



Udyogini: A Journey Towards Self-Reliance



Jhajjar Power Limited



HUMANA
PEOPLE TO PEOPLE INDIA

Introduction



From hardships of life to the taste of success

This book is a collection of impact stories narrated by women from villages in the Jhajjar district (Haryana), where Humana People to People India (HPPI) has been implementing the Udyogini project in partnership with Jhajjar Power Limited (JPL).

In India, the female labour force participation rate (FLFPR) has fallen from 30.27% in 1990 to 20.8% in 2019, as reported in March 2021 by The Financial Express. While quoting the World Bank data, the report shared the slide in women's labour force participation in rural areas as the biggest worry because the households' (and consequently, women's) economic vulnerability is likely to be higher.¹ In Haryana, women's participation in the labour force is 17.79% which is significantly lower than the national average.²

Jhajjar, district in the state of Haryana, is known for its developing economy and infrastructural growth. Daily Wage Earning is the primary source of income for the majority of families, while, agriculture is the second most important source. Males in the families are the main earning members. 72% families have no earning female member. The health index of the district is as low as 0.107, lesser than the most backward district of Mewat in Haryana, as stated by Haryana Vision 2030.³ Along with a low health index, there is a large gap in the social and economic integration of women in the area.

The Udyogini project aims to improve the livelihoods, income, and social and nutritional security of the women and families staying in the nearby area of the Jhajjar Power Limited. It selected 12 villages in the

¹ Where are women in India's workforce? Slipping female LFPR is worrying trend <https://www.financialexpress.com/> accessed on 12th April 2022

² Narayan, Laxmi (2016): Women's Labour Force Participation in Haryana: A Disaggregated Analysis. Published in: *Imperial Journal of Interdisciplinary Research (IJIR)*, Vol. 02, No. 11 (1 November 2016): pp. 1076-1085. <https://mpr.ub.uni-muenchen.de/93135/> accessed on 12th April 2022

³ Government of Haryana, *Vision 2030*; Department of Economic and Statistical Analysis; 2017 accessed on 9th December 2019

Matanhail block of the Jhajjar district. These villages are located near the coal-fired Jhajjar Power Plant set up by Apraava Energy. These villages are Jharli, Jhamri, Khanpur Kalan, Khanpur Khurd, Bazidpur, Sasroli, Sundrehti, Ladain, Amadal Shahpur, Akehri Madanpur, Dhalanwas and Selanga. The book presents the stories of women from these villages.

In their stories, the women have shared their journey toward acquiring financial independence and increased participation in the decision-making within the families. They shared the experiences of coming out of hesitation and gaining confidence to negotiate at various levels. Earlier, they knew the hardships of life, and now, they share the taste of success.

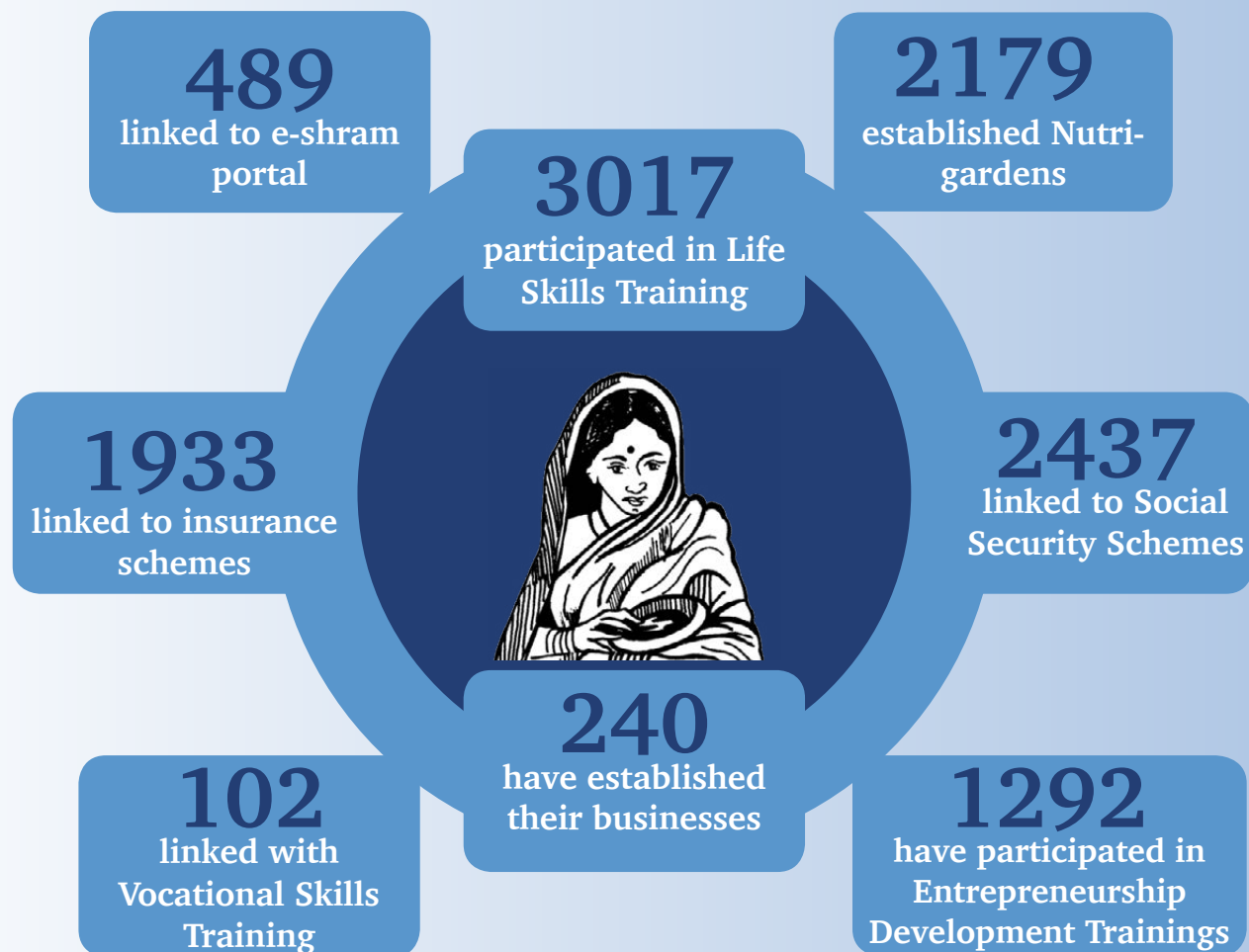
While sharing their success stories, these women never forget to mention the role of Life Skills training, Entrepreneurship Development training, and opportunities to interact with other women in the community and how it helped them find a path to success. They shared the processes of reorganising into Self Help Groups, analysing their income and expenditure, identifying their strengths and skills, understanding the investment required to start their enterprises, and creating their support system within their neighborhood and village women network.

Their narrative is further supported by other stakeholders. For example one of the

bank Managers in the area says, "with the intervention of the Udyogini project, women have become more aware. Now, they know that they can have a bank account, life insurance, pension, etc. in their name. Earlier, they would hesitate coming to the bank and asking for information. Now, they come here and ask for any information that they want. Most of the women here are from the BPL category, and for them even the smallest amount of money is important. Many women have been connected to National Pension Scheme. Even if they get a small monetary support from such programs, it matters to them. In the last two years in the village where my bank branch is located, almost 200 women have connected to the Self Help Groups (SHGs). Now, when they come to the bank they are informed about how to fill a cheque or do other transactions in the bank. People usually do not have such awareness. The SHGs have their due paperwork completed and hence it has become easier for the bank to lend them money. The Udyogini team has been huge help in this regard in educating women about these processes and empower them to have access to the services related to the banks."

The stories shared by these women tell us how they have been able to create an ecosystem where enterprising women could come together, start their businesses and support each other.

12 Villages
234 Self Help Groups
3017 Women Reached



Skills trainings conducted in collaboration with

1. Rural Self Employment Training Institute (RSETI)
2. Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
3. National Rural Livelihood Mission, Jhajjar (NRLM)



I have become self-sufficient

Jyoti
Village: Ladain
Beauty Parlour

Jyoti's husband died at a young age. She was left alone and unsupported at the age of 24, with two young children. It took her a few years to come out of grief and take charge of her life. She learned to work at a beauty parlour for a meager salary. Today, she runs her own beauty parlour and aspires to expand her small business.

I want my daughter to study and become financially independent. My parents did not let me finish my education, which made my life difficult. I do not want my daughter to face hardship ever in her life.

I was devastated when my husband died due to a sudden heart attack. It was six years ago. I was young and left alone. My son was hardly six months old and my daughter was three years. In my husband's family, everyone was financially settled. No one helped me with a single penny. I used to cry day and night and was lost in complete darkness. This was the time when my parents brought me back home. It took me time to recover from the grief and pull myself together. Gradually, I started to look at my children. I felt the need to start earning for raising them up well.

I was back at my paternal home. Both my parents worked as daily wage labours. I did not want to burden them to feed me and my children. When I got married, I was young and had just finished my school education. Although, I wanted to pursue my higher education before marriage, my father did not allow me.

After my husband's death, I joined a tailoring course at an Industrial Training Institute in a nearby village. I started sewing clothes from home. I used to work till late at night. It was exhaustive and I did not enjoy doing that.

Meanwhile, I joined a beautician course at a beauty parlour. I found it interesting. Within a year, I learned all types of work in a parlour. I took a job at the same parlour and worked there for two years. I had long working hours and the salary was minimal. During the wedding seasons, the demand for work and time increased but there were no additional rewards for that. I could not pay enough attention to my children. The parlour owner would never let me come early. Even when my children were sick, she would not allow me to go home early.

The parlour owner was making a good profit because of my hard work and my life was not

getting any better. I was feeling stuck. During this time, the Udyogini project came to our village. The team invited me to their training program. The trainers told us about identifying our skills, finding the scope of business we can start, preparing a budget, saving money, and keeping records of all the earnings and expenditures. They also said that if a woman starts her business, she can earn profit herself. She can also spend more time with her family.

I liked the idea. I started saving money and collected the material required to open a beauty parlour. The Udyogini team members also spread the word about my work. Women in the village got to know about me and they started coming directly to get the services. In a few months, I started making a profit which was more than my salary at the parlour. Today, I run the parlour from home. I earn enough to pay school and tuition fees of my children. I can find enough time to help my kids with their homework. I want both of my kids to get good education. I want my daughter to study and become financially independent. My parents did not let me finish my education, which made my life difficult. I do not want my daughter to face hardship ever in her life.

Now, I live with my parents, but I earn enough to support all the needs of myself and my children. Apart from that, I save and invest money for a better future. I contribute Rs. 1,000 every month to the Sukanya Samriddhi Yojana for my daughter. I save money for my son's future as well. I contribute Rs. 200 regularly to the Self Help Group, of which I am a member. I have plans to save more money and take a loan in near future to establish a well-equipped beauty parlour on the front side of my house. I have seen enough pain and sadness at the age of thirty. Now, I am self-sufficient and I am happy in life.



I get orders for bangles from different cities

Renu
Village: Jharli
Bangle making

Women often want to break the barriers and contribute more to the family. This aspiration often gets suppressed by the family members. Renu also had a similar story. As soon as she acquired the skill to decorate bangles and got an opportunity to get associated with a Self Help Group, she grabbed it and started her own small bangle business from home. She shares her story with profound simplicity.



The women I met in the workshop helped me build a network of buyers. They spread the word about my work, and women from other areas also came to buy bangles from me.



My husband would never want me to go out and work. He runs a small barber shop. He has been the only earning member in the family so far. Since he would not like me to work, I could not start. Although, when I saw women running their small enterprises, I always wanted to contribute to the family income. A few years ago, a bangle designing workshop was organised at the block level. I managed to attend the workshop, but I could not gather enough courage to start working without family support.

Two years ago, my friend, Bunty, came to me. She has started working with the Udyogini Project as an Extension Volunteer. She invited me to participate in a workshop organised by this project. She told me that I would learn about starting my business there. I requested her to come home and speak to my husband and mother-in-law so that they get convinced and allow me to attend the workshop. She helped me to convince them and let me go out for the purpose.

Once I attended the workshop, I got ideas to begin my work from home with my small savings. I bought some raw materials from the market for decorating bangles, such as plain bangles, chemicals, glue, colours, gemstones, and other decorative materials. I started making fancy bangles and selling them in the neighbourhood. The women I met in the workshop helped me build a network of buyers. They spread the word about my work, and women from other areas also came to buy bangles from me. Women liked my bangles because the decorative items did not fall off, and the colours did not bleed or fade away. These bangles were durable, and the decorations stayed for long.

My relatives who live in other cities also bought bangles from me. They get orders from their friends and neighbours too. It helps me to get buyers from different places. For example, my sister-in-law sends orders from Chandigarh. I sold the bangles in a few village fairs as well. I can say that my work is quite much in demand.

I want to take a loan to expand my business now. I want to buy more raw materials and keep ready-made items to sell. I decorate the bangles and sell them at home and want to continue my work from home. At home, I have the liberty to work at my convenience. Bangle making is a time taking process. While making bangles, you can not work continuously. At each step, you need a gap. At first, I soak the colors in chemicals and wait for more than an hour for them to be ready. After that, I join the bangles and decorate them with colors and gemstones. I have to leave them for drying. While I wait for the bangles to be ready to be packed in a bangle box, I can take care of household work. Once decorated, I leave the bangles overnight to set and dry. I have to keep an eye on them to check that the design is evenly spread. While working from home, I can manage other household work as well. With my expanding network, I am getting more orders in the village. I am getting orders from other cities through my relatives. I don't want to give my bangles to a shopkeeper for sale. I make them and can sell them myself. Why let anyone else earn profit when I can keep my hard earned profit?

Now, my husband has accepted that I am also capable of doing something. He and the children help and support me in my work. They share the household responsibility. My mother-in-law also cooperates a lot.



A new chapter in my life has begun

Sushila

Village: Akehri Madanpura

DJ (Sound system)

Sushila raised her three children alone, while her husband never supported her. She worked as farm labour, domesticated a buffalo, sold milk and other dairy products and finally, she runs a DJ business. With great composure she shares the journey of extreme hardships.

I was already thinking of increasing my earnings. After this meeting, I thought about buying a sound system and starting a business with the help of my sons. Both my sons have been working as DJ operators for a couple of years now.

When my children were young, I used to go to other people's farms as waged labour. I have had a difficult life. I worked hard to make it better for my children. I made sure that they go to school. I have had tense relations with my mother-in-law and brother-in-law.

From a very young age, my children started to understand my hardships. They helped me to run the household. They used to go to school, but once they were back home, they would support me at work. Since we all used to work during the day, I wanted to take an electricity connection at home so that my children could study at night. The electricity department was not supporting me in getting an electric meter installed. Without that, I could not have a legal power connection. I went to the department with my daughter several times. I took her along because I was illiterate. She would help me with the paperwork. An officer asked me to pay Rs. 8,000 for the electricity connection. During that time National Rural Livelihood Mission helped women establish Self Help Groups in the villages. I too joined one. I was the first person who raised a need for a loan in the group. I borrowed money to get the electricity connection. Even after paying the money, I could not get an electricity connection.

I had struggled to install an electric meter at home for almost four years. It was at this time when began a drive to install electricity connections in all the households. This time, I finally succeeded in getting an electric meter at home. Again, I had to borrow money from my group. I worked hard on the farms to repay the debt. When paid all the previous debt, I bought a buffalo to increase my income. I took a loan of Rs. 40,000 from the group. I sold the milk and paid the debt soon. My children were going to school and supporting me to run the household, while my husband was good for

nothing. Around this time, my boys started going out with the DJ bands in the village. They used to go to the school in the morning and play the music for Rs. 500 in the evening.

During this time, Kaushal ji and Rekha ji from Humana came to my home. They said that I should join a four-day meeting they will be organising in the village. Many women participated. So did I. The Udyogini team helped women by establishing 5 SHGs. In the meeting, they discussed our rights and finances. I was already thinking of increasing my earnings. After this meeting, I thought of buying a sound system and starting a business with the help of my sons. I thought of investing in a sound system because my sons can play it while I can manage the financial aspects. After this, I borrowed Rs. 1.50 Lakh from Gram Sangathan and bought a sound system, floor, generator and other equipment for DJ. People have immediately started to book my DJ. Within 11 months period, I have repaid Rs. 40,000 of the debt apart from meeting other family needs. My DJ is also popular in the nearby villages. I charge Rs. 3,000 to 4,000 for an overnight program. In marriages, people may pay 15 to 20 thousand for an event.

The project team helped me to apply for Kanyadan Scheme, and I received Rs. 45,000 for my daughter's wedding. Haryana state Government provides financial support to the poor families at the wedding of their daughters. With the help of scholarships provided by Jhajjar Power Limited my daughter is continuing her study after the marriage. The younger son is busy with his board preparation. Both the sons took vocational training from Rural Self Employment Training Institute (RSETI). I have gone through difficult times, but it seems a new chapter in my life has begun now.



I became the bread-winner of the family

Ritu

Village: Khanpur Khurd

Tailoring shop

Ritu's husband was a taxi driver in Gurugram. She joined a tailoring class for the sake of learning a new skill. She would never imagine herself as the primary earning member of the family. Her husband met with an accident. The skill she acquired as a hobby became a source of her living.

My husband was a cab driver. We both used to live in Gurugram. He was earning well. To keep myself engaged, I joined sewing classes at a tailoring shop. The tailor was kind enough not to charge any thing for teaching. While learning, I started helping him in his work for no salary. In two months, I learned to sew a variety of clothes. I had never thought of earning money to run the family. Things changed in September 2019, when my husband broke his right arm in an accident. He had a severe bone injury. The doctor told him that it would take him three to four years to start working again, and his arm may never get full strength as before.

Because of the accident, we came back to our village right before the first COVID-19 lockdown. In those days, Humana People

start my work and contribute to the family's income. Initially, I started working from home with my hand-held sewing machine. Soon, I realized that with a hand-held sewing machine, it is difficult to work as much and sew different types of dresses.

With the help of SHG, I took a loan of Rs. 40,000 from a bank. I took a shop for rent, bought a pedal-sewing machine, and stocked a variety of readymade dresses to sell in the shop. Through SHGs and workshops, I made new connections, and women started to give me dresses to sew for them. I can stitch all types of dresses, including wedding dresses, trousers, salwar-kameez, blouses, etc. I can stitch four to five dresses in a day. Now, I am planning to expand my shop. I want to buy a more advanced sewing machine. I also want to

This work has helped me to get out of my monotonous family routine. I have become financially independent and can support my family. Interactions with different people every day have boosted my confidence.

to People India and Jhajjar Power Limited launched Udyogini project in this area. The project team has started to work through the Self Help Groups to develop entrepreneurship skills amongst the women. One of the women in the village asked me to join a Self Help Group. Initially was I skeptical. I said, "I do not have any source of earning. I cannot think of investing money in an SHG." She helped me understand that SHG can become a support for me. She also suggested attending a three-day workshop to be organised at the block. This workshop helped me to understand the role and functions of SHGs.

Considering the financial situation at home, I started thinking of starting a tailoring shop in the village. I asked my husband and mother-in-law. They both agreed with the idea that I

add cosmetic items in the shop for selling them along with dresses.

This work has impacted my life in many ways. It helped me to get out of my monotonous family routine. I have become financially independent and can support my family. Interactions with different people every day have boosted my confidence. I can go to a bank and do all paperwork on my own. I also teach sewing to other women at my shop. It gives me additional income. I take classes in different batches, as my shop is small.

The family relations have become better. I come to work in the morning and go home in the evening. My husband and mother-in-law respect my work. They respect the fact that I am working and manage the household work themselves.



I earned recognition and respect

Samin

Village: Akehri Madanpur
Extension Volunteer

Samin would never go out without her husband's approval. It took her some time to go out and meet women. Soon, she found that she has the skills to convince women to come together and start their small businesses. She works as an Extension Volunteer and enjoys the recognition she gets through this work.

My husband would never let me go out. I too was not much willing to go out and do anything. Four years ago, I joined a Self Help Group and was made the secretary of the group. At that time, I did not know anything. I have a humble past. I finished my school education after marriage. For three years, post marriage, I went to school. Still, I never knew where the bank was or other offices were.

Initially, I had refused to come to the meeting when the Udyogini team, came to our village. I told them that my husband and mother-in-law

go out in the streets, women greet me with 'Namaste', which was not so earlier. I started enjoying the work. My husband also approved the idea of me continuing with this work. Since I can tell him the people I met, what work I did and sometimes I would carry the papers and diaries with me. I guess that gave him the confidence that I am doing something meaningful. So after one month, I continued the work.

This work has changed me as an individual. Earlier, I did not have the confidence to speak



“Earlier, I would not have the confidence to speak in front of just a few women. Recently in a program, I addressed a huge gathering. I shared my journey of becoming an EV with the Udyogini project.”

would not allow. After a lot of persuasion, I went. Rekha Madam from Humana proposed to me to work as an Extension Volunteer. Initially, I refused. I was sure that my husband would never agree to this. Then she spoke to him and convinced him to let me work. She said, "If I did not like the work, I may quit within a month." She insisted on at least trying for once. My husband agreed to let me try it for a month.

Once I started working, I attended the Life Skills Training and Entrepreneurship Development Training. I understood the functioning of Self Help Groups and the banks. I started meeting different women in the village. Within a week, I was able to form 5 Self Help Groups. It was an encouraging and motivating experience. Within a few days, I felt the change within me. I had become much more informed. People started recognising me. Now, when I

in front of a few women. Recently in a program, I addressed a huge gathering. I shared my journey of becoming an EV with the Udyogini project. I also shared how it has impacted my life and the lives of many others.

Earlier, I would not take a ride on a bike, even with a woman. I would often think people may make fun of me or they may call me names. Now, I can go with Kaushal Sir or any male member of the team. My husband understands that I am going for a good cause. Earlier people did not know us. Now, my family has earned respect in the community because of my work and we are know to others.



I distribute the work and we all earn together

Sunita
Village: Khanpur Khurd
Multi-purpose store

Sunita worked for a sewing center earlier. Due to COVID-19, the center was closed, and she did not have any work. With the help of the Udyogini project, she mobilised women into the Self Help Group. She runs her tailoring shop and multi-purpose store. She generates work for other women in the village as well.

“
When I look back, I can see how I have become a different person. Earlier, I was hesitant and could not go to a bank for even simple tasks. Now I can deal with the bank manager regarding all the matters related to our SHG.
”

I lived in extreme poverty. My family did not have regular source of earnings. I had a small shop inside the house, but I could not earn enough. The Udyogini project team invited women in the village to attend a workshop. I, too, participated in the workshop. It helped me think about my work differently. I was part of the Self Help Group before this team came to our village. The group was not active enough. I also did not take part in its activities regularly. In that group, the functionaries took the benefits, but they were not supporting the other women. After the workshops conducted by the Udyogini team, I initiated my group 'Naya Sawera' and identified women to become a part of it.

Now, there are ten women in the group. All members participate in all the group meetings and other activities regularly. After organising the new SHG, I became Pradhan in the group. We made a gram Sangathan with 4-5 SHGs together. In this group, all the women take different work and have started earning and saving money. Now all ten women members in the group are involved in some or the other business activities. Some sew clothes, make bangles, doormats, handicrafts, or run other small enterprises. I sell the items made by these women in my shop with marginal profit. Some women cannot buy the raw material. I purchase the material in bulk and give them to make different handicraft items such as doormats, bangles, etc. I pay making charges to the women who make these items and sell them from my shop with little margin. Earlier, my shop was located deep inside my house. I decided to expand, add cosmetic items to it, and establish it in the front room of the house.

I also run a tailoring shop. I take sewing orders in bulk and disseminate the work between the women of my group. I get orders from

surrounding villages. Some of my customers come from Delhi as well. Working together helps me to meet deadlines and take more work. Now people in the nearby villages know me by my name. Even the bank manager recognises me and keeps me informed about various schemes in the bank. I mobilise and inform the women in the group so that we collectively get benefitted from Government social security schemes and interventions by the Udyogini project. After getting associated with Udyogini, I worked as Extension Volunteer and worked for mobilising women. Gradually, I became more active with my Self Help Group. After that, I started helping women to make more SHGs and guided them toward better saving schemes. Helped them to set up their businesses. I motivated them to support women who want to start their businesses.

When I look back, I can see how I have become a different person. Earlier, I was hesitant and could not go to a bank for even simple tasks. Now I can deal with the bank manager regarding all the matters related to our SHG, lending money to needy women, maintaining the regular logbooks, etc. I can get the information about new Government schemes and motivate other women to go ahead and get the information they need. Now, many women have started enquiring at banks and other offices. I gained more confidence in talking to bank officials. Even the bank manager recognises my name.

I believe when we get out of our comfort zone, we get to learn a lot. Even in the family, I get more respect. My husband and the boys have started doing household work. My husband is unemployed, and he is facing health issues. With my earnings, I can meet his medical expenses as well.



I can pursue my education and support family

Shalini
Village: Jharli
Tailoring

Shalini wanted to get higher education and contribute to the family income. Due to the conservative family structure, it was difficult for her to continue her education. She started with sewing masks during the COVID-19 time and gradually not only started her own small business, she picked up her formal education again.

I always wanted to pursue my education further. In villages, people do not appreciate women continuing their studies or finding a job to earn money. I got married early. My in-laws were not in favour of me continuing with my education. Meanwhile, I gave birth to my children. Since they became my primary responsibility, I also stopped thinking about pursuing further education.

On 21st October 2020, one of my neighbours visited me. She suggested me to become part of a Self Help Group. I was hesitant, but she explained that joining a group can help me save money. I can get occasional financial support from the group. She also explained other

scared of doing it wrong. Once I stitched the masks, the Udyogini team encouraged me to start my tailoring work. I started with small sewing orders from the neighbourhood. This gave me confidence and gradually I started taking orders for all types of clothes for women and children.

I can make 3 to 4 dresses in a day. I have also taken a step forward to continue my master's degree and attending college regularly. I received a scholarship from JPL for studying. I did my graduation with the help of the scholarship. This year I have enrolled in the master's program. Many women, who dropped out of education are now able to continue their



Many women, who dropped out of education are now able to continue their education due to this support. Earlier, my family did not support me in my studies. Once I got from JPL scholarship and started my work, the family agreed to support me.



benefits of joining the group, such as getting to know more people, skills training, and entrepreneurial skills. Today, she works as an Extension Volunteer with the Udyogini project.

I became part of the SHG Pragati. Later we formed a village level women group involving other SHGs. I attended one of the Life Skills Training organised by the Udyogini project team. In this training, they requested women who know sewing to sew some masks. That day, I came home and searched a youtube video to see and made a few sample masks. I showed those in the meeting the next day. They liked them and requested me to sew 100 such masks. I took up the task and delivered the masks in the given time. It gave me some money and boosted my confidence to a much higher level.

I knew stitching even before this incident, but had never thought of sewing masks for the family and used to buy from the market. I was hesitant in sewing clothes for others as I was

education due to this support. Earlier, my family did not support me in my studies. Once I got the scholarship and started my work, the family agreed to support me. Along with the tailoring work, I run a cosmetic shop at home. With the help of these two works, I can earn Rs. six to seven thousand in a month.

I live in a joint family with my in-laws and four children. Three of my children go to school. I have a family of nine members. My husband is in a private job. So far, he was the only earning person in the family. His salary was not sufficient to meet all the expenses. My earnings have helped us, and I can also spend money freely if I wish to buy something. Because of this work, I feel motivated to finish the household work early so that I can concentrate on my business. My mother-in-law stays with me. When she is here, I can attend my college more regularly.



I am financially independent, I feel empowered

Rajni
Village: Akehri Madanpur
Dairy

Rajni comes from a family which has a tradition of keeping domestic animals. She did have a buffalo earlier. With the Entrepreneurship training, she realised that she can utilise her traditional skill to add to her family income.

I was a part of a Self Help Group earlier. In this group, a woman borrowed Rs. 25,000 and never returned the amount. After this incident, the women in the group lost trust in continuing with the group, and it became defunct. Two years ago, when the Udyogini team came to our village and asked women to re-activate the group, no woman wanted to get into it again. This team visited door to door. The team helped women understand the functioning of the Self Help Groups and ways to ensure continuity and transparency. With the help of this team, I could get more women to come

with a total amount of Rs. 75,000 I bought a buffalo with its newborn baby. Now I get enough milk to meet the family's needs. I sell 3 kg milk to a dairy every day and 3 kg ghee every alternate day. My children can have as much milk and curd as they want.

My sister helps me to maintain the records in a log book. She is married to my brother-in-law. We live next to each other. She also has participated in the Entrepreneurship Development Training. She keeps the records of earnings and expenditure, the amount of milk and ghee sold every day, money spent on



“ Since I don't know how to read and write, my sister maintains the records. She is married to my brother-in-law. We live next to each other. She also has participated in the Entrepreneurship Development Training. ”

together and make a Self Help Group.

My husband works as a daily waged labour. He was not getting enough work due to the COVID-19 situation. I was finding it difficult to meet the daily needs of my family. I have three school-going kids. I felt a desperate need to add something to my family income. The Udyogini team members suggested me options to start my own business or hone my traditional skills. I come from a family where we always had domestic animals. I am most comfortable working with them. I had one buffalo at the time when we formed the group again. Since it was not giving enough milk, I decided to buy another buffalo.

When my group became functional again, and the women in the group started to meet regularly, I borrowed Rs. 35,000 from the group. I sold the old buffalo for Rs. 40,000 and

fodder, and the profit made out of this work. If I have to go somewhere, my brother-in-law can also manage the work with buffalo, such as taking the milk and feeding it, etc.

My daughters are studying in classes VI and VIII in a government school. I used to send my son to a private school. Due to the COVID-19 situation, his school was closed. Hence, I started sending him to the government school with his sisters. I believe that educating the children is very important. They cannot learn as much at home as they learn when they go to school. I want to give good education to all three of them.

I feel empowered after starting this work. Earlier I was extremely hesitant in talking to strangers, but now I don't hesitate. I am financially independent and an equal participant in the household income. I feel much more confident.



We eat healthy food, stay healthier

Sushila
Village: Dhalanwas
Nutri-garden

After the death of her husband, Sushila was not sure how to cope with the grief. She started planting nutritious vegetables in the empty compound in front of her house. The work keeps her busy while she can take care of her daughter. The Nutri-garden helps her saving some money. She hopes to convert it to a source of income in future.

My husband died last year in a road accident. He was a school teacher. When he died, my daughter was hardly five years old. I lived in a joint family with my mother-in-law, brother-in-law and his wife, and their three children. After his death, I did not have any source of income.

I could not find work, as my daughter was young and I had an elderly mother-in-law to look after. The Udyogini team members have been active in the village for the last two years. They visited me and suggested starting a nutri-garden on the piece of land in front of

vegetables, we only use natural manure, ash, and other natural methods to protect them from insects. For the past three months, I have got enough vegetables from this garden for my family's needs. I believe I will continue to get the same for the next three months. Once this season is over, I will plant other seasonal vegetables. Because it keeps my family healthy, the medical expenses have got reduced.

I participated in the training workshops conducted under Udyogini Project. In these workshops, I got information regarding the



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After growing these vegetables, I realised that the vegetables sold in the market were not healthy. Often they caused illness in the family. Now we eat fresh and stay healthy. Sometimes I share vegetables with my neighbours.
”

my house. I initially grew vegetables on the front side of my house, but it did not work. The plants used to get burnt before I could get the produce. The Udyogini team helped me sow the seeds on the other side of the land. I can get spinach, methi, radish, carrot, peas, turnip, tomato, cauliflower, cabbage, etc. I do not need to buy vegetables from the market anymore. Eating these vegetable makes me and my family feel healthier.

After growing these vegetables, I realised that the vegetables sold in the market were not healthy. Often they caused illness in the family. Now, we eat fresh and stay healthy. Sometimes I get enough vegetables that I can share with my neighbours. Although I do not sell vegetables, not buying vegetables has also helped me save money for other purposes. Since we do not use chemical fertilisers while growing the

better functioning of the Self Help Groups. The trainers also explained how to start businesses. I used to feel helpless after the death of my husband. Meeting women through these workshops keep my hopes alive. At the moment, my daughter is small and needs attention. I will start my business when she is grown up. I may start a shop for selling vegetables and groceries etc.

After participating in the training workshops, I have also started investing money in social security schemes and contributing Rs. 330 in Pradhan Mantri Jeevan Jyoti Bima Yojna and Rs 12 Pradhan Mantri Suraksha Bima Yojna. Udyogini team also connected my family with the scholarships provided to students by Jhajjar Power limited. My brother-in-law's children had received this scholarships last year.

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ADDRESS: V.P.O. Jhamri



Women come informed to the Common Service Center

Kiran
Village: Jhamri
Common Service Center

Kiran runs a Common Service Center (CSC). She started the center two years ago. She has experienced that women in these villages have become more aware of various social service schemes and are proactive regarding their finances. She finds a difference in the functioning of her CSC.

“ Due to collaborative efforts from the Udyogini project team and my hard work, CSC Jhamri stood at the fourth position in the Jhajjar district in the transactions counted in December 2021. In the previous year, Jhamri CSC was on the 15th position. ”

The Common Service Centres (CSC) are physical facilities for delivering the Government of India's e-services to rural and remote locations where the availability of computers and Internet are negligible or mostly absent. CSCs are the access points for delivering essential public utility services, social welfare schemes, healthcare, financial, education, and agriculture services to the citizens in rural and remote areas. It is a pan-India network. It caters to regional, geographical, linguistic, and cultural diversity in the country, thus, enabling the Government's mandate of a socially, financially, and digitally inclusive society.

Kiran runs a CSC in the village Jhamri. She started this center two years ago. It was the time when Humana People to People India started the Udyogini Project in 12 villages of Jhajjar district in partnership with Jhajjar Power limited. Jhamri was one of the twelve villages. She says, "When I started CSC, I met many women through the Udyogini Project. The project team used to share the information with women regarding various social service schemes and encouraged them to avail the benefits. The project also invited me to various training workshops. In these workshops, I explained to the women about the services available at the CSC. The Udyogini project organised a number of camps where I informed women about various schemes and their benefits, such as

- **PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana)**
- **PMSBY (Pradhan Mantri Suraksha Bima Yojana)**
- **Atal Pension Yojana**
- **E-shram card.**
- **Ayushman Bharat**
- **Sukanya Yojana, etc.**

"Many women have enrolled themselves in these scheme. With the Udyogini team, I go to different villages to share information regarding all the schemes."

According to Kiran, "Nutri-gardens established by women are one of the most important initiatives by HPPI. Many women get benefited from these gardens. They have become aware of their health. They can eat fresh vegetables. Many women have started their small enterprises. Some of them have started grocery shops, some have started their tailoring shops or beauty parlours, etc. They are becoming financially independent. These women inspire other women to start their Self Help Groups. With the help of this project, women are made aware of the social security schemes run by the government, when they come to CSCs. It helps me to enroll them as I do not need to explain everything from the scratch. Due to collaborative efforts from the Udyogini project team and my hard work, CSC Jhamri stood at the fourth position in the Jhajjar district in the transactions counted in December 2021. In the previous year, Jhamri CSC was on 15th position."



Apraava Energy is committed to creating an ecologically sustained environment. In our continuous endeavor to ensure that, our thermal power plant Jhajjar Power Limited (JPL), is the first and only plant in the capital city of India that has installed Flue Gas Desulphurisation (FGD) technology. The sole objective of the technology is to reduce air pollution and contribute to a healthy environment around the plant and nearby regions.

Our JPL site is an example of the organization's evolving vision for adopting cleaner technology and making a positive impact on people living around the plant. With rising air pollution, the environmental ministry had made it compulsory for every thermal power plant to adopt FGD. However, Apraava Energy had the foresight to install FGD during the construction of the plant in 2012, even before these regulations were mandated. Equipped with FGD, JPL has managed to reduce its SO₂ emission by ~85%.

Being one of the leading producers of clean energy in India, Apraava Energy has undertaken several measures to protect biodiversity. In addition to FGD, JPL has employed hybrid technology (electrostatic precipitator and fabric filter) that enables control of particulate emissions, low NO_x burners, and Secondary Over Fire Air systems for NO_x reduction. JPL is a 'zero liquid discharge' plant and the wastewater it generates is treated and reused within the plant premises for dust suppression, horticulture, cleaning and other suitable purposes. JPL has grown more than 350,000 trees in the plant premises, which act as a secondary barrier to fugitive dust emissions.

The JPL site has been instrumental in bringing about a change in the livelihood of the people. It has led to increased employment opportunities, and today, almost every second farmer in Haryana is empowered by electricity generated by JPL. Moreover, Apraava Energy has collaborated with Humana People to People India, a not-for-profit, for a 3-year project aimed at empowering 3,000 women by creating an entrepreneurial ecosystem. With an equitable focus on biodiversity, protection and conservation of the environment, Apraava Energy is focused on building a green future.



Humana People to People India (HPPI) is a development organisation registered as a not-for-profit company under section 25 of the Companies Act, 1956 as of 21st May 1998. It is a non-political, non-religious organisation working for the holistic development of the underprivileged and marginalised people in rural and urban India through social development and poverty alleviation interventions by coordinated and focused interventions in education, life skills, improved livelihoods, empowerment of women, health and sanitation, and environmental sustainability. HPPI works in partnership with international and national private and public partners. HPPI is implementing 70+ projects across 15 states in India with an outreach of over 2 million people.




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