

HOLY COW PROJECT

A Self-Financed Program for Women



Project Supported by



Germany



ANAHATA
STIFTUNG

Implemented by



PRABHAT RURAL DEVELOPMENT SOCIETY

KOTHACHERUVU, Sri Satya Sai District, A.P. INDIA

<http://prdswomenempowerment.org>

THE SIGNIFICANCE OF THE COW IN INDIAN TRADITION AND FAMILY LIFE



In the Indian ethos, the cow is much more than a livestock animal; she is revered as **Gomata**, a maternal figure as propitious and nurturing as a mother. This deep-seated traditional belief is woven into the spiritual, social, and nutritional fabric of rural life.

1. A Source of Life and Health

- **Nutritional Excellence:** Cow milk is widely regarded as the closest alternative to mother's milk, especially for infants. It is believed that children raised on cow milk grow to be active, resilient, and strong.
- **Holistic Wellness:** Easily digestible and rich in essential proteins, cow milk is a staple for all ages. It is traditionally understood to maintain the body's natural balance and promote overall vitality.
- **The Power of Ghee:** Cow ghee is prized not only for its flavor but for its medicinal properties. Consuming it is said to sharpen the mind, foster innovative thinking, and strengthen the physical constitution.

2. Spiritual and Ritual Importance

- **Sacred Offerings:** In temples, the cow's milk is used for *Abhisheka* (ritual bathing of deities), and lighting lamps with cow ghee is considered a most auspicious way to worship.
- **Auspicious Presence:** The presence of a cow at the threshold of a home is seen as a harbinger of good fortune. This is why, during *Griha Pravesh* (housewarming), a cow is the first to enter the new home to bless it.
- **The Gift of Kamadhenu:** Revered as *Kamadhenu*—the celestial cow that fulfills all desires—she is often given as a meaningful gift to daughters during marriage, symbolizing a lifetime of prosperity and support.

EXECUTIVE SUMMARY

THE CHALLENGE

In the rural regions of Anantapur and Sri Satya Sai districts, women are the backbone of the agricultural economy, yet they remain financially marginalized. Seasonal climate shifts, from drought to heavy rains, often force male family members to migrate for work, leaving women to face economic instability, social insecurity, and the mental burden of an unprotected household.

THE SOLUTION: A REVOLVING LIVELIHOOD MODEL

The Holy Cow Project, facilitated by PRDS, is a sustainable "Self-Finance" initiative designed to break the cycle of poverty. Instead of a one-time donation, we establish a Revolving Fund that empowers women through dairy farming, a skill already deeply rooted in our local culture.

- **Target Group:** 10 highly vulnerable women per phase, selected through a fair, participatory community process.
- **The Investment:** A grant of ₹5,00,000 for a group (₹50,000 per woman), to purchase a high-quality milch animal (cow) with expert veterinary guidance.
- **Economic Impact:** With milk yields of 10–15 liters daily and strong market demand in Puttaparthi and Kothacheruvu, participants earn a steady monthly income of ₹8,000 to ₹12,000.
- **Sustainability:** As women repay their interest-free loans into the group fund, the capital is "revolved" to support the next 10 women, creating a perpetual engine of growth.

THE ULTIMATE GOAL

Beyond financial gains, this project restores the social dignity of women. By achieving financial autonomy, these women become leaders in their homes and communities, ensuring that their daughters have the same opportunities to excel as their sons.

THE HOLY COW PROJECT

A SELF-FINANCED PROGRAM FOR WOMEN

PREAMBLE

For decades, women in rural communities have faced systemic marginalization despite their vital contributions to both domestic life and the agricultural sector. Their labor is frequently undervalued, resulting in a persistent wage gap compared to their male counterparts. This economic disparity is compounded by social and psychological vulnerabilities. When male family members migrate in search of employment, women are often left to navigate financial instability, social insecurity, and the mental burden of managing a household without adequate protection or support systems.

OUR VISION

The **Holy Cow Project** is built on these two fundamental principles. We believe that true charity is not a one-time gift, but the gift of **opportunity**.

Our vision is to move away from dependency and toward **dignity**. By providing a woman with a milch animal and technical support, we are giving her a profession and the power to sustain her family for generations. When a woman is empowered with work, she transforms not only her household but her entire community.

PROJECT GOALS

The **HOLY COW PROJECT** addresses these challenges by creating sustainable income opportunities through **Off-Farm Activities**—skills that are already deeply rooted in the local culture and familiar to the women in this region. The project aims for a holistic transformation of the rural social fabric:

- **Economic Autonomy:** To see women achieve financial independence and improved savings instead of depending on their male counterparts.
- **Social Equality:** To ensure women have equality, respect, and solidarity at home and in society.
- **Curbing Distress Migration:** To provide a stable, off-farm income source that is viable during the extreme summer seasons.
- **Leadership & Thinking:** To foster independent thinking and leadership skills among rural women.
- **Resource Awareness:** To create understanding and access to essential Government services.

“If you give a person a fish, you feed them for a day; but if you teach them how to fish, you feed them for a lifetime.”

“Laziness may appear attractive, but purposeful work brings lasting satisfaction.”

GEOGRAPHY OF IMPLEMENTATION

The project is strategically located near major commercial areas like **Puttaparthi** and **Kothacheruvu**, where there is high demand for milk from households, hotels, and tea stalls.

CORE OBJECTIVES:

- **Financial Self-Reliance:** To promote the financial independence of women in rural areas.
- **Livelihood Promotion:** To establish dairying as a sustainable means of income for economically poor families.
- **Home-Based Earning:** To ensure women can stay at home and earn a living without the need for migration.
- **Poverty Eradication:** To systematically eradicate poverty and stop the practice of temporary migration for livelihoods.

IMPLEMENTATION & SUPPORT ASPECTS

The **Holy Cow Project** identifies women from economically disadvantaged households and organizes them into functional self-help groups. It follows a structured implementation model designed for sustainability and community ownership. **PRDS** provides the foundational support, while the women manage the long-term growth of the initiative.

1. Group Formation & Capitalization

- **Collective Structure:** PRDS facilitates the formation of a cohesive group consisting of 10 women members.
- **Grant Disbursement:** The group is provided with a total grant of **₹5,00,000**. This allows for an allocation of **₹50,000 per member** specifically for the purchase of a milch animal (cow).
- **Expert Procurement:** To ensure the quality and health of the livestock, women select their own cows with the technical guidance of a **Veterinary Specialist** provided by PRDS.

2. Professional Veterinary Support

PRDS bridges the gap between rural farmers and professional veterinary services.

- **Support of a Subject Matter Specialist:** A veterinary specialist supports the women during the selection of the cow to ensure the animal is healthy and productive.
- **Gopal Mitra Coordination:** PRDS involves the **Gopal Mitra** (Village Livestock Assistant), who examines the cow's race, pregnancy history, milk yield, and health before providing an official certificate and tagging the animal.

- **Continuous Guidance:** Veterinary doctors provide ongoing inputs on dairy development and orient the owners on providing superior fodder, *dhana*, and *boosa*.

3. Risk Mitigation & Insurance

PRDS takes full responsibility for the security of the investment in its early stages.

- **Two-Year Premium Coverage:** PRDS pays the insurance premiums for all cows during the **first 2 years**.
- **Comprehensive Protection:** The policy with **New India Assurance Ltd.** covers life, natural disasters, and health-related damages.
- **Transition to Independence:** From the 3rd year onwards, individual women take over the insurance responsibility, ensuring long-term sustainability.

FINANCIAL MANAGEMENT: The 1-2-3 Method

To manage their monthly income of **₹8,000 to ₹12,000** effectively, women are trained to divide earnings into three pillars:

1. **Household & Family Support (50-60%):** Used for children's education, improved nutrition, and healthcare savings.
2. **Operational Reinvestment (20-30%):** Covers high-quality feed (*Dhana/Boosa*) and minor veterinary maintenance to keep the cow healthy.
3. **Debt-Free Repayment (10-20%):** Interest-free monthly installments are deposited into the group fund to empower the next set of families.

Monthly Financial Projections (at ₹35/liter)

Category	Yield (10L/day)	Yield (15L/day)
Gross Monthly Income	₹10,500	₹15,750
Family Expenses (55%)	₹5,775	₹8,662
Fodder & Maintenance (25%)	₹2,625	₹3,938
Repayment to Group	₹2,100	₹3,150

The Chain of Perpetual Support

The monthly repayments made by the group members are not merely collections; they are strategically re-invested to support a new cohort of 10 women within the same or neighboring villages. Through this Revolving Fund model, the core capital remains intact and under community management, while the socio-economic benefits ripple outward—empowering woman after woman and transforming village after village.

SUITABILITY OF THE PROJECT

- **Favorable Environmental Conditions:** Due to consistent rainfall over the past three years, the region currently boasts an abundance of natural fodder and reliable drinking water sources. These conditions ensure that the livestock can be maintained healthily and cost-effectively within the village vicinity.
- **High Production & Market Demand:** Each cow is projected to produce between **10 to 15 liters of milk daily** (combined morning and evening yields). The project area benefits from its proximity to major commercial hubs:
 - ✓ **Key Markets:** Puttaparthi and Kothacheruvu (Mandal Headquarters).
 - ✓ **Consumer Base:** A high concentration of residential households, tea stalls, hotels, and business establishments creates a constant, high demand for fresh milk and dairy products.
- **Financial Projections & Economic Impact:** Based on the current market rate of **₹35 per liter**, the project estimates the following financial outcomes:

This steady revenue stream will significantly elevate the financial standing of the participating women. Economic independence is a cornerstone of social dignity; by becoming primary earners, these women will gain increased respect within their households and the broader community, fostering true gender empowerment.

THE OUTCOMES

The **HOLY COW PROJECT** is designed to achieve the following strategic outcomes:

1. Economic Resilience & Stability

- **Climate-Resilient Livelihoods:** To curb distress migration among farming families by providing a stable, off-farm income source that remains viable during both droughts and periods of excessive rainfall.
- **Financial Autonomy:** To ensure women achieve complete financial independence through daily income generation.
- **Culture of Savings:** To encourage and facilitate improved household savings, providing a safety net for future needs.

2. Social Empowerment & Gender Equity

- **Dignity and Respect:** To elevate the status of women, ensuring they receive equal respect and a "seat at the table" within their households and the broader society.
- **Leadership and Independence:** To cultivate independent thinking and leadership qualities, allowing women to become decision-makers in their communities.

- **Gender Parity for the Next Generation:** To promote an environment where girls are treated on par with boys, encouraging them to excel in education and every other field.

3. Solidarity & Collective Action

- **Community Solidarity:** To foster a strong sense of unity and mutual support among women members.
- **Participatory Governance:** To establish a framework for united monthly meetings where women can discuss, share views, and collectively resolve community or project-related issues.
- **Civic Awareness:** To empower women with the knowledge and understanding of available **Government services** and entitlements, ensuring they can access their rights effectively.

THE SACRED DAILY ROUTINE OF THE FAMILY WITH A HOLY COW AT HOME

For the families involved in the **Holy Cow Project**, dairy farming is not merely an occupation; it is a spiritual discipline (*Sadhana*). The daily routine reflects a deep reverence for Mother Earth and the sacred bond between humans and cattle.

Morning Rituals and Sanitation:

The day begins before dawn with a prayer to the Divine and a gesture of gratitude to Mother Earth.

- ✓ **Gokulam Maintenance:** The first task is the thorough cleaning of the *Gokulam* (cow shed), ensuring a hygienic environment for the animals to rest and thrive.
- ✓ **Traditional Sanctification:** Women clean the home's entrance with a traditional cow-dung wash, creating a sacred space decorated with intricate *Rangoli* designs, flower petals, and incense.

Dairy Production and Animal Care

- **Milking and Supply:** Fresh milk is extracted in the early morning and promptly transported to local dairies or collection centers in hubs like **Puttaparthi** or **Kothacheruvu**.
- **Bathing and Grooming:** While the men head to the fields to harvest fresh green fodder, the women bathe the cows, ensuring they are clean and comfortable.
- **Sunlight Exposure:** Cows are tethered outside for a period each morning to ensure essential exposure to natural sunlight, promoting health and vitamin D synthesis.

Nutrition and Protection

- **Balanced Diet:** Beyond green grass, the farmers provide a nutritional blend of rice bran or husk powder mixed with water to ensure high-quality milk yield and bovine health.
- **Natural Pest Control:** To protect the cows from flies and mosquitoes without using harsh chemicals, farmers hang Aloe Vera stems and Neem leaves in the shed.
- **Purification:** The burning of *Sambrani* (Benzoin) powder serves a dual purpose: its fragrant smoke acts as a natural insect repellent and is believed to ward off "evil eyes" or negative energies, keeping the *Gokulam* auspicious.

Evening Cycle and Night Care

The cycle repeats in the evening with a second round of milking and feeding. Even through the night, the farmers remain vigilant, providing fodder and ensuring the cows are as well-cared for as the children of the household.

PROJECT AT A GLANCE: Step-by-Step Programme Implementation

Phase	Activity	Month 1	Month 2	Month 3	Month 4	Month 5-10	Month 11-12
Phase 1: Mobilization	Village Meetings & Social Mapping	X					
	SHG Formation (10 Women)	X					
	Financial Literacy & Budget Training		X				
Phase 2: Technical	Cow Selection with Veterinary Doctor	X					
	Distribution of Animals		X				
	Tagging, Certification & Insurance		X				
Phase 3: Production	Linkage to Dairy Cooperatives		X				
	Daily Milking & Revenue Generation		X	X	X	X	X
Phase 4: Monitoring	Monthly Repayment to Revolving Fund			X	X	X	X
	Exposure Visits to Modern Dairy Farms				X		
	Mid-Year Progress Review					X	
	Selection of Group 2 (Expansion)					X	