Celebrating Development
TRUE STORIES OF HOPE AND COURAGE FROM THE HINTERLANDS OF INDIA
What constitutes rural India? What are its real challenges? Where are its opportunities? What is replicable and what is not? I believe that NABARD, with over three decades of field level experience in rural India, is one of those rare institutions which has the wherewithal to answer these difficult questions.

And we decided to answer these questions in the best way they can be answered – by portraying real life projects and success stories which are a proof that a participatory and convergence based approach is indeed the way to build a secure and sustainable future for rural India. Each of these 108 stories presented in a poster format, vindicates our conviction in the potential of rural India, and that, all that it needs to come to life is some facilitation and hand holding.

The idea behind bringing out this publication is not only to showcase our mandate and role in nation building but to also highlight what is possible when we all come together. The publication is also a heartfelt acknowledgement of the various State Governments, banks, multilateral, bilaterals, over 4000 voluntary agencies and numerous other stakeholders who have worked tirelessly alongside in our journey.

Come let us celebrate development!
This book represents the 108 inspirations from rural development in India by NABARD

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Quenching Rural Thirst

THE INITIATIVE
- Provision for drinking water in rural areas

THE BENEFICIARIES
- Around 500 villagers of Palwal district, Haryana

THE SOLUTION
- NABARD extended grant and loan assistance to Toyam Technology to provide safe and pure drinking water on a sustainable basis
- A community-based project was launched which provided pure drinking water at just ₹ 7 for 20 litres

THE CHALLENGE
- Contaminated ground water with high concentration of fluoride
- Women having to walk long distances to fetch water from bore wells
- Unaffordable bottled drinking water

THE IMPACT
- Uninterrupted supply of clean water
- Relief for women folk
- A replicable model for other villages
- Reduction in diseases
Goat farming now an established tool for economic empowerment and livelihood. Goats are now de facto ATMs. Project poised to graduate into a production company.

**THE INITIATIVE**
- Innovative approach to popularise goat farming as a means of livelihood.

**THE BENEFICIARIES**
- Over 3,000 rural women spread across 50 panchayats in Kannur district, Kerala.

**THE SOLUTION**
- NABARD established ‘goat banks’ in association with the State Government of Kerala. In a Goat Bank, women are given goats instead of cash as loan, which they repay from sale of goats.
- Rural women were organised into Joint Liability Groups (JLGs) and training provided to them on goat farming.
- Convergence facilitated for subsidy and finance.

**THE CHALLENGE**
- Financial illiteracy and financial exclusion.
- Inability of women to move out for employment.
- Lack of awareness about the true potential of goat-keeping.

**THE IMPACT**
- Goat farming now an established tool for economic empowerment and livelihood.
- Goats are now de facto ATMs.
- Project poised to graduate into a production company.
- Women Empowered.
A Mushroom Revolution

THE INITIATIVE
- Encouraging innovative livelihood options

THE BENEFICIARIES
- Small/marginal farmers and landless labourers of Jamui district, Bihar

THE CHALLENGE
- Stress on traditional crops such as wheat and paddy
- Financial exclusion and absence of agro-market dynamics
- Encouraging capital formation activities in such an environment

THE SOLUTION
- Cultivation and marketing of oyster mushrooms in Giddhaur block of Jamui district
- NABARD sanctioned a project to the Social Action for Rural Development under which farmers were trained to cultivate and market oyster mushrooms for year-long income
- Major efforts made to build the capacity of farmers
- Support provided for seeds, working capital, shed construction and marketing

THE IMPACT
- Over 150 beneficiaries now engaged in the activity throughout the year
- Virtual halt in urban migration
- Viable spawn centre in the village from where beneficiaries buy seeds
- Assured market for mushrooms
**High on Cardamom**

**THE INITIATIVE**
- Promotion of cardamom cultivation by organising youths into Farmers Clubs

**THE SOLUTION**
- NABARD sanctioned Farmers Clubs in the area
- Youths were trained in farming, accounting and paperwork
- Farmers Clubs reached out to remote communities and helped them access market for trade throughout the year

**THE BENEFICIARIES**
- Youth of Arunachal Pradesh

**THE CHALLENGE**
- Heavy reliance on opium cultivation
- Phasing out opium cultivation and providing other viable options
- Continuous landslides and remoteness of the area

**THE IMPACT**
- Replacement of opium cultivation with cardamom
- Drop in opium addiction
- Cultural activities organised by Farmers Clubs have restored the community’s sense of pride
- Farmers aware of market dynamics, a key objective of the project
Pulse of the Nation

THE INITIATIVE

- Pilot project for augmenting productivity of pulse crops

THE SOLUTION

- NABARD sanctioned a unique project to BIRD Charitable Trust which helped farmers choose high-yielding varieties of pulses and adopt superior agronomic practices

THE BENEFICIARIES

- Farmers of Jhansi district, Uttar Pradesh

THE CHALLENGE

- Poor productivity of pulses, a major source of protein for vegetarians

- Primitive agronomic practices

THE IMPACT

- Formation of Uldan Agricultural Produce Company Limited, a Farmers Producers’ Organisation

- Tangible impact in income through better price discovery

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(Qtls/Per ha)
An end to distress sales
Farmers free from the clutches of rice millers and aggregators
Discovery of better crop prices
WDRA standard warehouses with best in class facilities

THE INITIATIVE
Primary Agricultural Cooperative Societies (PACS) as a source for scientific storage facility

THE BENEFICIARIES
About 700 farmers from Jammu, Samba and Katra districts, Jammu & Kashmir

THE SOLUTION
An MoU was signed by NABARD with PACS and ORIGO India, a post-harvest management services company
NABARD enabled warehousing and negotiable warehouse receipt finance facilities for farmers

THE CHALLENGE
Although the region grows high grade basmati rice, ironically it also has to deal with distress sales
The warehouse facility with PACS was rudimentary and did not meet Warehousing Development & Regulatory Authority (WDRA) standards

THE IMPACT
An end to distress sales
Farmers free from the clutches of rice millers and aggregators
Discovery of better crop prices
WDRA standard warehouses with best in class facilities

About 700 farmers from Jammu, Samba and Katra districts, Jammu & Kashmir

JAMMU & KASHMIR
Katra District
A Lesson in Self-Dependence

**THE INITIATIVE**
- Collaborative approach to tribal development

**THE BENEFICIARIES**
- Yanadis, the native tribals of Chittoor district, Andhra Pradesh

**THE SOLUTION**
- NABARD extended assistance to a project for bringing wastelands under green cover
- Intercropping was encouraged for sustainable livelihoods

**THE CHALLENGE**
- Undulating wastelands below hillocks
- Uncultivable bushy land covered with stones and pebbles
- Turning such land into productive units and ensuring sustainable incomes

**THE IMPACT**
- Wastelands brought under green cover and put to productive use
- Increase in household income and confidence level of tribals
- Check in migration as nomadic tribals have become farmers with sustainable livelihoods
Towards a Life of Dignity

**THE INITIATIVE**
- Integrated Tribal Development

**THE BENEFICIARIES**
- Tribal families of Agali Gram Panchayat, Attappady, a backward block of Palakkad district, Kerala

**THE CHALLENGE**
- Bringing tribal families into the mainstream by improving their standard of living through creation of income-generating assets

**THE SOLUTION**
- In the first five year project, NABARD sanctioned a grant of ₹247 lakh in 14 hamlets of Agali Gram Panchayat covering 557 tribal families
- Community drinking water sources were rejuvenated and horticultural crops such as areca nut, cashew, nutmeg and amla were cultivated. Goats and cows were provided to farmers
- In the second five year project, NABARD sanctioned a grant of ₹842 lakh covering 1,800 acres and 2,000 families

**THE IMPACT**
- Tribal families which were earlier wage earners, now till their own land
- Income supplemented through intercropping
- Medical camps, health and hygiene programmes, awareness programmes on parenting and de-addiction conducted
- Improvement in the quality of life of tribals
From Artisans to Entrepreneurs

**THE INITIATIVE**
- Support for the handicrafts sector

**THE BENEFICIARIES**
- Rural artisans in and around Haryana

**THE CHALLENGE**
- Marketing was a major challenge for craftsmen
- Market access for handicrafts was limited mostly to rural areas
- Combating the ‘low demand, low output, low quality’ cycle

**THE SOLUTION**
- NABARD sanctioned a project to support market interventions at the Surajkund International Crafts Mela, Haryana
- Rural artisans were provided with the opportunity to sell their products directly to urban clientele

**THE IMPACT**
- Artisans aware of the need for professional marketing skills
- Direct feedback from clientele which has improved product design and enhanced business
- Sales turnover of artisans participating in the Surajkund Mela in the range of ₹25 – ₹60 lakh each year
Introduction of drip irrigation system for cultivation of sugarcane

NABARD sanctioned a ₹180 lakh loan to Datta Shetkari Sahakari Sakhar Karkhana Ltd. for installing drip irrigation system in sugarcane fields.

Capacity-building workshops stressed on how drip irrigation can reduce use of water by nearly 50 percent.

Appropriate utilisation ensured direct payments to drip manufacturers.

Visible reduction in cost of cultivation after adoption of drip irrigation and Sustainable Sugarcane Initiative.

Water requirement for sugarcane cultivation down to 940 mm per acre from the earlier 1,500-2,500 mm per acre.

Technical demonstration helped farmers adopt new and progressive methods of cultivation.

Use of optimum fertilisers expected to increase yield by 50 percent.

THE BENEFICIARIES
16,000 farmers of Shirol and Kolhapur districts, Maharashtra

THE CHALLENGE
Repeated use of flood irrigation had led to poor drainage and increased soil salinity.

Farmers’ belief in the myth that more water leads to higher crop yield.

Drip irrigation practiced by a negligible percentage of farmers.

THE IMPACT

THE SOLUTION

THE INITIATIVE
A holistic growth model for Sikkim

**THE INITIATIVE**
- Integrated Tribal Development Programme

**THE SOLUTION**
- NABARD launched an integrated tribal development programme with the help of KVK, Namthang as the implementing agency

**THE BENEFICIARIES**
- Farmers and women SHG members of Nagi Pamphok Cluster area in South Sikkim district

**THE CHALLENGE**
- Dry spell in October-March period in Nagi Pamphok Cluster area of South Sikkim
- Farmers forced to migrate for work in the lean season
- Adverse impact of perennial dry spells on agricultural productivity

**THE IMPACT**
- The project has helped build farm ponds, moisture conservation pits and rain water harvesting structures
- Better yield of fruits and vegetables throughout the year
- 400 farmers have formed a Farmers’ Producers’ Organization which has facilitated marketing of horticulture produce and internal lending
Salinity-affected uncultivable wastelands now an economic asset for farmers

Farmers sell shrimps in markets in Delhi at the rate of ₹400 per kg

Local farmers and their collectives are now players in the tiger shrimp market in Delhi
Sweet Success

**THE INITIATIVE**

- Introduction of scientific beekeeping

**THE BENEFICIARIES**

- Residents of Mima village, Kohima district, Nagaland

**THE CHALLENGE**

- Seepage of moisture and dirt in wooden boxes used for beekeeping, leading to poor quality honey
- Finding alternate beekeeping solutions

**THE SOLUTION**

- Concrete or stone hives for underground beekeeping was introduced by NABARD
- A honey processing unit with a 50 kg capacity was constructed and 60 traditional beekeepers were trained to operate it

**THE IMPACT**

- A 1,000 improved underground hives constructed by beekeepers
- Improved collection, storage, bottling and packaging of organic honey
- Production of 3 tonnes of honey of great market value
- Annual income of ₹12 lakh generated from honey alone
Climate-proofing of agriculture

NABARD sanctioned a watershed project to NISARGA Foundation

The entire community was mobilised for development of watersheds

Farmers trained in new and scientific methods of farming

New livelihood options provided through SHGs

Villagers of Devigere, Chitradurga district, Karnataka

Soil erosion, poor soil fertility and alarmingly low ground-water level

Unawareness about new methods of farming

Unorganised SHGs which took loans mainly for consumption purposes

Indebtedness and migration

Positive impact on the lives of 2,078 farmers

Recharge of groundwater level and improved soil fertility

Additional income for farmers from bund plantation

Acceptance of income-generating activities by women SHGs

Urban migration checked to a great extent
Reaping Rich Rewards

THE INITIATIVE
- Ecological conservation and bio-diversity promotion

THE BENEFICIARIES
- Over 100 impoverished families without property rights in Meenakshipuram village, Tirunelveli district, Tamil Nadu

THE CHALLENGE
- Located at an altitude of 1,600 metres, the village had little or no infrastructure
- In the absence of any collateral, institutional support was nonexistent
- Few livelihood options
- Sense of exclusion among villagers

THE SOLUTION
- Promotion of organic cultivation of crops
- Creation of Rajiv Gandhi Farmers Club as a formal intermediary channel
- Solar home lighting under the Jawaharlal Nehru National Solar Mission with NABARD subsidy and bank loan
- Alternative livelihood options

THE IMPACT
- Introduction of natural farming methods
- Farmers’ Club marketing produce under ‘Sirumalai’ brand. It also owns a pickup van.
- Village now illuminated with solar power
- Regular loan repayment
The Green Collar

THE INITIATIVE

- Sustainable livelihoods for tribals

THE BENEFICIARIES

- Residents of Navsari district, Gujarat

THE CHALLENGE

- Rampant migration from the tribal areas
- Low level of livelihood

THE SOLUTION

- NABARD extended assistance for introduction of SRI and Wadi (mandapa) farming
- Women SHGs were formed and financial assistance given to over 40,000 women

THE IMPACT

- 5,000 farmers have benefitted
- Rice production has doubled
- Reduction in migration and enhancement of livelihood
Blooming Orchards

**THE INITIATIVE**

- Integrated tribal development

**THE BENEFICIARIES**

- Tribals of Koppa and Sringeri, Chikmagalur district, Karnataka

**THE CHALLENGE**

- High rate of environmental degradation, resulting in low productivity and low income
- Broad disconnect between tribals and the mainstream population
- Urban migration due to uncertain rainfall, food scarcity and lack of basic amenities

**THE SOLUTION**

- NABARD extended assistance to VIKASANA for an integrated tribal development project
- Introduction to Wadi development and other income-generation activities
- Support given for organic cultivation, exposure programmes and marketing of produce

**THE IMPACT**

- **409 Wadis** planted with fruit crops and forestry plants by as many tribal families
- **16 women SHGs** and **49 village planning committees**
- **2 cluster-level committees** formed to support them
- Carpentry, tailoring and petty shops provide alternate sources of income
The Craft Of Recycling

THE INITIATIVE

→ Innovative economic enterprises for rural women

THE SOLUTION

→ NABARD provided financial assistance of ₹ 7 Lakh to Khamir

→ The project taught women members to make handicrafts and utility items from used plastic bottles

→ Awareness programmes held in schools on the damaging effects of plastic

THE BENEFICIARIES

→ Village women of Bhuj, Gujarat

THE CHALLENGE

→ Providing sustainable economic opportunities for women in a very harsh environment

THE IMPACT

→ Regular source of employment for women

→ Increase in community engagement

→ Trade facilitation and artisan services at the village level
The Modern Rural Workplace

THE INITIATIVE

- Development of cost-effective technology for preservation of fruits and vegetables

THE BENEFICIARIES

- Women from villages around Bengaluru, Karnataka

THE CHALLENGE

- Lack of employment opportunities for women in project area
- Ignorance about technology for preservation of fruits and vegetables
- Sharp variation in prices of horticultural produce during the year

THE SOLUTION

- NABARD sponsored a unique project submitted by the Technology Informatics Design Endeavour to develop a technology for drying fruits and vegetables
- Rural women were trained to adopt the technology
- Produce marketed through women SHGs

THE IMPACT

- Products sold under the brand Manini
- Overwhelming response from users, particularly major hotel and retail chains
- Socially and economically empowered women with regular incomes
Encouragement of Intensive Integrated Vertical Farming

An integrated high-tech livestock and farming unit for bird rearing, goat, poultry and rabbit farming, fodder production and cultivation of vegetables, fruits and flowering plants in a small space was developed by Krishi Vigyan Kendra

A pyramid design to prevent overheating of the shed and roof top cultivation for reduced room temperature

Animal waste was used as organic fertilisers in the unit itself, thereby reducing expenses

Use of a vertical structure ensures maximum production from minimum space

Only one person (who can earn an income of about ₹2.5 lakh per year) required to manage the entire system

An easy-to-replicate model that promotes integrated farming system and generates income all through the year
Value from Waste

**THE INITIATIVE**
- Management of vegetable waste through vermicomposting

**THE BENEFICIARIES**
- Farmers and residents of Oddanchatram, Dindigul district, Tamil Nadu

**THE CHALLENGE**
- Large volumes of vegetable waste generated on a daily basis by 57 villages of Oddanchatram municipality
- High collection cost and dwindling financial resources to tackle the problem
- Absence of information about viable and sustainable waste disposal technology

**THE SOLUTION**
- NABARD extended assistance for scientific waste management to Kiruba Foundation
- Vegetable waste was converted into organic fertiliser through vermicomposting
- Capacity-building support was provided for ecology conservation and organic farming

**THE IMPACT**
- Nearly 30 per cent of the total vegetable garbage treated scientifically
- Around 80 metric tonnes of vermicompost marketed every year
- Farmers in the district have taken up organic farming
- A beacon project for other municipalities
A Potato Revolution

THE INITIATIVE
- Formation of a Farmer Producer Organization for potato cultivators

THE BENEFICIARIES
- Potato cultivators in Budgam, Kashmir

THE CHALLENGE
- Remote mountainous region with inaccessible communities
- Lack of awareness about scientific potato cultivation
- Dispersed communities with limited understanding of cooperation

THE SOLUTION
- NABARD started a Farmer Producer Organisation (FPO) program in association with Mercy Corps India (MCI)
- Training inputs provided about need for scientific seeds and joint marketing
- Benefits of aggregation highlighted

THE IMPACT
- Nundresh Potato Seed Producer Company Ltd set up with over 160 farmer members
- The FPO is fast emerging as an established centre for quality potato seeds
- Enhanced appreciation about joint farming and branding
Bridge to the Mainstream

**THE INITIATIVE**
_build connectivity in extremely remote villages_

**THE SOLUTION**
_construction of a 75-metre span steel truss bridge over Spiti River in Lahaul and Spiti districts with funding support from NABARD under RIDF_

**THE BENEFICIARIES**
Residents of Nadang, Pomrang, and Poh villages of Spiti Valley, Himachal Pradesh

**THE CHALLENGE**
_villagers completely isolated from the rest of the state by River Spiti_

**THE IMPACT**
_all-weather connectivity, resulting in uninterrupted education and health care services_

Better access to markets

Reduction in out-migration and preservation of tribal culture and heritage
Radical change in the animal husbandry scenario in the area

Artificial insemination came as a boon for poor farmers looking for quality animals

Substantial control of contagious diseases

Almost 50 per cent increase in milk procurement
Food on Track

THE INITIATIVE

Promotion of entrepreneurship amongst women SHGs

THE BENEFICIARIES

Members of SHGs of Maher Loksanchalit Sadhan Kendra and rail travellers passing through Sawantwadi, Maharashtra

THE CHALLENGE

Non-availability of hygienic and good quality food on trains
Lack of entrepreneurial and managerial skills among SHG members

THE SOLUTION

NABARD sanctioned a grant assistance of ₹ 6.23 lakh to the Lupin Human Welfare and Research Foundation for implementing a pilot project on Livelihood and Enterprises Development Programme (LEDP)

30 SHG women members of Maher Loksanchalit Sadhan Kendra were identified for supplying packaged food to IRCTC
Women trained in Malwani cuisine, hygiene, marketing, packaging and handling online orders

THE IMPACT

Delicious Malwani food served to IRCTC passengers through e-catering programme ‘Food on Track’
Considerable local demand for the food items
Financially and economically independent SHG members

[ 55 ]
**Weaving a Brighter Future**

**THE INITIATIVE**
- Reduction in dependency on informal credit through JLGs

**THE BENEFICIARIES**
- Artisans engaged in willow weaving industry, Kulgam district, Jammu & Kashmir

**THE CHALLENGE**
- Willow weaving is the only means of livelihood of Shakzah families (Kangri weavers)
- Marginal formal banking services in Kulgam

**THE SOLUTION**
- JLGs of willow weaving were organised in the project area – the first such in the State
- 5 groups were provided with loans of ₹50,000 each by the Elaqai Dehati Bank

**THE IMPACT**
- Inspired by the initiative taken at Okai, 10 JLGs have been formed so far
- Credit of ₹7.5 Lakh from Elaqai Dehati Bank availed by 7 JLGs
- Dawn of a brighter future for weaver families

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Turning the Tide

THE INITIATIVE

➡️ Rehabilitation of old anicuts and lead channels in the Amaravathi river

THE BENEFICIARIES

➡️ Farmers of Tiruppur district, Tamil Nadu

THE CHALLENGE

➡️ Damaged anicuts which hindered water supply from the main river to the ayacuts

➡️ Poor flow of water at the tail end during harvest time

➡️ Rebuilding critical infrastructure and helping farmers

THE SOLUTION

➡️ NABARD provided RIDF loan to the Tamil Nadu Government to repair damages

➡️ Regular monitoring undertaken to ensure that work adhered strictly to technical guidelines

THE IMPACT

➡️ Farmers receive more water and for greater number of days

➡️ Substantial increase in water flow across the channel up to the tail end

➡️ Cultivation of a second crop due to ready availability of water from wells replenished by the anicuts
Concrete Shield

THE INITIATIVE

Fortification of a town protection embankment

THE BENEFICIARIES

Around 7 lakh people in Katihar district and adjoining villages, Bihar

THE CHALLENGE

Katihar district was prone to frequent floods, causing huge loss of life and property

Dismal state of the road along River Kosi

Improvement of both, road and river embankment

THE SOLUTION

NABARD sanctioned a loan under RIDF for raising and strengthening the Katihar Town Protection Embankment

The project had a component for construction of a bituminous road as well

THE IMPACT

620 hectares of agricultural land saved from floods

Around 7 lakh people in Katihar town and adjoining villages saved from devastation caused by annual floods

Overall economic prosperity due to smooth movement of goods and services
Where Credit is Due

**THE INITIATIVE**

- JLGs to solve credit issues of poor fisherwomen

**THE BENEFICIARIES**

- Fisherwomen of Udupi district, Karnataka

**THE CHALLENGE**

- Financial exclusion of fisherwomen
- Lack of organised thought and action

**THE SOLUTION**

- NABARD sanctioned a JLG programme to Corporation Bank for formation and credit linkage of 350 JLGs
- Groups converged under the Interest Subvention Scheme of the Karnataka Fisheries Department, Government of Karnataka

**THE IMPACT**

- Women now have continued access to regular and adequate credit
- Converging these groups under the Interest Subvention Scheme has resulted in an interest rate that is as low as 3 per cent

KARNATAKA

Udupi District
On The Road To Progress

THE INITIATIVE

- Improvement of road connectivity

THE BENEFICIARIES

- Villages between the eastern and western embankments of River Kosi

THE CHALLENGE

- Many villages between the two embankments remained cut off from the rest of the state throughout the year
- Villagers had to take a circuitous route to reach Darbhanga

THE SOLUTION

- Construction of the Baluahaghat Mega Bridge in Saharsa district with financial support from NABARD under RIDF
- Appropriate utilisation ensured direct payments to drip manufacturers

THE IMPACT

- Improvement in school attendance
- Travel distance between Saharsa and Darbhanga reduced to 65 km from the earlier 245 km
- Easy access to primary health centres
- Significant improvement in the law-and-order situation in the area
- Enhanced mobility has led to economic prosperity
Agrovention

THE INITIATIVE

昝 Support to entrepreneurial aspirations of educated rural youth

THE BENEFICIARIES

昝 Youth of Tapola village, Satara district, Maharashtra

THE CHALLENGE

昝 Frequent out-migration to cities

昝 Dearth of gainful employment opportunities in the village

昝 Lack of institutions providing vocational courses to help budding entrepreneurs

THE SOLUTION

昝 NABARD provided financial assistance for a professional training on hospitality management

昝 Grant was also provided for training employees, marketing, online promotion and working capital

THE IMPACT

昝 Tapola Agro Tourism Producers Company Limited set up by 6 young rural entrepreneurs

昝 Generation of employment opportunities for villagers

昝 The project accommodates 3,000 tourists a year at affordable rates and provides various entertainment activities like kayaking, swimming, trekking and visits to strawberry farms
Loans up to ₹2 lakh provided to individual JLGs by Punjab National Bank, without insisting on collateral.

Diverse economic activities like dairy, handicrafts, glass painting and mud pottery, have been taken up.

Individual JLG members earn additional income of ₹1,500 - ₹3,000 per month.
A Bouquet of Services

THE INITIATIVE

- Development of PACS as a multi-service centre

THE BENEFICIARIES

- Members of Kalasa village PACS and residents of nearby villages, Chikmagalur district, Karnataka

THE CHALLENGE

- Marketing of farm produce
- Hilly terrain due to which many villages remained almost cut off during monsoons
- Numerous instances of financial exclusion

THE SOLUTION

- NABARD assisted Kalasa PACS in becoming a multi service centre. A loan assistance of ₹220 lakh was provided to the PACS

THE IMPACT

- Opening of 3 fair price retail outlets in 3 years
- Tie-up with Central Arecanut and Cocoa Marketing and Processing Cooperative Limited for marketing arecanuts
- Land bought and godowns constructed for facilitating post-harvest operations
- Two-time increase in deposit base of PACS in 3 years
- Increase in non-credit business, thereby strengthening the PACS
**Power of the Loom**

**THE INITIATIVE**
- Encouraging traditional weaving among SHG members

**THE BENEFICIARIES**
- SHG members of Bishnupur district, Manipur

**THE CHALLENGE**
- Inefficacious traditional looms that required more manpower
- Lack of adequate designs
- Waning interest in this traditional activity

**THE SOLUTION**
- NABARD granted assistance to the Unique Manipuri Women Association for assisting **30** SHGs
- An innovative and modified Manipuri shuttle power loom was promoted among women weavers. The loom, installed at a Common Facility Centre at Keinour village, was financed by Manipur Rural Bank
- Capacity-building support was ensured for development of design elements and marketing

**THE IMPACT**
- Speedy production and new designs
- Reduction in manpower requirement
- Increased income for weavers

MANIPUR

Bishnupur District

[ 73 ]
Milking Linkage for Success

**THE INITIATIVE**
- Formation of JLGs to promote dairy activities

**THE BENEFICIARIES**
- SHG members in Trichy district, Tamil Nadu
  - **32 women** SHG members were trained to identify good quality animals and grow different species of fodder crops

**THE CHALLENGE**
- Reluctance of banks to extend credit to farmers because of high loan over-dues
- SHG members either did not rear animals or lacked the skills to procure high-yield milch cattle
- High input cost in rearing animals vis-à-vis low milk yield
- Paucity of green fodder

**THE SOLUTION**
- NABARD assisted Shalom Foundation in forming and credit-linking JLGs

**THE IMPACT**
- 2,000 families belonging to 209 women groups, 97 male groups and 197 mixed groups are now credit-linked
- Establishment of a Farmer Producer Company and a milk collection centre, ensuring benefits of aggregation and remunerative prices for farm products
नाबाद परियोजना प्रदर्शनी क्षेत्र
धान की सीधी बिजाई
Doing More With Less

THE INITIATIVE

Dissemination of Direct Sowing of Rice (DSR) Technology

THE BENEFICIARIES

Paddy farmers of Kaithal district, Haryana

THE CHALLENGE

Traditional method of transplanting rice which led to over-exploitation of water

Labour-intensive method and lower returns

THE SOLUTION

NABARD sanctioned a project to popularise DSR technology which utilises only 50 per cent of water required in the traditional method

Farmers selected and educated about DSR technology

Project implemented under supervision of agriculture scientists

THE IMPACT

150 acres across 5 villages of Kaithal district covered under the project

Project covered by the media as an inspirational story

Technology being replicated in 15 new villages, covering 750 farmers owning over 3,000 acres

Better crop price discovery
Catering to the Market

THE INITIATIVE

- Formation of JLGs to counter financial exclusion

THE BENEFICIARIES

- Women of Ponda, Goa

THE CHALLENGE

- Difficulty in availing loans from formal sources

THE SOLUTION

- NABARD extended support to Omkar Arts & Crafts Association for formation of 100 JLGs

- The groups were linked with the Goa State Cooperative Bank Ltd

THE IMPACT

- The JLGs, in addition to handicrafts, also took up food catering business

- Establishment of professional catering set-ups by a few JLGs

- Incremental income for women
THE INITIATIVE

More power to women groups

THE BENEFICIARIES

70 women SHGs in Nainital district, Uttarakhand

THE CHALLENGE

Women SHG members were still dependent on the income of their spouses

Lack of skill sets to take up income-generation activities

THE SOLUTION

NABARD sanctioned a loan assistance to the Sabla Sangathan Sahkarita Sangh, an SHG federation

The Federation took up production and marketing of bags, sweaters, school uniforms and processed spices

A CFC was set up for training

THE IMPACT

A federation-owned outlet for direct sale

Independent women who generate their own incomes

Positive impact on financial inclusion efforts
Starting Another White Revolution

**THE INITIATIVE**
- Sustainable and integrated dairy development

**THE BENEFICIARIES**
- Farmers of 159 villages in Hoshangabad district, Madhya Pradesh

**THE SOLUTION**
- Breed improvement was achieved through artificial insemination
- Farmers educated in modern dairy practices
- Formation of an Farmer Producer Organization (FPO) to address input- and output-related issues
- NABARD extended assistance for sustainable and integrated dairy development

**THE CHALLENGE**
- Low-yield nondescript milch cows
- Farmers ignorant about new and improved dairy practices
- Inadequate marketing infrastructure

**THE IMPACT**
- Increase in milk production by 9,000-10,000 metric tonnes per annum
- Increase in the availability of quality milch animals
- Establishment of forward and backward market linkages
- Formation of new Farmers Clubs
- Existing Farmers Clubs evolved into an FPO

MADHYA PRADESH
Hoshangabad District
Organic Way to Health

THE INITIATIVE
- Promotion of research in organic fertilisers and pesticides

THE BENEFICIARIES
- Farmers and villagers in Alleppey district, Kerala

THE CHALLENGE
- Deterioration in soil fertility due to use of chemicals
- Deterioration in quality of farm produce

THE SOLUTION
- NABARD sanctioned a sum of ₹8.16 lakh to the Gandhi Smaraka Grama Sevana Kendra for establishment of a bio-laboratory for research in organic fertilisers and pesticides

THE IMPACT
- Chemical fertilisers and pesticides replaced by natural and bio-substitutes
- Improved quality of health among farmers and consumers of the region

Fluorescent pseudomonas, a group of soil-born bacteria that is highly effective against crop diseases, was identified for production.
Stubble Management

THE INITIATIVE

→ Eco-friendly paddy straw management

THE BENEFICIARIES

→ Farmers and residents of Amritsar, Punjab

THE CHALLENGE

→ Yearly practice of burning straw is an ecological disaster
→ Removing paddy straw without burning

THE SOLUTION

→ NABARD supported Social Activities for Rural Development Society in exploring alternative methods of straw management
→ Introduction of paddy straw management with Happy Seeder and straw composting
→ Active capacity-building efforts in the area

THE IMPACT

→ 300 acres covered by Happy Seeder machine
→ 80 percent farmers in project area have incorporated the new technique of straw management
→ 300 acres of wheat have replaced standing stubbles of paddy
→ Labour and machine cost reduced to ₹2,000–₹2,500 per acre
A United Stand

THE INITIATIVE

Farmers Clubs as tools for economic prosperity

THE BENEFICIARIES

Farmers of Vellanad district, Kerala

THE CHALLENGE

- Inadequate returns from coconut and rubber production
- Lack of forward and backward linkages
- Educating and empowering farmers

THE SOLUTION

- NABARD sanctioned ₹9 lakh for a pilot project on technology transfer, credit counselling and market advocacy through Farmers Clubs
- SHGs were formed and farmers were trained in rubber tapping, beekeeping, nursery maintenance and kitchen gardening
- An input centre was started for rubber farmers

THE IMPACT

- Federation of Farmers Clubs formed with 53 member clubs
- Commercial sale of local honey
- Increase in coconut and latex production
- Yearly turnover of input centre averages ₹6.20 lakh
- Clusters converted into registered Coconut Producers’ Society (CPS)
Happy Times

THE INITIATIVE
- Eco-friendly disposal of paddy stubble

THE BENEFICIARIES
- Farmers of Pundri Block, Kaithal district, Haryana

THE CHALLENGE
- Disposal of paddy stubble was harming the environment
- Motivating farmers to adopt new technology

THE SOLUTION
- NABARD joined hands with the Gramin Yuvati Vikas Mandal to motivate farmers to sow wheat seeds in the paddy residue without burning the stubble
- Encouraging the use of Happy Seeder machine for composite cutting-cum-drilling-cum-sowing

THE IMPACT
- Higher soil moisture and soil quality
- Natural method of weed control
- Less seed requirement vis-a-vis traditional method
- Technology adopted by around 500 farmers who are now master trainers

HARYANA

Kaithal District

Farmers of Pundri Block, Kaithal district, Haryana

Disposal of paddy stubble was harming the environment

Motivating farmers to adopt new technology

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Encouraging the use of Happy Seeder machine for composite cutting-cum-drilling-cum-sowing

Higher soil moisture and soil quality

Natural method of weed control

Less seed requirement vis-a-vis traditional method

Technology adopted by around 500 farmers who are now master trainers
A Multifaceted Society

THE INITIATIVE
- All round financial succour to marginal farmers at village level

THE BENEFICIARIES
- Small and marginal farmer members of Choppadandi PACS, Karimnagar district, Telengana

THE CHALLENGE
- Limited access to institutional credit
- Limited working funds of PACS, resulting in its inability to meet credit demands of members
- Farmers forced to borrow from moneylenders at exorbitant interest rates

THE SOLUTION
- NABARD sponsored a 360-degree financial assistance programme to empower Choppadandi PACS which covered vehicle loans, loans against pledge of jewels, petty trade, etc.
- Business Development Plan was prepared covering credit and non-credit needs of members

THE IMPACT
- PACS members avail loans at affordable rates
- Nine villages covered under the programme
- 89% increase in deposit base of PACS;
- 37% increase in PACS share capital;
- 55% increase in profits
- PACS now a competitor to public sector banks in the area

THE BENEFICIARIES
- Small and marginal farmer members of Choppadandi PACS, Karimnagar district, Telengana

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**A Canal Route For Meghalaya**

**THE INITIATIVE**
- Much needed irrigation infrastructure in North East

**THE BENEFICIARIES**
- Farmers of Shangpung, Meghalaya

**THE SOLUTION**
- NABARD provided a loan to the State Government for renovation/reconstruction of Thwai-U-Riang Dolloi
- A major chunk of the canal re-designed with new conveyance capacity
- Distribution lines revived in the command area

**THE IMPACT**
- The initiative has impacted 180 ha of land positively
- Adequate water supply has brought 90 percent of the land under cultivation in the Kharif season
- Kharif paddy production, on an average, rose from 1.30 MT/ha to 2.30 MT/ha
- Growth in number of farmers taking up vegetable production
Enabling Better Services

THE INITIATIVE

→ Financial viability of PACS on a sustained basis

THE BENEFICIARIES

→ 600 farmer families of Bagalkot district, Karnataka

THE CHALLENGE

→ Lack of proper infrastructure in Kuali PACS which caters to 9,000 villagers and 600 farmer families

→ Lack of affordable finance

→ Providing convenience for villagers through PACS

THE SOLUTION

→ NABARD sanctioned a loan to Kuali PACS for construction of an office building-cum-godown-cum shopping complex

→ Improvement in PACS infrastructure and diversification into non-credit business

→ PACS encouraged to widen scope for sale in every visible area

THE IMPACT

→ New infrastructure now houses tailoring, grocery, agro-service units and a milk parlour that provides regular business for PACS

→ The PACS infrastructure also houses a fertiliser unit, a pure drinking water unit and a milk cooperative society

→ Access to drinking water at affordable rates

Bagalkot District

KARNATAKA
Planting Seeds of Mutual Trust and Respect

**THE INITIATIVE**

- Promotion of Farmer Producer Organization (FPO)

**THE BENEFICIARIES**

- Farmers of Jharkhand

**THE CHALLENGE**

- Weak financial condition of farmers a major bottleneck for shareholding
- Trust deficit and illiteracy were major impediments in coming together

**THE SOLUTION**

- NABARD extended assistance under Producers’ Organization Development and Upliftment Corpus’ Fund (PRODUCE) to Shramik Vidyapeet, an NGO, for forming and nurturing of an FPO
- Formation of M/s Seed Agrotech Producer Co Ltd, Ranchi for sale of certified seeds
- Company owned and run by farmers themselves

**THE IMPACT**

- Farmers have reaped benefits due to shareholding.
- The FPO has registered itself with State Seed Certification Agency.
- Increased awareness has led to an increased demand for certified seeds
- Adoption of SRI
Sunny Side Up

THE INITIATIVE

→ Solar power generation project by a progressive PACS

THE BENEFICIARIES

→ Members of Chengalam PACS and various district-level stakeholders, Kottayam district, Kerala

THE CHALLENGE

→ Power shortage was affecting the functioning of PACS as a dynamic financial intermediary

→ Monthly electricity bills a strain on PACS

THE SOLUTION

→ PACS decided to set up its own solar power unit

→ NABARD financed the ₹29.80 lakh, 18 KWP composite capacity project with multi crystalline SPV module

THE IMPACT

→ Chengalam PACS is the first cooperative banking institution that meets 100 percent of its power requirement from solar power production

→ PACS now pays only ₹2,500 per month to Kerala State Electricity Board (KSEB) as minimum charge as against ₹60,000 per month earlier

→ PACS supplies power to the KSEB and earns approximately ₹30,000 to ₹40,000 per month
Sowing Together, Growing Together

**THE INITIATIVE**
- Collective decision-making amongst farmers

**THE BENEFICIARIES**
- Farmers of 12 villages in Bathinda district, Punjab

**THE CHALLENGE**
- Lack of technical know-how about crops and usage of high doses of fertilisers and pesticides
- Financial dependence on commission agents for credit needs
- Absence of unity among farmers

**THE SOLUTION**
- Farmer Producer Organization (FPO) set up to bring farmers together for collective action at a larger scale
- Crop weather advisory services through SMS were introduced
- Portable water testing facility was enabled
- NABARD in association with Ambuja Cement Foundation implemented a project to enhance productivity and reduce cultivation cost of major crops

**THE IMPACT**
- Farmers’ business groups brought under the umbrella of an FPO
- Quality agricultural inputs at lesser price
- Professional guidance for farmers
- Atmosphere of mutual trust among villagers
- Considerable improvement in the agro-based livelihoods of the farming community
## Herbal Solution

### THE INITIATIVE
- Use of organic products in rural India

### THE BENEFICIARIES
- Residents of Idukki, Kottayam and Ernakulam districts, Kerala

### THE CHALLENGE
- Increasing use of chemical mosquito repellents
- High investment, amounting to approximately ₹ 25 lakh, for manufacture of chemical mosquito repellents

### THE SOLUTION
- NABARD supported Peermade Development Society in developing a safer herbal mosquito repellent using agricultural waste
- The agency developed a low-cost mosquito coil-making machine and registered the unit as a small scale industry
- Marketing done through the SHG network of PDS and sales outlets at Kuttikanam and Peermade

### THE IMPACT
- Opportunities created for more such production units
- Possible product diversification in terms of oil, paste, etc.
- Supplementary source of income for women trained in making mosquito repellents
Connecting to Banks

THE INITIATIVE

Financial literacy among villagers

THE BENEFICIARIES

Villagers of Mandi district, Himachal Pradesh

THE CHALLENGE

Financial exclusion was a major hindrance in this remote region

THE SOLUTION

NABARD sanctioned an innovative Financial Literacy Programme to take financial literacy to everyone’s doorsteps

The project covered over 300 panchayats

Street plays, songs and dances were performed

100 Kisan Credit Card melas were organised

THE IMPACT

Over 3,000 individuals now have access to formal banking system

Opening of 20,000 savings accounts

Formation of 700 SHGs

Micro insurance availed by 6,900 people

Registration of 2,950 KCC users
For the People, By the People

THE INITIATIVE

→ Revival of PACS

THE BENEFICIARIES

→ Farm workers of Athani village, Thrissur district, Kerala

THE CHALLENGE

→ Peringandur Service Cooperative Bank, a PACS functioning in Athani village of Thrissur district, had mounting over-dues, accumulated losses and declining borrowing members

THE SOLUTION

→ NABARD extended assistance of ₹2 crore to the PACS for construction of Green Mythri, a rural supermarket

→ A grant assistance of ₹2.5 lakh was given for the creation of training infrastructure within the supermarket complex

GREEN MYTHRI

Fair and remunerative prices for the produce of SHGs and JLGs

THE IMPACT

→ Green Mythri with an average daily turnover of about ₹2 lakh serves nearly 750 customers; also offers online and SMS-based shopping options

→ A specialist ‘Green Army’ of farm workers organised by the PACS regularly supplies home-grown fruits and vegetables to Green Mythri
Beyond Business

THE INITIATIVE

More power to PACS

THE BENEFICIARIES

2,400 farmers of Kuleilo PACS, Cuttack district, Odisha

THE CHALLENGE

Farmers unable to realise optimal value from their land due to traditional methods of cultivation, low level of mechanisation and rising labour cost

Minimal resources with farmers and PACS

THE SOLUTION

NABARD extended assistance to Kuleilo PACS for setting up an Agro Service Centre (ASC)

Kuleilo PACS turned into a one-stop shop for agricultural services

The service centre provided agricultural products and other farm mechanisation implements on hire basis

THE IMPACT

Agricultural services, including hiring of farm machinery, brought to the doorsteps of farmers at a low cost

Visible improvement in agricultural productivity

Increase in business of Kuleilo PACS and income of its farmer members

ODISHA
Cuttack District
Lessons in Finance

The financially literate young adults are more empowered today

About 9,000 applications generated for savings bank, KCC, SHGs, insurance and term loans

THE INITIATIVE

Schoolchildren as ambassadors of financial literacy

THE BENEFICIARIES

Villagers of Bihrada and Sultanpur of Mirzapur and Jaunpur districts, Uttar Pradesh

THE CHALLENGE

Countering extreme financial exclusion

THE SOLUTION

School children were taught financial inclusion lessons through magic shows and quizzes as part of a unique project titled ‘School children as Financial Ambassadors for Financial Literacy’

THE IMPACT

The financially literate young adults are more empowered today

About 9,000 applications generated for savings bank, KCC, SHGs, insurance and term loans
Saving a Rare Breed

**THE INITIATIVE**
- Conservation of native breeds of livestock

**THE BENEFICIARIES**
- Farmers in Kasargod district, Kerala

**THE CHALLENGE**
- The Kasargod Dwarf, a local variety of cows, was on the verge of extinction
- Lack of awareness about the medicinal properties of milk and milk-based products of this ancient breed

**THE SOLUTION**
- NABARD sanctioned an assistance of ₹4.66 lakh to the Havyaka Abhyudaya Charitable Trust
- A detailed survey of the cows was conducted in 5 gram panchayats in the district for data compilation and creation of awareness
- Capacity-building programmes were conducted to raise awareness about the benefits of this breed of cows

**THE IMPACT**
- Adoption of dairy activities by farmers to earn additional income
- Ayurvedic medicines developed from ghee and fungal repellents and bio-pesticides from buttermilk and cow’s urine
- Increased demand for cow dung and organic manure
- Doubling of average monthly income of farmers
Taking Friends into Account

THE INITIATIVE

SHG members as Business Correspondents (Bank Sakhis)

THE BENEFICIARIES

Villagers and SHG members in 205 villages in Indore, Dewas and Rajgarh districts, Madhya Pradesh

THE CHALLENGE

Poor indices of financial inclusion, absence of established banks

SHG members unaware of their potential to play a dynamic role

Ensuring sustainability of Bank Sakhis

THE SOLUTION

NABARD extended assistance to Narmada Jhabua Gramin Bank for better financial services

Active women SHG members were identified to become Bank Sakhis and trained to handle Point of Sale (POS) terminals or laptops

A system to ensure commission on volume and not transaction basis was put in place

THE IMPACT

Revenue model created for Bank Sakhis to earn ₹3,000+ per month

Total enrolment is 11,982

Rate of attrition less in comparison to conventional Business Correspondents

Definite expansion in network of financial inclusion
Banking on a Brighter India

**THE INITIATIVE**
- Introduction of easy access to finance

**THE BENEFICIARIES**
- Farmers of Dakshin Kannada and Udupi districts, Karnataka

**THE CHALLENGE**
- Lack of regular and smooth banking services
- Absence of technology in PACS and DCCBs

**THE SOLUTION**
- NABARD sanctioned a project to the South Canara DCCB Ltd and linked the accounts of PACS members with DCCB accounts
- PACS continued to disburse loans to farmers since accounts were maintained at both, DCCB and PACS levels
- Farmers were enabled to use RUPAY KCC/debit cards

**THE IMPACT**
- Financial inclusion with higher credit off-take
- Ease and transparency in banking services
- Installation of micro-ATMs in PACS

KARNATAKA

Udupi District
A New Ray of Hope

**THE INITIATIVE**
- Promotion of Joint Liability Groups (JLGs)

**THE BENEFICIARIES**
- Socially and economically poor women in Rewari district, Haryana

**THE CHALLENGE**
- Unemployment and low income
- Social backwardness and prevalence of casteism
- Few options for economic freedom

**THE SOLUTION**
- NABARD roped in the Rewari District Cooperative Central Bank (DCCB) to form JLGs
- Loans of ₹30,000 each were provided to JLG members for adopting livelihood options of their choice
- Constant follow-up and support was extended by both NABARD and DCCB in the early days

**THE IMPACT**
- Increase in the monthly income of women – in the range ₹6,000 to ₹8,000
- Loans have benefitted other family members as well
- Establishment of small-scale business units
- Visible sense of purpose among women beneficiaries
Harnessing a River

THE INITIATIVE

Optimum utilisation of water

THE SOLUTION

NABARD extended financial assistance under RIDF for construction of a 31.80 metre long dam with a narrow crested weir, abutment wing and return walls

THE BENEFICIARIES

Farmers of Cuddalore district, Tamil Nadu

THE CHALLENGE

The 100 metre section of the ‘PeriaOdai’ and the south main canal bank which had been breached during the 1972 floods was deeply scoured, affecting the 688.26 hectare Ayacut/Command area

Farmers in the Command area of the south main canal were not receiving sufficient water

THE IMPACT

Restoration of river bed to its original level

Replenishment of downstream wells

Availability of water for longer periods

Tangible effect on agricultural productivity
The Poly House Effect

THE INITIATIVE

→ Promotion of poly house technology

THE BENEFICIARIES

→ Farmers of Udhampur district, Jammu & Kashmir

THE CHALLENGE

→ Poor germination of seeds in winters due to heavy rainfall, thunderstorms and two-feet-deep snow

THE SOLUTION

→ NABARD facilitated the setting up of 6 poly houses with drip irrigation and a complete climate control structure

→ A demonstrative effect for Farmers Clubs was created in these blocks

THE IMPACT

→ Controlled climatic conditions that allow cultivation of a variety of crops all year round

→ Insect and pathogen hacks prevented by regular monitoring of water, temperature and soil conditions

→ Farmers of the area are now investing in poly houses as a result of the demonstrative effect
Channelling Dreams, Reforming Lives

THE INITIATIVE

Modernisation of the Lower Kiul Valley Irrigation Project

THE BENEFICIARIES

Farmers of the area near Kiul Valley, Bihar

THE CHALLENGE

The 1960 irrigation project was in an indeterminate state due to lack of maintenance; it was unable to live up to its design potential

Lack of proper irrigation facilities, resulting only in the harvest of kharif crops

Reaping both kharif and rabi produce using available resources

THE SOLUTION

Renovation of the canal system and construction of various service roads under NABARD’s RIDF

THE IMPACT

Mammoth increase in crop production

Improved connectivity

New avenues for allied activities such as fisheries have made a significant impact on the socio-economic status of locals
Collective Action

THE INITIATIVE

- Encouragement of organised Farmer Collectives

THE BENEFICIARIES

- Farmers of Bilaspur and Mungeli districts, Chattisgarh

THE CHALLENGE

- Reviving defunct Farmers Clubs and organising them into federations

- Taking up certified seed production

THE SOLUTION

- Three Federations of Farmers Clubs were registered, with assistance from NABARD

- Seed production started to ensure quality and timely supply of certified seeds to the Farmers Clubs

- Awareness was increased through relevant training programmes

- Farmer Federations groomed to act as Business Correspondents for State Bank of India

THE IMPACT

- Regular income source for farmers since the 20 percent commission received from State Bank of India is passed onto the Federations

- Benefits of aggregation and collective bargaining for farmers

- 15 State Bank of India kiosks now provide financial services and supply quality seeds and pesticides
Green Warriors

**THE INITIATIVE**

- Environmental awareness at the grass root level

**THE BENEFICIARIES**

- Calicut International Airport and the entire Malabar region of Kerala

**THE CHALLENGE**

- Ensuring eco-friendly collection, segregation and utilisation of waste generated at the Calicut International Airport

**THE SOLUTION**

- Niravu Farmers Club set up with NABARD’s assistance took up waste management of the airport

- Niravu Awareness Programme was launched to create interest among the people

- Dedicated capacity-building programmes on scientific zero waste management, zero pesticides, organic farming and energy conservation were conducted

**THE IMPACT**

- Organic waste converted into manure using ring compost

- Plastic waste segregated and sold periodically to recycling units

- Establishment of a bio-gas unit

- The club earns approximately ₹50,000 each month from these activities
Banking on Linkage

**THE INITIATIVE**
- Supporting Cooperative Federations in serving farmers better

**THE BENEFICIARIES**
- Farmers of Chhattisgarh

**THE CHALLENGE**
- Farmers had to travel long distances to sell paddy
- Delayed payments and distress sale by farmers in mandis
- Exploitation of farmers by the organised market

**THE SOLUTION**
- NABARD sanctioned credit facility to Chhattisgarh State Cooperative Marketing Federation Ltd (CSCMFL)
- Paddy procurement software was linked to Core Banking Solution which allowed direct transfer of sale proceeds into the farmers’ accounts

**THE IMPACT**
- CSCMFL able to procure paddy from about 10 lakh farmers at fair prices
- Improved credit recovery for cooperative banks

**THE IMPACT**

**CHATTISGARH**
When Grapes are Sweet

THE INITIATIVE
- Development of Farmers Collectives

THE BENEFICIARIES
- Farmers in and around Chikkaballapur, Karnataka

THE CHALLENGE
- A predominantly tribal area with very poor socio-economic conditions
- Poor average rainfall
- Marginal land holdings, degraded land and high levels of migration

THE SOLUTION
- NABARD assisted the formation of Sri Gangadevi Grape Growers Club in association with Canara Bank
- Conduct of regular exposure visits and awareness programmes

THE IMPACT
- Significant acceptance of grape cultivation
- Organised marketing of produce with higher returns
- Intercropping and shift from traditional crops
- A Farm Input Supply Centre owned by farmers
- Enhanced economic status of farmers
Weaving Things Together

THE INITIATIVE

 Development of integrated handloom clusters

THE BENEFICIARIES

 700 handloom weavers in Haridwar district, Uttarakhand

THE CHALLENGE

 Seasonal work since many weavers had no looms

 Ineffectual utilisation of skills

 Traditional methods of weaving

 Lack of economies of scale, resulting in poor margins

THE SOLUTION

 A handloom development cluster was developed with the help of Women Development Organisation and Government of Uttarakhand

 Weavers formed into groups and registered as a cooperative society

 Product diversification

 Yarn bank set up to procure quality yarn at wholesale rates

THE IMPACT

 Revival of handloom activity

 Mutual understanding and coordination among weavers

 Enhanced quality of products

 Improved livelihood standards and better prospects
Creating a Buzz

**THE INITIATIVE**
- Promotion of meliponiculture through Farmers Clubs

**THE SOLUTION**
- NABARD popularised meliponiculture or farming of the stingless variety of honey bees for Dammar honey through its Farmers Clubs
- Dammar honey commands ₹1,400 per kilo as against ₹200 per kilo for normal honey

**THE BENEFICIARIES**
- Beekeepers in Kottayam district, Kerala

**THE CHALLENGE**
- Lack of knowledge about the scope of scientific beekeeping
- Limited access to marketing

**THE IMPACT**
- Activity well established in many regions such as Meenachil and Kanjirapally

- Most meliponiculturists have 15-20 hives in their homestead farms while some farmers have up to 2,000 hives
Planting Seeds of Hope

**THE INITIATIVE**
- Pilot project for augmenting productivity of lead crops

**THE BENEFICIARIES**
- Farmers of Mahendergarh district, Haryana

**THE CHALLENGE**
- Low agricultural productivity
- Non-adoption of good agricultural practices such as use of certified seeds, weed control and proper fertiliser dosages
- Irregular and limited supply of potable water

**THE SOLUTION**
- NABARD sanctioned a pilot project to Tagore Samajik Evam Shiksha Samiti for improving soil health
- Professional consultancy services provided on scientific farming, with stress on land preparation, quality seeds and optimum fertiliser levels
- Farmers invited to various agriculture melas in Krishi Vigyan Kendra, Chaudhary Charan Singh Haryana Agricultural University (CCS HAU)

**THE IMPACT**
- Restoration of soil fertility
- Use of quality seeds and recommended agronomic practices became the way of farming
- Adoption of sprinkler irrigation for water use efficiency
- Farmers motivated to practise rainwater harvesting

HARYANA

Mahendergarh District
श्रीकृष्ण किसान क्लब
gुन्याणा जोड़डा बिरौल
आपका हार्दिक स्वागत करता है।
Sowing Progress

THE INITIATIVE
- Introduction of farm technology through farmers’ collectives

THE BENEFICIARIES
- Farmers of Jhunjhunu district, Rajasthan

THE CHALLENGE
- Poverty and illiteracy in a resource-poor region
- Ignorance about farm technology and government schemes
- Inadequate formal banking services

THE SOLUTION
- NABARD sanctioned a project to Sewajyoti for formation of Farmers Clubs
- Clubs were involved in disseminating agro-technology
- Capacity building measures were taken to popularise dairy farming as an additional livelihood option

THE IMPACT
- Availability of short-term crop loans and dairy loans
- Health camps for immunisation of cattle
- Good quality seeds for farmers
- Increased awareness about social ills such as dowry, female foeticide, child marriage and female illiteracy
Come Together, Grow Together

**THE INITIATIVE**
- Development of PACS as a financial inclusion services provider

**THE BENEFICIARIES**
- Villagers, especially rural women, in Malappuram district, Kerala

**THE CHALLENGE**
- Hastening the pace of financial inclusion by introducing multifarious banking services in the region

**THE SOLUTION**
- NABARD assisted in setting up the Green Earth Farmers Club
- Innovative services offered by the PACS were popularised by the Green Earth Farmers Club
- The PACS implemented ICT-based electronic transactions and introduced micro ATMs and ATM cards

**THE IMPACT**
- Spread in the network of financial inclusion
- Substantial increase in PACS’ business
- Banking services at the doorsteps of the poor and aged
- Volunteers earn incomes ranging from ₹2,000 to ₹30,000 per month

Malappuram District
Kerala
Weaving Tradition With Technology

**THE INITIATIVE**

- Automation of Pochampalli sari weaving

**THE SOLUTION**

- NABARD provided assistance to Shri Chintakindi Mallesham of Nalgonda district for designing a machine which has partly mechanised the weaving process

**THE BENEFICIARIES**

- Weavers suffering from the drudgery of manual handloom operations, Andhra Pradesh

**THE CHALLENGE**

- The manual process of weaving involved lifting 10 kilograms of weight to press down the pedal 9,000 times a day for a sari
- Strenuous physical movement was taking a toll on the health of weavers, also dissuading others from taking up the activity

**THE IMPACT**

- Process of making a tie-and-dye silk sari in the Pochampalli tradition eased by the Laxmi Asu Machine; manual labour reduced by 99%
- Double production since weavers save 8-9 hours a day
- Reduction in health related hazards and migration to urban areas

ANDHRA PRADESH

Nalgonda District
Agro-Technology

THE INITIATIVE
- Sustainable climate proofing of agriculture

THE BENEFICIARIES
- Farmers of Mewat, Haryana

THE CHALLENGE
- Decreasing yield from lead crops
- Ignorance about agro-technology and best practices for crop husbandry

THE SOLUTION
- NABARD sanctioned a project to Sehgal Foundation to educate farmers on sustainable agricultural practices
- Stress was laid on dairy farming as an additional source of livelihood

THE IMPACT
- Adoption of agro-technology and an increase in the yield of lead crops
- Increased milk production through breed improvement, nutrition and health care
- Financial Inclusion got a boost through this intervention
Refining Life

**THE INITIATIVE**
- Establishment of a water purifying plant

**THE BENEFICIARIES**
- Villagers of Thikekerwadi, Pune district, Maharashtra

**THE CHALLENGE**
- High levels of fluoride in drinking water due to overuse of chemical fertilisers
- Recurrent water-borne diseases, especially among women and children
- Loss of daily wages and monthly medical expenses approximating ₹2,500

**THE SOLUTION**
- NABARD extended a grant of ₹8 lakh and in partnership with Waterlife Foundation helped to set up a self-sustaining RO water purifying plant

**THE IMPACT**
- Pure water for villagers at ₹5 per 20 litres
- 100 percent attendance in schools
- Household savings of up to ₹2000 a month on medical expenses alone
- Improvement in participation of women in development schemes
Connecting Means To End

THE INITIATIVE

Construction of a span steel girder motorable bridge

THE BENEFICIARIES

People of Udhampur district, Jammu & Kashmir

THE CHALLENGE

Complete isolation of about 30,000 people residing on either side of a nullah with huge boulders

THE SOLUTION

NABARD provided support under RIDF for the construction of a 35-metre span steel girder motorable bridge connecting Majalta and Dudu Basantgarh blocks

THE IMPACT

Quicker access to health facilities

Better enrolment and attendance in schools, especially of girl students

Grazing and protection of livestock of 6,000 nomads (Gujjars) made easier

Mobility of raw materials for construction and other business ventures

Facilitation of inter-village marriages
Stepping Up on Waterways

THE INITIATIVE

- Improvement and modernisation of canals

THE BENEFICIARIES

- Farmers of Bharuch and Surat districts, Gujarat

THE CHALLENGE

- Leaky and dilapidated canal structures
- Irregular supply of water and water deprivation for tail-end farmers

THE SOLUTION

- NABARD sanctioned financial assistance under RIDF for improvement and modernisation of the Ukai and Kakrapar right bank main canals
- Improvement work involved 96 kms of canal lining, fixing steel gates, strengthening 9 existing structures and construction of 18 new bridges

THE IMPACT

- 1,200,054 hectares benefitted from the project
- Approximately 25-30% savings in water
- Increase in the overall water flow, benefiting tail-end farmers
Mines to Water Reservoirs

**THE INITIATIVE**
- Innovative utilisation of wastelands

**THE BENEFICIARIES**
- Villagers and farmers residing within a 400-acre radius in Dudhai village, Lalitpur district, Uttar Pradesh

**THE CHALLENGE**
- Quarrying activity which was forcing farmers to abandon agriculture and migrate to urban areas
- Acute water scarcity
- Ensuring availability of water for agricultural operations

**THE SOLUTION**
- NABARD extended support of ₹11.84 lakh to the Pragya Mahila Bal Kalyan Gramodhyog Sewa Sansthan for a unique area-specific project which aimed to improve agricultural productivity by recharging groundwater in abandoned mines
- 2 abandoned sandstone mines were transformed into large water reservoirs by cleaning and channelling them
- Ensuring community participation in project design and implementation

**THE IMPACT**
- Increased agricultural yield due to availability of water during monsoons and winter
- Reduction in migration of the local workforce
- Reclamation of abandoned agricultural land
- Reduction in the mortality rate of livestock due to availability of drinking water

UTTAR PRADESH
Lalitpur District
Channelling Growth

THE INITIATIVE
→ Construction of irrigation canals

THE BENEFICIARIES
→ Farmers and villagers around Kastigarh canal, Doda District, Jammu & Kashmir

THE CHALLENGE
→ Dependence on rainfall meant limited cropping options
→ Irregular water supply which had narrowed down livelihood options
→ Low agricultural productivity

THE SOLUTION
→ NABARD extended financial assistance under RIDF for construction of a canal

THE IMPACT
→ Increased crop productivity
→ Farmers able to plan their cropping pattern well in advance
→ Allied activities such as animal rearing encouraged by availability of fodder
→ Successful financial inclusion efforts by banks
Wealth in the Backyard

THE INITIATIVE

Establishment of a model hatchery unit

THE BENEFICIARIES

Poultry farmers and consumers of poultry meat and eggs in Pathanamthitta district, Kerala

THE CHALLENGE

Low productivity of the local poultry variety

Lack of information on how to increase productivity

Widespread apathy among youths towards poultry farming as an economic activity

THE SOLUTION

Establishment of a model hatchery unit at Krishi Vikas Kendra to support poultry farmers

Establishment of field-level egger nurseries by ensuring availability of improved variety of day-old chicks

THE IMPACT

KVK has encouraged the rearing of improved varieties and supported more than 2,500 rural families

Substantial increase in egg production, adding over ₹1 CRORE to the annual revenue of the farming community

Rural youths now approaching KVK to replicate the same

Pathanamthitta District
Reviving a Sweet Tradition

THE INITIATIVE
- Encouragement of beekeeping as a livelihood option

THE BENEFICIARIES
- Farmers and villagers of Kullu, Lahaul and Spiti valley in Himachal Pradesh

THE CHALLENGE
- Excessive use of chemicals in horticulture and agriculture which were harmful for bees
- Drastic reduction in the population of local Apis Cerana breed of honey bees
- Decrease in the number of bees, the best source of pollination, adversely affecting fruit production

THE SOLUTION
- NABARD sanctioned an assistance of ₹ 9.95 lakh to the Regional Horticulture Research Centre, Bajaura for promotion of fixed beehive for bee rearing
- Progressive farmers identified and nominated to monitor the progress of the project
- Awareness & training camps held to improve knowledge about permanent beehives and the role of bees in agriculture
- Traditional homes with permanent beehives replaced with cemented houses
- 50 fixed beehives sanctioned to be installed on farms every year

THE IMPACT
- Up to 250% increase in fruit production in the orchards of project beneficiaries
- Technique adopted by other farmers
- Increase in honey collection
- Farmers earn ₹ 400-500 per kg from honey produced by Apis Cerana and ₹ 700 per bee box by giving them on rent to orchardists for pollination purposes
- Increase in income and better lifestyle for farmers
Raising the Bar

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<thead>
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<th>THE INITIATIVE</th>
<th>THE SOLUTION</th>
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<tr>
<td>Sustainable development models for North East India</td>
<td>NABARD sanctioned a project which supported on-farm activities</td>
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<tr>
<td>Tribals of Sagalee, Papum Pare district, Arunachal Pradesh</td>
<td>Undulating land unsuitable for growing food grains</td>
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<td>Traditional farming methods, meagre incomes and unmotivated farmers</td>
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<td>Absence of access to processing facilities for crops such as pineapples and oranges</td>
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<tr>
<td>The success of these farmers has motivated others to scale up cultivation of oranges and pineapples</td>
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<tr>
<td>Farmers have organised themselves into an FPO to benefit from the scale of production</td>
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A Home for Crops

THE INITIATIVE
- Adoption of polyhouse agriculture by farmers

THE BENEFICIARIES
- Farmers of Jubberhatti, Solan district, Himachal Pradesh

THE CHALLENGE
- Extreme weather conditions which made year-long farming impossible
- Lack of information and knowledge about alternate farming methods

THE SOLUTION
- NABARD sanctioned a unique project under RIDF for setting up 50 polyhouses
- Capacity-building support provided for promotion of polyhouses

THE IMPACT
- Cultivation of carnations, red and yellow capsicums, cherry tomatoes and seedless cucumbers by 35 farmers
- Better and regular returns for farmers
- Other farmers in the area motivated to adopt polyhouse farming
The hostel, like the school, has solar-lit rooms now. Children who earlier paid for kerosene now pay a marginal sum of ₹2 per day towards system maintenance costs and repayment of loan amount.

Sustainable model of JLG financing replicated to electrify two more schools.

Commercial banks convinced to replicate this model of JLG financing.

THE INITIATIVE
- Solar electrification in off-grid regions

THE BENEFICIARIES
- Khetramohanpur Bhagabati Ballika Vidyalaya, Sundarban district, West Bengal

THE CHALLENGE
- Health and safety challenges for students staying in the Vidyalaya hostel since they had to use kerosene lamps to study after dusk

THE SOLUTION
- An innovative business model with community contribution and a loan-cum-grant assistance of ₹1.37 Lakh from NABARD was used to install 75 solar LED lamps in the hostel.

A JLG of members running the hostel was formed. The group contributed ₹25,000.
The Fruit of Prosperity

**THE INITIATIVE**
- Promotion of sustainable livelihoods

**THE BENEFICIARIES**
- The Nishi tribe of Papum Pare district, Arunachal Pradesh

**THE CHALLENGE**
- Lack of an integrated programme for enhanced economic activity
- **750 acres** of unused cultivable land
- Absence of connectivity to markets
- Ushering economic prosperity in a remote region

**THE SOLUTION**
- NABARD sanctioned a Wadi (orchard) programme to support inter-cropping of oranges with pineapples, sugarcane and bananas
- Capacity-building through SHGs was initiated to build employment opportunities for women
- Animal husbandry was promoted as a viable support for those who did not own sizeable plots of land

**THE IMPACT**
- Farmers began to reap benefits within a short span of just 3 years
- Neighbouring villages motivated to scale up their horticulture farming
- Farmers moving towards Producer Organization route
- Improvement in the social and economic well-being of tribals
Fair Practices

**THE INITIATIVE**
- Gender development through various interventions

**THE BENEFICIARIES**
- 900 women of Jamui district, Bihar

**THE CHALLENGE**
- Tribal families had no knowledge of institutional finance and depended entirely on private money lenders

- Gender inequality in society and lack of employment opportunities for women

- Ensuring prosperity and equality

**THE SOLUTION**
- NABARD sanctioned a project to the Association for Sarva Seva Farms

- 900 Wadis were set up, involving 900 poor tribal farming families

- Besides entrepreneurship and vocational skills training, women were given exposure to socio-economic issues such as health, hygiene, child care and gender disparity

**THE IMPACT**
- Previously unemployed women are now either employed or running small businesses

- Income options for these women include making and selling agarbattis, goat/pig rearing, mango grading and packing

- Visible social development with more confident and financially-literate women
An Organic Intervention

**THE INITIATIVE**
- Adoption of climate-friendly development models

**THE BENEFICIARIES**
- Farmers of Chakai, Jamui district, Bihar

**THE CHALLENGE**
- Small farmers solely dependent on seasonal agriculture and occasional labour jobs
- Meagre average income of ₹3,000 a month to feed large families
- Uncultivable land

**THE SOLUTION**
- NABARD sanctioned a Wadi project to the Association for Sarva Seva Farms
- Vermicompost units were provided as part of the supplementary livelihood component
- Farmers were given training on scientific agricultural practices
- Previously uncultivable lands were brought under cultivation
- Awareness was created about marketing

**THE IMPACT**
- Previously uncultivable tracts of land are now full-fledged orchards
- Project beneficiaries earn an estimated annual return of ₹75,000
- Organic fertilisers now an integral part of the cultivation process

Jamui District, Bihar
Blossoming Fortunes

THE INITIATIVE

- Development of tribal regions

THE BENEFICIARIES

- Tribes of Nellore district, Andhra Pradesh

THE CHALLENGE

- Soil erosion and water scarcity
- Integrating an excluded community in a sustainable manner

THE SOLUTION

- NABARD extended support for horticulture plantation, border plantation and water resource management
- Intercropping was encouraged as a means of supplementary income
- Capacity-building support extended for various livelihood activities

THE IMPACT

- Cultivation of a variety of crops on previously infertile lands
- Intercropping has ensured livelihood security
- Financial penetration by banks

ANDHRA PRADESH

Nellore District
Bakri Bank

THE INITIATIVE

- Capacity building of tribal women

THE BENEFICIARIES

- Tribal women of Lalitpur, Uttar Pradesh

THE CHALLENGE

- Lack of entrepreneurial skills among tribal women
- Lack of awareness about viability of goat farming
- Lack of financial support in project area

THE SOLUTION

- Goat farming encouraged by NABARD as an economic activity
- By investing ₹1,000 a tribal woman received three goats, two tripods and three vessels. They were required to return any of the three goats within one to three years of initiation
- Free training, vaccination and first aid for ill goats provided at a nominal charge
- Male buck provided for mating

THE IMPACT

- Tribal women goat use offsprings as ATMs, by selling them at handsome rates of ₹9,000 to ₹10,000 each
- Dairy products and fertilisers for self-consumption or sale
- Goats a source of income and used for weddings, medical expenses and other purposes

Lalitpur, Uttar Pradesh
Kanchamba and her husband, a marginal farmer, had barely enough to feed their family of four. In 1998, their house started crumbling. Any repair would have meant mortgaging their land, their only asset.

Kanchamba represented many such disempowered women in her area.
Spice of Life

THE INITIATIVE

- Value addition at farm-gate level

THE BENEFICIARIES

- Farmers in Wayanad district, Kerala

THE CHALLENGE

- Reluctance of farmers to shift to organic production fearing reduction in income
- Dearth of seed capital and adequate skills
- Establishment of value addition infrastructure at project location with support of local producers

THE SOLUTION

- NABARD supported establishment of a processing centre in association with KINFRA and the Coffee Board
- A state-of-the-art facility was set up with modern machines for cleaning, grading and processing coffee, pepper, ginger, turmeric, vegetables, various tubers, roots and jackfruit
- A complete set of capacity-building initiatives to help farmers develop skills

THE IMPACT

- 10,559 farmers registered with APEDA for organic certification covering 7,618 farmers
  Of this, the produce of 2,557 ha. has been certified as organic
- Increase in the processing capacity of the unit
- Remunerative prices for farm products in the international market
A Greener Paddy

THE INITIATIVE

Launching System of Rice Intensification (SRI) Programme

THE BENEFICIARIES

Various tribes of Karimnagar district, Telangana

THE CHALLENGE

Attachment to traditional method of paddy cultivation

Unwillingness to adopt crop diversification, water conservation and new scientific cultivation practices

THE SOLUTION

NABARD sanctioned a project under the Indo-German Watershed Development Programme

Farmers were given SRI training which comprised seed treatment, nursery preparation, marking and transplantation

Markers, weeders, good quality seeds, neem-based bio-pesticides and vermicompost were provided to farmers

THE IMPACT

Increase in area covered under SRI from a mere 4 acres to 307.5 acres over 4 years

142 farmers in the project district on SRI as against just 4 earlier
Self Help Redefined

THE INITIATIVE
- Project for harnessing natural resources and empowering women

THE BENEFICIARIES
- Residents of Lakhond, Kali Talawadi and nearby villages in Bhuj, Gujarat

THE CHALLENGE
- Degradation of natural resources
- Lack of alternate sources of income
- High levels of financial exclusion among women
- Creating a holistic project that would ensure conservation of ecology as well as financial inclusion of women

THE SOLUTION
- Implementation of a holistic project which included formation of women SHGs to increase spread of formal credit
- Technical support for livelihood activities

THE IMPACT
- Implementation of land development plans and greater awareness about ecology
- Greater food security in the area
- Ease in purchasing cattle and fodder
- Increase in the purchasing power of women

Bhuj District
GUJARAT
Storing Happiness, Spreading Smiles

**THE INITIATIVE**

- Construction of check dams for optimum utilisation of water

**THE BENEFICIARIES**

- **65 families** of Satsala and Baliyadabar villages, Jamui district, Bihar

**THE CHALLENGE**

- Soil erosion and formation of gullies
- Scarcity of water for animals during summer
- Water table depletion and low productivity of paddy crop

**THE SOLUTION**

- NABARD extended financial assistance under RIDF for construction of an earthen check dam in Chakai block of Jamui district for water storage and supply of irrigation water

**THE IMPACT**

- Gully stabilisation and erosion control
- Assured irrigation for about 4.5 hectares of land, even during summer
- Land now a multi-crop area that grows summer vegetables
- Additional income through vegetable cultivation and fish farming
Fishermen today earn up to and over ₹1 lakh per annum, a virtual dream before the project.

Pisciculture has encouraged the rural population to take up other allied activities like duck farming and piggery units more aggressively.

Some progressive farmers have also combined pisciculture with rice production.

**THE INITIATIVE**
- Skill Development Initiative in Pisciculture

**THE BENEFICIARIES**
- Fishing community of Bogibari village, Kamrup, Assam

**THE CHALLENGE**
- Ignorance about scientific livelihood about pisciculture among the fishing community members
- A general movement amongst the youth to move away from traditional farming and allied activities

**THE SOLUTION**
- NABARD brought unemployed youths together in the form of an NGO
- Training on scientific fish culture imparted to fish farmers from Dimoria Block through the NGO
- On site exposure visit organized to Fisheries college, Raha
- Benefits of aggregation and joint marketing were highlighted to the youths

**THE IMPACT**
- Fishermen today earn up to and over ₹1 lakh per annum, a virtual dream before the project.
**THE INITIATIVE**

- Procurement and supply of quality concentrated cattle feed

**THE SOLUTION**

- Working and Term loan assistance provided to Adhithi Milk and Agri Producer Co. Ltd. (AMAAPCO) to procure and supply of quality concentrated cattle feed under UPNRM

- Sustained capacity building efforts

**THE BENEFICIARIES**

- Farmers and women SHG members, Andaman & Nicobar

**THE CHALLENGE**

- Very less yield of 3 to 7 litres per day
- Acute shortage of dry fodder
- Scarcity of cross bred milch animals in A & N islands
- Lack of technical skill

**THE IMPACT**

- Significant increase in the yield of milk
- AMAAPCO is today the first Farmers Producers Organisation in A & N islands
- Major role played by the agency in procuring milk from rural areas, hygienic packing and distribution
- 2 cattle feed depots in place, supplying concentrate cattle feed
Cause to Causeway

THE INITIATIVE

Scientifically designed rural infrastructure

THE BENEFICIARIES

Residents of 30 villages in Kathua district, Jammu & Kashmir

THE CHALLENGE

- Excessive water flooding from Sahar Khand I and II
- Creating infrastructure that would address twin issues – floods and damaged roads

THE SOLUTION

- A vented causeway in the Old Samba Kathua Road sector was constructed and Kathua-Parole Road was upgraded under RIDF
- A better drainage system was set up
- The height of the existing bridge was increased
- The surface of the Kathua-Parole Road was improved

THE IMPACT

- An alternative route to NH 1-A
- Better connectivity to markets in urban centres
- Easier connectivity to adjoining fertile lands for cattle rearing and farming
- Reduction in school dropout rates
- Improved access to health care facilities

JAMMU & KASHMIR

Kathua District
Health Dairy

THE INITIATIVE

Better animal health services in rural areas

THE BENEFICIARIES

Cattle owners in 15 hamlets of Madurai district, Tamil Nadu

THE CHALLENGE

Disenchantment among farmers who had to travel over 5 kilometres for vaccination and treatment of cattle

Migration due to overall dissatisfaction with dairy farming

THE SOLUTION

NABARD provided RIDF assistance for construction of a veterinary dispensary in Panaiyur

Dispensary also enabled the provision of fodder seeds

Capacity-building support in dairy management was extended to farmers

THE IMPACT

Besides vaccinations, over 100 artificial inseminations and 800 treatments are performed in the clinic every month

Increase in livestock population by over 30 percent within two years

Tangible improvement in incomes
Inclusive Tourism

THE INITIATIVE

- Development of community-based rural eco-tourism

THE BENEFICIARIES

- Residents of 4 villages in Puri district, Odisha

THE CHALLENGE

- Change in water inflow into Chilka Lake had impacted the livelihood of fishermen

THE SOLUTION

- NABARD sanctioned an eco-tourism project to Researchers, an NGO, which trained fishermen to run eco-tourism projects
- Fishing boats were converted into sailing/rowing boats and capacity-building support was provided to youths
- Efforts were made to integrate financial inclusion in the project

THE IMPACT

- Establishment of rural eco-tourism as an alternate livelihood option
- Additional tourism activities have also been taken up
- Substantial check in environmental damage
- Rise in financial inclusion and an entrepreneurial mindset
Sprouts of Hope

THE INITIATIVE
- Commercial cultivation of exotic vegetables

THE BENEFICIARIES
- Farmers of Man village, Pune district, Maharashtra

THE CHALLENGE
- Poor yield from traditional crops
- Lack of awareness about alternative crops
- De-spirited farmers

THE SOLUTION
- NABARD supported the formation of a Farmers Club in the village
- Capacity-building support was provided for adoption of technology
- Credit was facilitated through the banking system
- Awareness was created about market dynamics and marketing strategy

THE IMPACT
- Increase in cultivation of exotic vegetables in polyhouses
- Income of up to ₹2,000 per day through direct sales
- Chief coordinator of the Club felicitated for his efforts at the national level
A Joint Front

THE INITIATIVE
- Market access for farmers

THE BENEFICIARIES
- Banana farmers in Krishna district, Andhra Pradesh

THE CHALLENGE
- Farmers unaware of prevailing market rates often sold their crop to traders at minimal profit
- An average of ₹ 5 crore lost locally on account of inability to access markets
- Lack of knowledge about market dynamics
- Motivating and educating farmers to come together

THE SOLUTION
- NABARD helped in formation of Chagantipadu Farmers Club
- Members came together to form the Sri Vigneswara Farmers Mutually Aided Marketing Cooperative Society
- A banana market yard was established for direct selling of bananas with the help of the Society
- Capacity-building support provided to highlight the power of joint marketing

THE IMPACT
- Farmers able to nearly double their income through optimum price discovery in the market yard
- Construction of own pucca storage-cum-market yards and processing plants by other Farmers Clubs formed by NABARD
Empowering the Young

THE INITIATIVE

Economic and Social Empowerment through the self-help model

THE BENEFICIARIES

Farmers in Goalpara district, Assam

THE CHALLENGE

Lack of skills and access to funds resulted in meagre income from manual jobs

Severe economic and social hardships resulting from migration of youths to far-off places due to unemployment

Providing job opportunities in the village itself

THE SOLUTION

Under a project sanctioned by NABARD to the Azagar Social Circle, SHG members were given loans to purchase a pump set and a power tiller

Options were provided for creating enterprises in the village itself

THE IMPACT

Check in rural migration

Growth of SHGs has led to financial inclusion and economic prosperity

The project highlighted the power of collective bargaining
A Tank of Goodness

THE INITIATIVE

- Improvement of water supply in rural habitations

THE BENEFICIARIES

- Rural habitations in Coimbatore and Tiruppur districts, Tamil Nadu

THE CHALLENGE

- Acute water scarcity
- Insufficient water in existing bore wells and infiltration wells to cater to growing demand
- Providing regular supply of clean water

THE SOLUTION

- NABARD sanctioned a loan assistance under RIDF for augmenting water supply to cover additional habitations
- Clear water transmission mains were laid to cater to more households
- Service reservoirs equipped with distribution systems were constructed
- Additional infrastructure for pump sets

THE IMPACT

- Project has benefited nearly 900 habitations in 8 blocks in Coimbatore and Tiruppur districts
- 16 out of 23 panchayats around Coimbatore corporation now get 135 litres per person per day
Sun Power for Fields

THE INITIATIVE

- Creation of a renewable energy model for irrigation

THE BENEFICIARIES

- 30 farmers in 5 blocks of 2 districts in Odisha

THE CHALLENGE

- Dependence on traditional methods of irrigation
- High cost of electricity and diesel
- Less than 15 percent of net sown area irrigated in project area
- Irrigating farmlands in remote tribal areas

THE SOLUTION

- NABARD extended assistance towards designing of a low-cost irrigation model which was partly funded by the Sir Dorabji Tata Trust
- A solar pump mounted on a cycle was introduced as a portable irrigation system
- Capacity-building support was given to farmers on scope of solar power

THE IMPACT

- Large areas with limited water resources irrigated by portable solar pumps with micro drip and sprinkler systems
- Crops irrigated in all seasons, with almost zero operational cost
- Decrease in consumption of diesel and electricity used for irrigation
The Haat of Progress

THE INITIATIVE

Support for marketing of SHG products

THE BENEFICIARIES

Villagers and SHG members of Kullu, Lahaul and Spiti Valley, Himachal Pradesh

THE CHALLENGE

Inability of SHGs to market their products

Women exploited by middlemen and received less returns for their products

THE SOLUTION

NABARD sanctioned assistance to Jagiriti SHG for setting up a rural mart

Capacity building programme on women empowerment organised in collaboration with KVIB and HP Mahila Kalyan Mandal

THE IMPACT

Creation of livelihood options for SHG members

Best practices to be replicated in other tourist areas
Powering Production, Empowering Women

**THE INITIATIVE**

- Providing innovative livelihood options to women

**THE BENEFICIARIES**

- Farmers and villagers in Tamenglong district, Manipur

**THE CHALLENGE**

- Time-consuming and strenuous method of processing turmeric
- Woefully inadequate infrastructure, resulting in poor quality turmeric and post-harvest losses

**THE SOLUTION**

- NABARD extended assistance for establishment of a Common Facility Centre for solar-based micro spice processing with technical support from the Central Agriculture University, Imphal
- Women were organised into SHGs and allotted turns to use the facility
- Capacity-building efforts made to bring women closer to the banking system and market dynamics

**THE IMPACT**

- Livelihood opportunities for 95 women and tangible increase in their income
- Significant improvement in production quality and efficiency of turmeric processing
- End of post-harvest losses

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From the Brink of Extinction

THE INITIATIVE

- Encouragement of sheep rearing

THE BENEFICIARIES

- Farmers and tribals of Tirunelveli district, Tamil Nadu

THE CHALLENGE

- Keelakarisal, a popular native sheep, was on the verge of extinction due to depletion of grazing lands and emergence of cross-bred animals
- No support to farmers to revive this breed of sheep

THE SOLUTION

- NABARD extended financial assistance under RIDF for construction of a modern sheep breeding unit
- Keelakarisal sheep were procured from various locations to start the breeding process

THE IMPACT

- 88 lambs produced in the breeding unit in the first year; the figure doubled in later years
- Native breed prevented from extinction
- Increase in demand for the breed; benefit for farmers
Bags Full of Wool

THE INITIATIVE

➡ Innovative income generation activity for the unemployed

THE BENEFICIARIES

➡ Residents of Darkot village, Pithoragarh district, Uttarakhand

THE CHALLENGE

➡ Poor quality wool due to unscientific rearing of Angora rabbits

➡ Post-processing unit for Angora wool located far from the village

THE SOLUTION

➡ An innovative skill development project was sanctioned to the Johar Mahila Janjatti Utthan Samiti for scientific rabbit farming

➡ Training was provided to 5 villagers on Angora rearing; they later trained other villagers

➡ 30 German Angora rabbits and a Common Facility Centre was provided to the villagers

THE IMPACT

➡ Better quality and quantity of wool

➡ Additional source of income for women

➡ Development of a viable and replicable livelihood activity
A Clean Step

THE INITIATIVE

A cleaner rural India

THE BENEFICIARIES

1,000 households of Dharmapuri district, Tamil Nadu

THE SOLUTION

NABARD sanctioned loan assistance under RIDF for construction of a sanitary complex

Initiatives were taken by the panchayat to offer basic amenities, free of cost

People were encouraged to use the facility

THE CHALLENGE

Open defecation leading to environmental hazards

Lack of awareness of health hazards of open defecation

Bathing and washing clothes in the open, resulting in wastage of water

THE IMPACT

A safe, clean place for people to attend to their daily ablutions

Women have regained their privacy and dignity

Waste properly collected in septic tanks, thus keeping the environment clean

The sanitary complex serves needs of pilgrims to Theerthamalai

A role model for other panchayats

TAMIL NADU

Dharmapuri District

A Clean Step

Tamil Nadu

Dharmapuri District

A Clean Step

Tamil Nadu

Dharmapuri District

A Clean Step

Tamil Nadu

Dharmapuri District
Raining Opportunities

**THE INITIATIVE**
- Drought-proofing through farm ponds in rain-fed areas

**THE BENEFICIARIES**
- Landholding farmers of Karimnagar district, Telangana

**THE CHALLENGE**
- Rain-fed agriculture
- Low rainfall and long dry spells during monsoons
- Crop failure or poor crop yield

**THE SOLUTION**
- NABARD provided financial assistance to Grama Nava Nirmana Samiti under its Watershed Development Fund to take up soil and water conservation measures
- Farm ponds were created in each landholding as a low-cost solution for rainwater storage
- Demonstrations were conducted to develop awareness about benefits of farm ponds
- Silt traps were provided to conserve fertile top soil and recharge groundwater

**THE IMPACT**
- A network of 218 farm ponds created in 3 villages
- Improvement in kharif crop yield due to critical irrigation
- Additional benefits from cultivation of short duration second crop (rabi) and fish rearing in the farm ponds
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<tr>
<th>ACRONYMS</th>
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<td>AMAAPCO</td>
<td>Adhithi Milk and Agri Producer Co. Ltd.</td>
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<tr>
<td>APEDA</td>
<td>Agricultural and Processed Food Products Export Development Authority</td>
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<td>ASC</td>
<td>Agro Service Centre</td>
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<tr>
<td>BIRD</td>
<td>Bankers Institute of Rural Development</td>
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<tr>
<td>CCSHAU</td>
<td>Chaudhary Charan Singh Haryana Agricultural University</td>
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<tr>
<td>CFC</td>
<td>Common Facility Centre</td>
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<tr>
<td>CIFE</td>
<td>Central Institute of Fisheries Education</td>
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<td>CPS</td>
<td>Coconut Producers’ Society</td>
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<td>CSCMFL</td>
<td>Cooperative Marketing Federation Limited</td>
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<td>DCCB</td>
<td>District Central Cooperative Bank</td>
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<td>DSR</td>
<td>Direct Sowing of Rice</td>
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<td>FPO</td>
<td>Farmer Producer Organisation</td>
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<tr>
<td>ICT</td>
<td>Information and Communication Technology</td>
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<td>JLG</td>
<td>Joint Liability Group</td>
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<td>KCC</td>
<td>Kisan Credit Card</td>
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<td>KINFRA</td>
<td>Kerala Industrial Infrastructure Development Corporation</td>
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<td>KVIB</td>
<td>Khadi and Village Industries Board</td>
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<td>KVK</td>
<td>Krishi Vigyan Kendra</td>
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<td>LEDP</td>
<td>Livelihood and Enterprises Development Programme</td>
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<td>MCI</td>
<td>Mercy Corps India</td>
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<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<td>PACS</td>
<td>Primary Agriculture Cooperative Society</td>
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<td>PDS</td>
<td>Public Distribution System</td>
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<td>PRODUCE</td>
<td>Producers’ Organization Development and Upliftment Corpus Fund</td>
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<td>RIDF</td>
<td>Rural Infrastructure Development Fund</td>
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<td>SHG</td>
<td>Self Help Group</td>
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<td>SRI</td>
<td>System of Rice Intensification</td>
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<td>UPNRM</td>
<td>Umbrella Programme for Natural Resource Management</td>
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<tr>
<td>VIKSAT</td>
<td>Vikram Sarabhai Centre for Development Interaction</td>
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<tr>
<td>WDRA</td>
<td>Warehousing Development &amp; Regulatory Authority</td>
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