to Sithol Village of Jetpur Pavi Taluka from Chhotaudepur district of Gujarat, a hilly terrain. He studied up to 12<sup>th</sup> Standard.

He does farming in one hectare. His cultivation of paddy in the traditional way has been yielding low production. It has a very demoralizing effect on him.

One day, by chance, he came in contact with ATMA (Agricultural Technology Management Agency) project and became a member of the Farmers Interest Group (FIG). This gave him new energy and positive approach towards agriculture, despite his being a small farmer. One day during a training programme organized by ATMA at the State Agricultural University, he learnt about the importance of Soil Health Card (SHC) and its benefits in farming.

Not one to delay, he contacted the ATMA staff soon thereafter. The staff there guided him and connected him with the village level worker (VLW). With the help of VLW, he got the soil sample from his field tested and promptly received the SHC. He was amazed at the vital information it contained that he was completely unaware of, all these years. He turned to okra farming based on the guidance of the SHC.

Visibly happy at the way his farming was progressing and enterprising that he was, he once again contacted the Agricultural University and consulted them with his SHC. The university recommended him further improvements in okra cultivation and also suggested use of higher quantities of organic manures for better quantity and quality. The results proved their advice right. Dhanabhai narrates how much of a help the SHC has indeed been.

“Soil Health Card is like a dear friend to farmers. I cannot imagine that we were carrying on farming the age-old way, little realizing that with time climatic conditions and soil fertility have changed. Thanks to the SHC, I now know what to grow and exactly how much fertilizer, organic manure and bio-pesticide to use. My yields are higher. My costs are lower. My okra commands better price too, because of its superior quality. I cannot adequately thank the Hon’ble PM for giving the farming community this facility” describes Dhanabhai with great satisfaction. He is proud to share how his income is growing.



*Rathva Jayanti Dhanabhai, a beneficiary of Soil Health Card from Distt. Chhotaudepur, Gujarat in his field which gives him better productivity*

Details	2013-14	2014-15	2015-16
Area (Ha)	1	1	0.5
Crop	Paddy	Cotton	Okra
Cost (Rs.)	7,000/-	9,200/-	14,310/-
Production (kg/Ha)	1000	1200	3000
Income (Rs.)	16,800/-	70,000/-	75,000/-
Surplus (Rs.)	9,800/-	60,800/-	66,000/-

*Soil Testing in progress for better productivity*



# Growing more with Less - The magic prescription of SHC!

Srinivasa Rao, a small farmer of Ananthavarappadu Village, Vatticherukuru Mandal, Guntur District has been cultivating chillies, pulses, bengal gram and other dry crops for the last 30 years. Not to be left behind his fellow farmers, he has been applying agricultural inputs like fertilizers and pesticides in large proportions. His cultivation was indeed high on cost and low on profits. "But is there an alternative?" Rao often wondered. Rao knew that excessive fertilizers are hitting the soil health. The fear that always lurked at the back of his mind was – "Would his field be rendered unproductive? Would it turn problematic one day?" He had no answers though, to these portentous questions.

As if reading Rao's mind, the Mandal Agricultural Officer, Vatticherukuru visited Rao's farm one fine morning. He collected the soil sample and got it tested for physical and chemical parameters including micronutrient status. This is a value-added free service under the Prime Minister's initiative of Soil Health Card (SHC), Rao was informed. The SHC proved his worst fears. It revealed that his farm soil became alkaline (pH: 8.3) and turned low in organic carbon, nitrogen (despite his applying various nitrogenous fertilizers in large volumes), sulphur as well as zinc; and, it tested high in phosphorus and potassium. The SHC opened his eyes. With doubts and fears crisscrossing his mind, Rao decided to take the plunge. He decided he would use





*Bandaru Srinivasa Rao, A Chillies Farmer of Vatticherukuru Mandal,  
Distt. Guntur, Andhra Pradesh*

the fertilizers only in recommended quantities on his chilly crop. This meant reduction of 294 Kgs of Nitrogen and 120Kgs of Phosphorus per hectare. Despite the low inputs, his soil yielded astonishing results:

Yield and Net returns per ha. :

Year	Cost of cultivation (Rs.)	Yield (Q/ha)	Price (Rs/Q)	Gross returns (Rs.)	Net returns (Rs.)
2014-15	3,40,899	59.25	9200	5,45,100	2,04,201
2015-16	2,98,397	60.63	11500	6,97,245	3,98,848
Difference	0,42,502	01.38		1,52,145	1,94,647

To say Rao was on cloud nine would be an understatement! Of course he has already resolved that he would strictly go by the prescriptions of SHC for other crops too!!



**Sri Bandaru Srinivasa Rao feeling Rich with his Red Chillies**

*Srinivasa Rao, a beneficiary of SHC, of Vatticherukuru Mandal, Distt. Guntur, Andhra Pradesh with his improved chilly produce*



# SHC makes farm's “yield” to higher incomes!

Kiritsinh Vijaysinh Gohil of Mota Amba village, Garudeshwar taluka, Narmada Distt., Gujarat, has 4.9 hectare of land. He grows papaya, maize, banana, cotton, sugarcane and castor cultivation. He often wondered why he had to use Urea, DAP (Di-ammonium Phosphate) and Potassium in such excessive quantities. He dared not question the practice prevalent in the area though, for fear of inviting ridicule and rebuke from his fellow farmers.

One day Gohil came to know about the Soil Health Card (SHC) programme during a Krushi Mahotsava. The Hon'ble Prime Minister launched the initiative for farmer's welfare, he learnt. The idea appealed to him. He got the sample of the soil in his field tested and received the SHC from the Agriculture Department. He was pleasantly surprised that the Card contained a host of useful information – hitherto unknown to him. There were facts, figures and suggestions on soil health, nutrient status, nutrient management as well as fertilizer and nutrient requirement for his crop. “Now that it is known how much of major and micro nutrient is available in the soil, I was advised balanced use of fertilizer in proper intervals, in chemical and organic form” shares Gohil.





*Papaya plantation in Distt. Narmada, Gujarat*



*Kiritsinh Vijaysinh Gohil of Mota Amba village, Distt. Narmada, Gujarat in his farm*

Results proved the magic of SHC. Compared to the average 35 to 40 tonne/hectare papaya production and Rs.1.30 to 1.50 lakh profit he got earlier, post the SHC advisory, the produce reached 60 ton/ha and net income touched Rs. 2.25 lakh. And all this with the same piece of land!

Having learnt the art, Gohil replicated the papaya success in banana production too. No wonder yields rose to 90-100 ton/ha from 60-70 tonne/hectare. This means an extra income of Rs.1.50 lakh for him. With his farm produce rising by 15 to 20%, Gohil affirms his faith in the Soil Health Card. He thus joins the millions of die-hard SHC worshipping farmers across the country, who reaped aplenty the benefits of soil testing.





*Girishsinh Vijaysinh Gobil of Mota Amba village,  
Distt. Narmada, Gujarat in his farm*



# Soil purity – Supply aplenty!

The village of Upper Bagehra falls in the interior of Block Sujanpur of Hamirpur District, Himachal Pradesh. It has a population of 364 people, a mix of all castes living harmoniously. Major occupation of the people is agriculture along with animal husbandry. Holdings are small and marginal. Crops grown are maize, pulses and oilseed during kharif season; and, wheat and pulses during rabi. The area is mainly rain-fed. To summarize, life has not been easy for the villagers here, what with rains often playing truant.

Farmers here have been using urea fertilizer supplemented with complexes for the main crop, without knowing the soil fertility status of their fields. The usage pattern was 150 Kgs. urea and 200 Kgs. complex fertilizer per hectare. With the announcement of Soil Health Card (SHC) scheme by Govt. of India, the Agriculture Department took 10-12 samples from the village after dividing their land into grids comprising 8-10 hectares of area. After detailed lab analysis of macro and micro nutrients along with other parameters, all the farmers were given SHCs on the World Soil Day i.e. on 5<sup>th</sup> Dec. 2015.



*Farmer at village Upper Bagobra, Distt. Hamirpur, Himachal Pradesh*

The fertility status of their soils brought out in the SHC revealed to their discomfiture that they were using high doses of fertilizers, much above the actual requirement. Going by the SHC recommendation, they revised their usage lower, to 150 Kgs. urea along with only 90 Kgs. of complex fertilizer per hectare of wheat. The bumper crop bore testimony to the wisdom of soil testing. In the process, they saved about 110 Kgs. of complex fertilizer without



*Beneficiaries of Soil Health Card in their fields with better productivity, village Upper Baghra, Distt. Hamirpur, Himachal Pradesh*

losing any production. It saved them expenses and preserved the soil purity too. As a further step, the Department organized a field visit day in the month of March 2016 to give exposure to the farmers of adjoining villages too, the benefits of soil testing and Soil Health Card that Upper Bagehra reaped. The SHC is indeed transforming the lives of the farming community for the better!




*Beneficiaries of Soil Health Card in their fields with better productivity, village Upper Bagehra, Distt. Hamirpur, Himachal Pradesh*

# SHC- Spreading wisdom

Prabhuram is resident of village Palahi, Development Block Sujanpur, Distt. Hamirpur, Himachal Pradesh. He is a marginal farmer, with just about 0.7 hectare of land, out of which about 50% is irrigated. Agriculture is his whole time occupation. The tiny piece of land he owns is his only asset. His life depends on it.

Prabhuram has been growing maize, wheat and vegetables. His main focus of course is on vegetables and protected cultivation. His crop yield was always below his expectations. He could never figure out the reason. "I have been using the fertilizer right from beginning. Where and why is it going wrong?" was the question he would often ask himself. One day, to his delight, a representative of the Agriculture department visited his field in May 2015. This was a first time experience for Prabhuram. After explaining the mission of the Prime Minister's programme on Soil Health Card (SHC), the official took a soil sample from his field for analysis. It kept Prabhuram on tenterhooks. He was eager to know the verdict. Lo behold, he was soon issued the SHC. He was not expecting that the Card would give so much of information. It showed the status of macro and micro nutrients of his farm. It revealed that the Nitrogen and Potassium status was medium whereas Phosphorus was high. Also, he learnt that the micronutrients were adequate in the land.

Prabhuram is obviously much better informed now. In the ensuing Rabi season, he used Nitrogen and Potassium as per recommendations of the Card. Also, no more Phosphorus or micronutrients were used, as there was no need. Prabhuram was pleasantly surprised at the outcome! He thought to himself. "Till this season, I was using fertilizers inappropriately, knowing little about soil test status. What a waste of effort and expenditure!"



Now that he is wiser, Prabhuram made a cropping plan for the upcoming season too, in which he will be growing maize and vegetables. He has resolved to use fertilizer combinations strictly as per the Soil Health Card.

So excited and enthusiastic that Prabhuram is that he volunteers to spread the desirability of soil testing and SHC in the nearby villagers, so that, like him, all the farmers become aware about the integrated and balanced use of fertilizers to the crop, based on soil status. Prabhu Ram may be a marginal farmer. But the SHC brought him happiness without any margins!

*Prabhuram's field which gives a better yield through information provided by the Soil Health Card, Distt. Hamirpur, Himachal Pradesh*



# SHC “the health report” for the soil!

\*I am Nim Tshering Bhutia. I belong to Machong village under Parakha block in East Sikkim District (Sikkim). I have 3.42 hectares of land in my village and we were cultivating paddy traditionally. Sikkim is in fact famous for its paddy fields and still the traditional varieties of paddy have a market in the state. But my lands are on a very hilly terrain without any continuous source of water for irrigation. Paddy being a water intensive crop, cultivation is highly dependent on natural factors like rain and soil fertility.

During the last decade, our State adopted organic farming and banned the use of chemical fertilizers and pesticides. Thus only traditional manures and organic fertilizers are to be used for crops. But the yield of crops has been less and paddy cultivation is becoming less profitable.

One day I came to know about the Soil Health Card (SHC) scheme. There was a meeting organized by the Agriculture Development Officer (ADO) of our Block. The farmers of our village raised the issue of reducing yields due to non-availability of fertilizers. The ADO explained to us about the need for soil sampling and analysis for determining the soil fertility and health status. This will in turn help us to identify the correct nutrients as supplements for higher produce, he added. This was like a ray of hope.

Soil samples were then collected from my field by the village level functionaries of the agriculture department. They explained that the soil collected would be analyzed and SHCs given to us with the details of soil fertility, nutrient status, crops that are suitable to be sown in the soil and organic supplements required. We also got to know from the officials that they are using techniques to uniquely identify each of the samples collected from our fields.



## Field Staff collecting Soil Samples with GPS



A few weeks later, the ADO organized a second meeting and explained to us how to read and utilize the information in the SHCs issued to us. It was quite interesting to know the exact soil-fertility status of our fields. The Nitrogen, Phosphorous and Potassium (NPK) status of my field was good ranging from medium to high and other nutrients were sufficient with very high organic carbon. The Card also gave recommendations on the amount of organic manures to be used for paddy crops.

Based on this information, I have now started using organic manures and bio-fertilizers of the prescribed amounts in my field. I am expecting a good yield this season. Since I am using the correct organic fertilizer and only up to the required amount the cost is also expected to be less. This should give me more profits compared to the last season.

Soil Health Cards have thus become the mentor to all of us. It is very informative. Now there is no need to call Kisan Call Centers often. All the farmers in our village have understood the importance of the Card and proper way of organic farming. We are positive SHC would be a game changer" narrates Bhutia exuding supreme confidence!



*Soil samples before dispatch to lab*

# Low input – High output: The game changing power of SHC!



Prabir Debnath is a progressive farmer of Nuanimura, West Tripura Distt. He is traditionally a paddy grower. He uses high yielding varieties of paddy, chemical fertilizers and pesticides. Till 2014-15, he applied chemical fertilizers on the basis of his traditional knowledge, using an Nitrogen:Phosphorus:Potassium (N:P:K) ratio of 120:60:30. It cost him Rs. 5314.00 per hectare. One day, he attended an awareness camp on soil testing and Soil Health Card (SHC), organized by the local Agriculture Sector Office. There he listened carefully to the experts, who explained the importance of soil health and its enrichment with the right mix of fertilizer input. Soil testing is therefore of prime importance, he heard them emphasize. With enthusiasm, he then provided the soil samples for testing. In just about 15 days, to his pleasant surprise, Debnath found the local Village Level Worker (VLW) knocking at his doorstep with the SHC. The VLW explained to him about the fertility status of his land and how he needs to go about in cultivation. The VLW also advised him to visit his office along with the Card to take home the fertilizers according to the SHC recommendation. With that, the fertilizer dose for paddy is down to 80:40:40 kg per hectare, which costs about Rs. 3905.00, a saving of Rs. 1,409/- per hectare, by no means a mean sum for Debnath!

As the saying goes, the proof of the pudding is in the eating! Right application of fertilizers helped Debnath save hard earned money, besides improving the soil health of his farm. Result - productivity of rice in his field increased from 2850 kg per hectare to 3120 kg. Debnath is thrilled at this windfall!



Prabir Debnath has now become the strongest votary in his village for Soil Health Card. He encourages the farmers of his locality to get their soil tested. "When the government is ready to help us, for our own benefit, should we keep quiet?" is his mindset-changing question to farmers.

*Prabir Debnath, beneficiary of SHC in his farm  
at Nuaimura, Distt. West Tripura*

# SHC – Winner all the way!

Paritosh Paul, 52 years of age, is a graduate and a progressive agriculturist in West Tripura Distt. (Tripura). He cultivates paddy as well as different vegetables in his land. Half knowledge can sometimes be dangerous, as the old saying goes! Paul had for long harbored a misplaced belief that application of chemical fertilizers in high dose would yield more. This notion made him apply an average dose of fertilizer in the N:P:K ratio of 130:70:20 kg per hectare. Fortune has it that during a scientist-farmer interaction camp organized by the Department of Agriculture during a Krishi Mela in his locality, he learnt about the benefit of soil testing and of Soil Health Card (SHC). Following it, it was not much of an effort for him to get the soil sample of his field tested. To his disbelief, the SHC pronounced that 80:40:40 kg per hectare in terms of N:P:K is the right input for his farm. Certainly not the one he thought was good!!

Following the advisory, he soon reaped the twin benefits of low cost and high savings as well as improved soil health and higher yield. "The productivity of rice in my farm increased to 3215 kg per hectare from 2915 kg, in just one year" declares Paul proudly to the world.

Paul is perceptive. He applied a similar technique to his vegetable growing practices as well. Not surprising that he was adjudged as the best vegetable cultivator in the Krishi Mela organized at Bamunia Block during 2013-14 & 2014-15.

Paritosh Paul has become a strong campaigner for soil testing. "Soil testing can change your fortunes. Why delay it?" urges he to all those who seek his advice.



*Paritosh Paul, a beneficiary of SHC, at his farm  
in Distt. West Tripura (Tripura)*











सत्यमेव जयते

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