



TATA TRUSTS

Farmer Livelihood Improvement Program (FLIP)

through the 'Parivartan - Lakhpati Kisan' Project



Coffee Table Book





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Foreword

Embark on a transformative journey with our project as we cultivate diverse livelihoods, embrace climate-smart agriculture, and create flourishing irrigated command areas. Discover the empowering stories of women-led community institutions, the strength of community bonds through backward and forward linkages, and the entrepreneurial spirit driving interventions to bridge value chain gaps. Delve into the heartwarming narratives of

small and marginal farmers achieving financial milestones, making their households “Lakhpati,” and witness the colorful tapestry of sustainable agriculture unfolding in our coffee table book. The book encapsulated this journey, where resilience, innovation, and community empowerment converge to redefine the narrative of rural prosperity.







Acknowledgement

This coffee table book is a testament to the dedication, hard work, and resilience of the farmers and communities who have participated in the Parivartan Lakhpati Kisan program. Their stories of transformation and success are the heart of this publication, and we extend our deepest gratitude to each and every one of them for sharing their experiences and insights.

We would like to express our sincere appreciation to the Community Resource Persons (CRPs) who have played a crucial role in implementing the program and supporting the farmers. Their guidance, knowledge, and commitment have been invaluable in ensuring the success of the program.

We also extend our thanks to the Tata Education and Development Trust (TEDT) and HDFC Bank for their vision, leadership, and support in implementing the program. Their dedication to empowering rural communities through sustainable agriculture practices has been instrumental in bringing about positive change.

Additionally, we would like to thank all the partner organizations, government agencies, and stakeholders who have contributed to the success of the program. Your collaboration and support have been essential in creating a lasting impact in the lives of farmers and their communities.

Last but not least, we would like to thank the farmers themselves for their unwavering commitment to sustainable agriculture and rural development. Your hard work, innovation, and resilience inspire us all.

Together, we can continue to drive positive change and create a more sustainable and prosperous future for all.

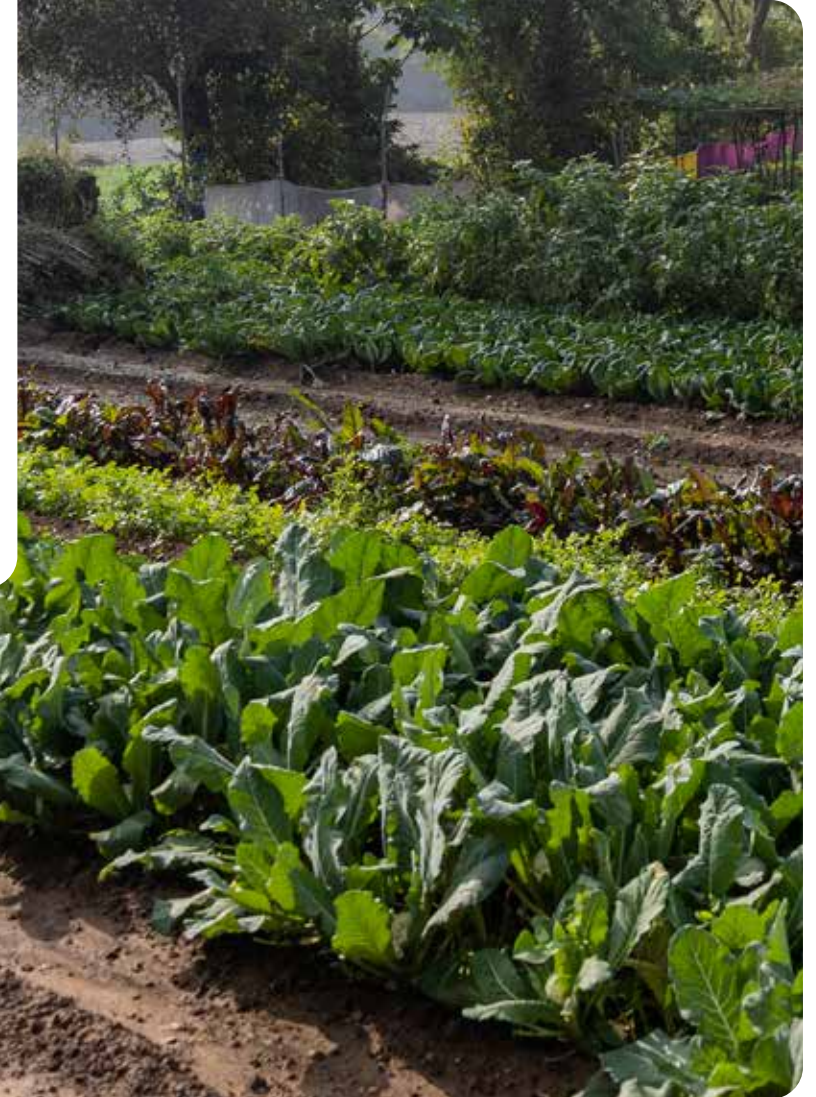


From the Desk of Leaders



Sandeep Nair,
Head - Partnership, Tata Trusts

At Tata Trusts, we strongly believe in the transformative potential of partnerships to bring about lasting change. The successful conclusion of our livelihoods program in tribal Gujarat stands as a testament to the collaborative synergy between HDFC Bank, CInI, and Tata Trusts, embodying the true spirit of cooperation in nation-building. Through meticulous planning, leveraging local expertise, and displaying unwavering dedication, the Parivartan Lakhpati Kisan initiative has impacted 2700 households in Gujarat, lifting smallholders out of poverty in a sustainable and irreversible manner. This achievement underscores the profound impact possible when organizations join forces with a shared vision. It highlights the pivotal role that alliances play in fostering sustainable development and empowering grassroots communities. Together, we are charting a course towards a brighter future for all.



From the Desk of Leaders



Ganesh Neelam,
Executive Director - Collectives For
Integrated Livelihood Initiatives (CInI)

The Lakhpati Kisan programme is an aspirational programme for our communities, especially the women members. Through the focused approach of empowering the women and engaging them in the agriculture and allied livelihood layering, we are facilitating them meet their aspirations in an irreversible manner. The opportunity towards integrating the value chain approach through the women collectives enables having quality services and products within the Lakhpati Kisan programme. We sincerely thank our partners, especially the donors to believe in the approach and support systematically over the years.



From the Desk of Leaders



Sujit Kumar Gopinathan,
Team Leader, CInI - Gujarat

Lakhpati Kisan Program, a flagship initiative of CInI, aims to leverage the collective engagements of the community and other stakeholders to sustainably impact the lives and livelihoods of the small and marginal farmers in the central India Tribal region. The current partnership between HDFC Bank, TEDT and CInI under the Parivartan Lakhpati Kisan Program is a testimony to the meaningful impact on the income earning capacities of the engaged households in the cluster of villages of Dahod district in Gujarat, wherein an intensive engagement with the small holder farmers through layering of various livelihood interventions has helped to transform the agriculture based livelihoods of the small holder farmers helping them to add an additional annual income of 80K-90K, thus helping them to achieve the aspirational goal of being a Lakhpati kisan. The critical financial support from HDFC Bank, has been a catalyst to the whole process and we would like to express our gratitude for the same and look forward to the continued partnerships for further expansion and outreach to larger number of women farmers in the region.





Introduction

Brief overview of the project

In 2021, 43.96% of India's workforce was employed in agriculture, with the country boasting one of the world's largest agrarian economies. **Despite this 84% of women dependent on agriculture for their livelihood remain largely unrecognized for their contributions to the economy.** Women's involvement in agriculture varies depending on factors such as the type of activity, family's socioeconomic status, geographical location, and the nature of agricultural production.

Female farmers play a significant role in generating family income, yet they are often limited to the role of farm laborers. They face challenges in accessing quality agricultural inputs and lack guidance on newer techniques and methods. Additionally, their agency as decision-makers in agriculture is limited, restricting their participation in commercial activities within the sector.

To address these challenges and promote gender equality in agriculture, HDFC Bank, in collaboration with Collectives for Integrated Livelihood Initiatives (CINI)- Tata Trust, has been working since 2019 with female farmers from the 'Bhil' tribe in Dahod, Gujarat. Through the 'Lakhpati Kisan' program, which aligns with Sustainable Development Goals like, **SDG 1 - No Poverty, SDG 2- Zero Hunger, SDG 3 - Good Health and Well Being, SDG 5 - Gender Equality, SDG 7 - Affordable and Clean Energy, SDG 13 - Climate Action and SDG 17 Partnerships for the Goals,** the initiative aims to empower these women socially and economically by implementing interventions that enhance their livelihoods through agriculture.

Impact it aims to achieve

The project aims to bolster the resilience and financial stability of 2,700 tribal farmer households across 15 villages by introducing at least two diverse livelihood prototypes. These farmers will play an active and integral role in the development of the agriculture value chain, contributing to an inclusive and sustainable value chain ecosystem.



Project Overview

Highlights of the project's background

The captivating narrative of CInI's 'Lakhpati Kisan Program,' is a living testament to their decade-long presence in the region since 2007. What began as a noble pursuit to ensure food security and nutrition for small and marginalized farmers evolved into a remarkable journey. Initiated with a singular focus on maize cultivation, a vital staple for the tribal population, the organization's interventions transformed farmers' yields from 1.5-2 quintals to an impressive 6-7 quintals in the kharif season and 11-13 quintals in the rabi season through crop demonstrations and quality inputs.

The farmers' experiential journey led to a flourishing landscape of diversified agriculture, cultivating 22 crops year-round by 2014. In 2015, CInI's 'Lakhpati Kisan Program' embarked on a 5-year mission, integrating approaches to enhance farmers' annual income. Embracing a utilitarian mindset and drawing insights from stakeholders, including partner organizations, community-based entities, and farmers, the mission aimed to establish a sustained income of INR 1,50,000 per annum by diversifying revenue streams.





Objective

The key goal of this project is to empower vulnerable households with small landholdings, aiming to raise their annual income to over INR 1 lakh per annum through sustained interventions over a 3-year period (2021-2022 to 2023-2024), thus achieving the status of "Lakhpati Kisan" or prosperous farmers.

The community the project serves

The project primarily serves the Bhil tribe, comprising 47.8% of the total tribal population in Gujarat, India.

Key statistics and achievements that illuminate the transformative impact of the program

The Parivartan-Lakhpatri Kisan Program is a transformative initiative aimed at lifting disadvantaged households with limited landholding to prosperity. By harnessing the power of community institutions like Self-Help Groups (SHGs), the program is paving the way for a sustainable increase in income, targeting an annual threshold of over INR 1 lakh per annum. Through strategic interventions focused on entrepreneurial incubation, robust linkages, and efficient service delivery, the program is not just changing lives; it's creating a new era of rural prosperity.



Households under the programme: In this transformative initiative, the heartbeat of progress is the unwavering dedication of women, whose contributions have been nothing short of remarkable. A total of **2704 households** in **15 villages** of Dahod cluster have been outreached by the program, as per the baseline survey, the total land holding of these household is 6926.65 acres, of which 6720.24 acres of land under agriculture has been covered during the program phase.

High Value Agriculture Enhancement: Farmers in Dahod cluster faced challenges due to limited knowledge of improved farming methods and low awareness of new technologies, leading to a heavy reliance on rainfed agriculture. This, coupled with outdated practices and misinformation about equipment and benefits, resulted in low crop productivity and hesitance to adopt modern agricultural methods. In the lush fields tended by the **2704 households**, a remarkable transformation unfolds. Among them, the progressive farmers have joined the seasonal symphony, sowing seeds of change in the Kharif season by 1425 households, 1651 households in the Rabi, and 1529 during the Summer season. The dedicated women farmers have not only cultivated a variety of vegetables—such as tomato, chili, brinjal, strawberry, cluster bean, and cowpea—but have also championed the growth of high-value agriculture covering a land size of 478.47 acres. The efforts have resulted in **180 households** engaging in vegetable cultivation on **Trellis in 22.5 acres, 145 in Floriculture in 18.125 acres, 44 HHs** in maize seed production in **50 acres of land**, and **200 household** covered in **Mini Orchard Wadi** activity distributing **3500 fruit saplings (7 mango saplings, 6 lemon saplings and 5 guava (red) saplings in 0.125 acre** at the individual household level), showcasing a diversified and thriving agricultural landscape.



Water Resource Development: Access to irrigation is akin to opening the floodgates of prosperity for smallholder farmers. The agricultural pursuits were at the mercy of erratic rainfall, restricting them to single-crop cultivation. The program aimed to revolutionize this paradigm by introducing innovative irrigation solutions, empowering farmers to harness the full potential of their land and significantly increase their income. The program has significantly worked with women led institutions to identify the agricultural issue providing access to water resource structures and irrigation. The water resource development initiatives have benefitted a total of **696 households**. This includes the repair and construction of check dams, mini lift irrigation systems powered by solar system and with areas with limited opportunity of these structures, well deepening, borewells with pumps have addressed to the dire situation of the smallholder and marginal farmers. These efforts have resulted in the irrigation of **564.24 acres** of previously unirrigated land, significantly enhancing agricultural productivity and livelihoods in the community. These structures have reduced the drudgery of women and empowering them to pursue more productive and sustainable farming practices.





Micro Irrigation System and Solar based Irrigation:

The lack of innovation in irrigation management, coupled with fragile ecology and low adaptive capacities of farmers, hindered the farmers' ability to stabilize and increase income from agriculture, in Dahod which has undulated terrain and scattered habitations, with excessive runoff and low rainfall infiltration that degraded soil quality and made agriculture unsustainable. Harnessing the power of innovation, the program has revolutionized irrigation practices, benefiting **890 households** benefiting from advanced systems like **Sprinkler Irrigation, Drum Drip, and Drip Irrigation**, collectively irrigating over **107 acres of land**. Additionally, equipment support has enhanced irrigation efficiency across **132 households**, while Mulching practices have been adopted by **521 households**, leading to increased productivity, sustainability, and prosperity for rural communities.

Livestock Development: The program's livestock development initiatives have been ground-breaking, impacting 2523 households through Dairy Development, **2332 households through Goatery Development, and 260 households through Backyard Poultry Rearing.** The efforts include vaccination camps to prevent diseases and reduce livestock mortality. Livestock trainings have enhanced practices in animal health, nutrition, and farm management. Seed distribution includes plots of rajka *bajri* for nutritional balance in animal diets. *Azolla* units have been introduced to boost milk production and fat gain in cattle, while a hydroponics fodder system addresses fodder scarcity in the lean season. This innovative system produces an impressive **7 kgs of green fodder from just 1 kg of maize seeds,** using minimal water. These efforts reflect the program's commitment to transformative and sustainable livestock management practices. These initiatives empower women with valuable skills and additional income sources, ensuring sustainable livestock management.



Women led Enterprise Promotion: The program's innovative approach empowers women to lead in entrepreneurship addresses the challenge of unorganized smallholders' poor access to markets and financial linkages, providing crucial support for tribal smallholders to overcome hurdles like limited extension support, lack of organized markets, and difficulty in accessing affordable credit. The program has successfully nurtured the growth of **3 Poly House Nursery entrepreneurs, 3 Goat Farm entrepreneurs, and 6 Poultry Hatchery entrepreneurs,** showcasing a diverse range of agricultural enterprises. Additionally, **3 Vegetable Collection Centers** and **1 Custom Hiring Center** have been established, further enhancing the agricultural landscape and promoting economic growth in the community. These initiatives not only provide income opportunities but also contribute to the overall agricultural development and sustainability in the region.



Strengthening Community Institutions: The program's impact shines through the promotion of **16 women entrepreneurs**, the establishment of **231 Self-Help Groups (SHGs)** with **2704 dedicated members**, and the successful opening of bank accounts for each SHG in nationalized banks. These groups have cumulatively saved an impressive **94.24 lakhs**, with **49 SHGs** accessing credit from banks, mobilizing a substantial **85.58 lakhs**. Moreover, **90 SHGs** have been seamlessly linked with SRLM, receiving revolving funds that are propelling transformative change and empowering women at the grassroots level.

The promotion and strengthening of 15 Village Organisations (VOs) at the village level (a federated body of 15-20 neighbouring Self- Help Groups) is done in each of the respective 15 project villages to enable local communities to identify the development issues of the village and act as a platform for knowledge sharing, co-learning, help implement the various planned activities and work systematically which empowering women leaders to make decisions for the programme and drive institutional outcomes. Within the VO structure, leaders are organized into three sub-committees: SHG Strengthening, Livelihood Support, and Linkage Building. These sub-committees serve as the program's foundation at the village level, offering a pathway to achieving milestones and empowering leaders to take charge.

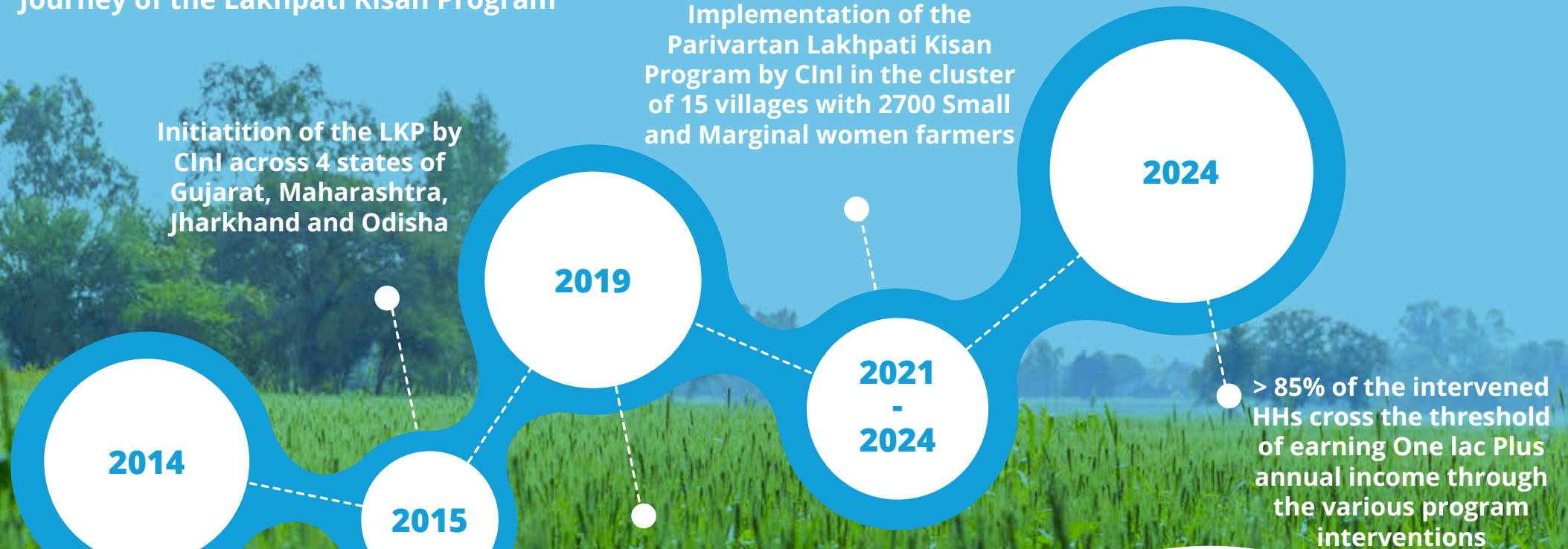
The journey towards achieving the objectives required a sustained effort to stabilize value chain interventions across all livelihood prototypes, culminating in the establishment of agriculture production clusters as robust PRODUCTION HUBS. To promote this approach, CInI is facilitating various enablers and actors, including solar irrigation systems, precision farming techniques, seed shops, traders, technologies, digital advisory services, training by expert farmers, creation of irrigation infrastructure, and the promotion of nursery entrepreneurs. These efforts are aimed at empowering communities to become self-reliant and resilient in the face of climate change, impacting their local ecosystems and adaptive capacities positively. The program will, therefore, continue to work closely with local Community-Based Organizations (CBOs) and community leaders to identify Climate Adjacency, enhancing local climatic actions through a participatory systems thinking and modelling approach. This partnership will enable the program to further enhance the resilience of communities, fostering sustainable development and environmental stewardship in the region.





Project Timeline

Journey of the Lakhpati Kisan Program





Stakeholders

The key focus of the program is to primarily work with women farmers to empower them both socially and economically.

Community Based Organisations (CBO) which includes Self- Help Groups (SHGs), Village Organizations (VOs) and Apex Federation are the cornerstone of the program. The members of the CBOs are the key stakeholders who bring trust and stability to the program and can be seen as a long-term sustainability plan for the initiative.





Innovations

Livestock Development through Hydroponics Fodder: Implementing the innovative technique of hydroponics fodder cultivation, our farmers have witnessed a substantial increase in livestock productivity. This method ensures a consistent and nutritious feed source year-round, significantly enhancing their income. The adoption of hydroponics exemplifies our commitment to sustainable and efficient farming practices, leading to improved overall farm yields and fostering resilience in the face of changing environmental conditions.



Trellis Vegetable Cultivation: The introduction of trellis vegetable cultivation has been a game-changer for our farmers, allowing them to optimize land use and diversify revenue streams. By vertically growing vegetables, farmers can increase productivity in limited spaces, leading to higher yields and year-round production of nutritious crops. This technique not only boosts income but also promotes sustainable agricultural practices within our program.



Floriculture: Our seasonal floriculture interventions, implemented in an average land size of **0.125 acres** by individual farmer, provide an average income opportunity ranging from **Rs. 20,000- 40,000**. This initiative has not only enhanced the aesthetic appeal of our farms but has also contributed significantly to the economic well-being of our farmers.

Poly Tunnel Nursery: The introduction of poly tunnel nurseries has revolutionized seedling cultivation, providing a controlled environment for healthy plant growth. This innovative approach has diversified crop varieties and strengthened farmers' resilience, enabling them to cultivate a wide range of crops with increased efficiency and success. In Jekot village, women entrepreneurs run a poly tunnel nursery in **1.5 guntha of land**, selling more than **1 lakh seedlings** annually earning an average of **more than Rs. 1.5 lakh**.



Drip cum Mulch Interventions: The incorporation of Drip cum Mulch Interventions has empowered farmers by optimizing water usage, enhancing soil health, and significantly increasing crop yields. This sustainable practice promotes efficient water management and soil conservation, ensuring long-term agricultural sustainability.



Impact Assessment

Presentation of quantitative and qualitative data showcasing the positive impact of the project on the community, individuals, and the environment

Promotion of Strong Community Institutions

Over the years, 231 Self-Help Groups (SHGs) and 15 Village Organizations (VOs) have been established, fostering a sense of community and empowering local decision-making.

Micro Irrigation System and Solar-based Irrigation for Efficiency Increase

Implementing innovative practices, 890 farmers now benefit from micro-irrigation systems, including 80 sprinkler irrigation systems, 132 equipment support, 105 drum drip systems, 52 drip irrigation systems, and 521 mulching practices. These advancements have led to improved water use efficiency and sustainable agricultural practices.

Agriculture Production Enhancement

Through targeted interventions, 2704 farmers have witnessed significant improvements in cereal and pulse crop production, enhancing food security and income levels.

Livestock Development

Livestock development initiatives have impacted 2523 individuals, focusing on 2523 in dairy development, 2332 in goatery development, and 260 in backyard poultry rearing. These efforts have not only improved livelihoods but also diversified income sources for rural households.

High-Value Agriculture Enhancement

Empowering farmers with knowledge and resources, 1651 individuals have embraced high-value agriculture practices. This includes 1651 in open field vegetable cultivation, 180 in vegetable cultivation on trellis, 145 in floriculture cultivation, 44 in seed production, and 200 in mini orchard wadi, transforming their agricultural landscapes.

Women-Led Enterprises Promotion

Emphasizing gender equality and economic empowerment, support for women-led enterprises has been a cornerstone, aligning with Sustainable Development Goal 5. This initiative has not only uplifted women but also contributed to the overall prosperity of the community.

Water Resource Development

Initiatives such as check dams, well deepening, borewells with pumps, and mini lift irrigation systems have been implemented, benefiting 696 households and enhancing water availability for agricultural activities.

Leveraging of Government Schemes and Social Security Schemes

Maximizing benefits for the community, 2603 government schemes and 1688 social security schemes have been leveraged. This strategic approach has ensured inclusive growth and support for vulnerable populations, creating a more resilient and prosperous community.





Success stories and Testimonials

Savitaben Nagubhai Parmar

Nestled amidst the lush expanse of Moti Kharaj village, the Parmar family, led by Savitaben Nagubhai Parmar, grappled with the challenges entrenched in traditional crop cultivation methods, which yielded meager returns and cast a shadow of economic stress over their household of nine. However, a beacon of hope emerged with the facilitation of SHG meetings orchestrated by Sabri Sakhi Mandal and CInI. With unwavering determination, Savitaben and her fellow farmers embraced modern farming techniques, guided by the wisdom imparted through intensive training sessions and the mentorship of successful agricultural practitioners. Empowered by this knowledge and armed with quality inputs, the Parmar family embarked on a remarkable transformation, transitioning their 3.0-acre plot into a verdant oasis of vegetable cultivation.

The fruits of their labor were nothing short of extraordinary, as the once struggling Parmar family witnessed their income soar to an unprecedented Rs. 400,000. This triumph not only symbolized a tangible shift towards high-value crops like bottle gourd and strawberry but also heralded a newfound era of prosperity in the tranquil hamlet of Moti Kharaj. Savitaben's journey exemplifies the transformative power of community-driven initiatives and the profound impact of innovative farming techniques in unlocking the latent potential of rural livelihoods. As the echoes of success reverberate through the village, Savitaben's story stands as a testament to the resilience and ingenuity of rural communities, painting a vibrant portrait of hope and prosperity for generations to come.

“With the support of HDFC Bank and CInI and the adoption of modern farming techniques, our family's income has soared to Rs. 400,000, marking a transformative journey from traditional to high-value crops and bringing prosperity to our household.”





Pravinaben Pankajbhai Parmar

In the picturesque village of Rozam, Pravinaben Pankajbhai Parmar, a dedicated farmer, grappled with the challenges inherent in traditional crop cultivation methods. Despite years of toiling the land with maize, wheat, and gram crops, Pravinaben found herself trapped in a cycle of low and uncertain returns, exacerbated by the looming threat of disease and virus spread. Faced with economic strain, she was compelled to seek work as a migrant laborer in nearby cities during lean seasons, reflecting the pressing need for a sustainable solution to her family's livelihood woes.

With the steadfast support of HDFC Bank and CInI, ushering in a transformative wave of change in Pravinaben's farming journey. The organization, recognizing the untapped potential of floriculture and the need for technological advancement, offered tailored interventions and modern cultivation techniques. Empowered by the guidance and equipped with quality inputs, Pravinaben seized the opportunity with zeal. Venturing into flower cultivation for the first time, she reaped unprecedented success, earning a remarkable Rs. 52,800 during the Kharif season and Rs.1,30,000 from other vegetable farming. This newfound prosperity not only revitalized her family's income but also instilled a newfound appreciation for improved farming practices, underscoring the significance of floriculture as a viable pathway to rural prosperity in Rozam village.

"Thanks to HDFC Bank and CInI's support and innovative farming techniques, my income has surged, reaching Rs. 52,800 from flower cultivation during the Kharif season and Rs. 1,30,000 from other vegetable farming, transforming our family's livelihood."



Ushaben Dipakbhai Rathod

In the quaint village of Moti Kharaj, Ushaben Dipakbhai Rathod faced an uphill battle with her poultry rearing venture, struggling to make ends meet despite years of dedication. With a modest flock of 15 to 20 birds, her efforts were thwarted by traditional practices that left their birds vulnerable to disease outbreaks and attacks from local wildlife. However, a ray of hope dawned upon the family with the arrival of CInI in their village.

Through SHG meetings facilitated by CInI, Ushaben was introduced to transformative approaches to poultry rearing, emphasizing entrepreneurship-led strategies. Eager to improve their livelihood, she eagerly embraced training sessions and gained invaluable insights from established farms in nearby clusters. With the organization's support, she established a poultry cum hatchery farm, equipped with improved bird varieties, essential medicines, and nutritional measures, including the prized Kadaknath breed.

Incorporating the Kadaknath breed into her poultry farm has been instrumental in boosting Ushaben Dipakbhai Rathod's income. The Kadaknath, known for its unique black meat and high nutritional value, commands a premium price in the market. By breeding and raising Kadaknath birds, Ushaben has been able to tap into this lucrative market segment, significantly increasing her overall income. The breed's resilience to local conditions and lower susceptibility to diseases have also contributed to her success, ensuring a more sustainable and profitable poultry venture.

The impact was profound, catapulting the Ushaben family's annual income from a meager 5 to 10 thousand rupees to an impressive Rs. 1,90,000. Buoyed by the newfound success, she is determined to expand her venture, aiming to increase their flock and strategically time sales with festive seasons to maximize profits. Ushaben's journey epitomizes the transformative power of community-driven interventions, illustrating how strategic support can uplift rural livelihoods and pave the way for sustainable prosperity.

“The Kadaknath breed has been a game-changer for my poultry farm, boosting my income significantly. Their unique black meat and resilience to local conditions have helped me tap into a lucrative market segment, transforming my modest poultry venture into a sustainable and profitable business.”

Rimaben Bharatbhai Parmar

In the village of Motikharaj, Rimaben Bharatbhai Parmar and her family encountered challenges with traditional crop cultivation practices, lacking access to modern techniques and quality seeds. Despite their efforts with maize, wheat, gram, and vegetables, they struggled to unlock the full potential of their land. However, their fortunes took a turn when CInI entered their village, shedding light on innovative approaches to vegetable cultivation.

Inspired by CInI's interventions, Rimaben eagerly joined the SHG, seizing the opportunity to enhance her farming knowledge. Through training sessions and exposure visits to neighboring villages and production hubs, she gained invaluable insights into advanced cultivation methods. With the support of HDFC Bank, CInI organized SHG and farmer meetings, showcasing organized farming techniques and demonstrating the benefits of adopting drip irrigation and mulching systems.

The impact was transformative, as Rimaben and her family witnessed their income soar to an unprecedented Rs. 33,500 from just 0.5 acres of land. Embracing improved methods, such as those for cultivating tomatoes, chilies, and brinjals, they found joy and success in their farming endeavors. Rimaben's journey stands as a testament to the power of knowledge and innovation in unlocking the true potential of rural agriculture, inspiring hope and prosperity for generations to come in Motikharaj village.

"I am grateful for the knowledge and support from CInI and Parivartan Lakhpati Kisan Program, which transformed our farming practices and significantly increased our income. Through improved techniques and crops like tomatoes, chilies, and brinjals, we have found success and hope for a prosperous future."





Hemlataben Bamaniya

Hemlataben Bamaniya, a resilient rainfed farmer hailing from Bavka, embarked on a journey of profound transformation under Parivartan Lakhpati Kisan Program. With a steadfast commitment to improving her family's livelihood, she transitioned her 3-acre plot from traditional agriculture to a diversified and enhanced farming model that thrived throughout the year. Embracing innovative agricultural practices advocated by the program, Hemlataben witnessed a remarkable evolution in her farming methods, leveraging modern techniques to maximize productivity and sustainability.

Hemlataben Bamaniya's remarkable journey of transformation under HDFC's Lakhpati Kisan Program underscores the pivotal role of Self Help Groups (SHGs) in empowering rural women and fostering sustainable agricultural practices. Through her active participation in the SHG, Hemlataben gained access to crucial resources, knowledge, and support systems that enabled her to diversify her income streams and adopt modern farming techniques. The SHG served as a platform for learning, collaboration, and collective decision-making, empowering Hemlataben to make informed choices and implement innovative strategies in her farming and dairy ventures.

In addition to her agricultural endeavors, Hemlataben recognized the importance of diversifying income streams and ventured into dairy farming as an alternative source of revenue. This strategic move not only bolstered her financial stability but also contributed to the overall resilience of her household. The impact of Hemlataben's transformation was nothing short of extraordinary, as her income surged from Rs. 48,763 in 2020-21 to an impressive Rs. 2,05,425 in 2022-23. Her remarkable journey from a rainfed farmer to a thriving entrepreneur exemplifies the transformative power of HDFC's Lakhpati Kisan Program in uplifting tribal livelihoods, showcasing how strategic interventions can empower rural communities to achieve unprecedented levels of prosperity and sustainability.

"Parivartan Lakhpati Kisan Program has been a game-changer for me and my family, transforming our 3-acre rainfed plot into a thriving and sustainable farming venture. Through the support of Self Help Groups and innovative agricultural practices, we have not only increased our income but also embraced a more sustainable way of farming for a prosperous future."

Sarojben Gopalbhai Bariya

Amidst the rustic charm of Moti Kharaj village in Dahod taluka, Sarojben Gopalbhai Bariya, a resilient woman farmer, embarked on a journey of transformation with her husband and their 6-member family. With 2 acres of rainfed land, they initially struggled with traditional mono-cropping methods, relying on Kharif maize and Rabi wheat for income. However, faced with unreliable monsoons and mounting cultivation costs, they found themselves mired in financial uncertainty, even resorting to agricultural labor to make ends meet.

Their fortunes changed when CInI, launched the Farmer Livelihood Improvement Program (FLIP) in their village through the HDFC supported Parivartan Lakshpati Kisan Program. Sarojben's decision to join the Vikas Sakhi Mandal SHG marked a turning point, as she immersed herself in collective planning and decision-making processes, guided by newfound knowledge and support. Empowered by exposure visits, training programs, and access to government schemes, Sarojben swiftly transitioned to diversified agriculture, incorporating high-value vegetable cultivation alongside cereals.

With relentless determination, Sarojben ventured into seasonal crops, securing impressive returns from maize, vegetables, and wheat. Her annual income skyrocketed to Rs. 2.09 Lakhs, a testament to her entrepreneurial spirit and the program's impact on tribal livelihoods. Repaying loans and elevating her family's living standards, Sarojben's success radiated throughout her village, inspiring economic progress and fostering agricultural development. Her journey epitomizes the transformative power of sustainable farming practices, promising a brighter future for generations to come.

Sarojben reflects on her journey, stating, "My family is much happier as we wouldn't have earned this amount in the past from this piece of land. I would continue my sincere efforts in adopting and scaling up sustainable agriculture practices in the future." Her words resonate with hope and determination, encapsulating the spirit of resilience and progress that defines her remarkable story.

"My family is much happier as we wouldn't have earned this amount in the past from this piece of land. I would continue my sincere efforts in adopting and scaling up sustainable agriculture practices in the future."



Gitaben Bharatsingh Nalvaya

Gitaben Bharatsingh Nalvaya, as a Community Resource Person (CRP), plays a multifaceted role in driving agricultural and livestock transformation in Nagrala village. She serves as a bridge between the Parivartan Lakhpati Kisan Programme and the local community, facilitating the implementation of sustainable agricultural practices. Gitaben is responsible for disseminating information about new technologies, crop varieties, and best practices in farming and livestock management. She organizes training sessions, workshops, and demonstrations to educate farmers about modern techniques, such as efficient water usage, organic farming methods, and improved animal husbandry practices.

In addition to her educational role, Gitaben also serves as a mentor and advisor to farmers in the community. She provides personalized guidance and support to help farmers implement new practices on their own farms. Gitaben's hands-on approach includes regular farm visits to assess progress, troubleshoot problems, and provide encouragement. She also helps farmers access resources such as seeds, fertilizers, and veterinary services, ensuring they have everything they need to succeed. Gitaben's dedication and expertise have made her a respected figure in the community, and her efforts have contributed significantly to the overall success of the Parivartan Lakhpati Kisan Programme in Nagrala village.

“Being a Community Resource Person (CRP) in the Parivartan Lakhpati Kisan Programme has allowed me to bridge the gap between innovative agricultural practices and our local farmers in Nagrala village, enabling them to thrive sustainably.”



Beniben Senabhai Nalvaya

Beniben Senabhai Nalvaya, a resident of the tranquil village of Nagrala, embarked on a challenging yet transformative journey in the realm of poultry rearing. Despite her dedication, managing a small flock of 25 birds proved to be an uphill battle due to traditional practices that made her birds vulnerable to diseases and attacks from local wildlife. The meager returns from her poultry venture, amounting to a modest 45,000 rupees annually, barely met the family's basic needs.

However, Beniben's fortunes took a turn for the better with the arrival of CInI in their village. Through the platform of Self Help Group (SHG) meetings orchestrated by CInI, Beniben was introduced to innovative and entrepreneurial approaches to poultry rearing. Eager to improve her family's livelihood, she wholeheartedly embraced the training sessions and gleaned invaluable insights from successful poultry farms in nearby clusters. With CInI's guidance and support, she took the bold step of establishing a poultry cum hatchery farm, equipped with improved bird varieties, essential medicines, and nutritional measures.

In addition to poultry rearing, Beniben Senabhai Nalvaya has also ventured into goat rearing, further diversifying her income sources and enhancing her financial stability. With a keen understanding of the market demand for goat meat and the benefits of goat farming, Beniben has strategically integrated goat rearing into her farming activities. By raising goats alongside her poultry, she has not only increased her overall income but also ensured a more resilient and sustainable livelihood for her family.

The inclusion of goat rearing has proven to be a wise decision, with Beniben's income from this venture steadily increasing. Her proactive approach to adopting innovative farming practices and her commitment to learning and implementing new techniques have been key factors in her success. Through her hard work and determination, Beniben has not only improved her family's financial status but has also become a role model for other farmers in her community, inspiring them to explore new avenues for income generation and agricultural innovation.

The impact of these interventions was nothing short of transformative. Beniben's annual income soared from a mere 45,000 rupees to an impressive Rs. 1,40,000. This substantial increase in income not only lifted her family out of financial hardship but also instilled a sense of empowerment and pride. Buoyed by this newfound success, Beniben is now focused on expanding her poultry enterprise further. Her goal is to increase the size of her flock and strategically time her sales with festive seasons to maximize profits. Beniben's journey stands as a testament to the power of community-driven interventions, showcasing how targeted support and innovative approaches can uplift rural livelihoods and pave the way for sustainable prosperity.

“Through the support of CInI and the Self Help Group meetings, I have transformed my poultry rearing venture into a successful poultry cum hatchery farm, and ventured into goat rearing, significantly increasing my income and ensuring a more stable livelihood for my family.”



Hansaben Kishorebhai Bariya

Hansaben Kishorebhai Bariya, a resident of Nagrala village, found herself at a crossroads in her farming journey. With a family of six to support, she initially relied on traditional farming methods that yielded a modest income of Rs. 30,000 per year. However, the arrival of the HDFC Parivartan program opened up new possibilities for her.

Embracing the program's offerings, Hansaben engaged into goat rearing with determination. Through training and support, she honed her skills and implemented modern techniques in managing her flock. Her efforts bore fruit as her income from livestock alone surged to Rs. 28,700, a significant improvement over her previous earnings.

Hansaben's success in goat rearing has been instrumental in improving her family's financial status. The income from goat rearing has provided a stable and reliable source of revenue, reducing the family's dependence on uncertain agricultural yields. The additional income has allowed her to meet her family's needs more comfortably, including education and healthcare expenses. Moreover, the success in goat rearing has instilled a sense of confidence and empowerment in Hansaben, motivating her to further explore and expand her farming endeavors. Her story highlights the transformative impact that sustainable agricultural practices can have, not just in terms of income generation but also in enhancing overall quality of life.

But Hansaben's ambitions didn't stop there. She also diversified her farming techniques, incorporating modern practices that further boosted her income. With her combined farming efforts, she was able to increase her overall farming income to Rs. 64,250, marking a substantial leap from her previous earnings.

Hansaben's story is a testament to the transformative power of sustainable agriculture programs. Her journey from traditional farming to modern, sustainable practices not only improved her income but also empowered her to take charge of her livelihood. Hansaben's success serves as an inspiration, showcasing how targeted interventions can uplift rural communities and pave the way for a brighter future.

“Through the HDFC supported Parivartan Lakhpati Kisan Program, I ventured into goat rearing, significantly increasing my income and improving my family's financial stability, while also empowering me to explore and expand my farming endeavors.”



Diltiben Pratapbhai Parmar

Diltiben Pratapbhai Parmar, a diligent farmer from Rozam village, faced significant challenges in her traditional farming practices. The lack of proper planning and awareness of high-value crops resulted in low and uncertain returns, compelling her family to seek additional livelihood opportunities. However, their lives took a positive turn when Diltiben participated in the HDFC Lakshpati program.

Through the program's interventions, Diltiben and her family were introduced to the possibilities of floriculture, especially rose. Recognizing the potential of this new approach, Diltiben embraced modern farming techniques and quality input materials provided by the program. This shift marked a turning point in her farming journey, leading to a significant increase in income.

During the Kharif season, Diltiben's income soared to Rs. 164,700 from flower cultivation and other vegetable cultivation alone, showcasing the tangible benefits of the newfound practices. This success not only improved their financial situation but also instilled a sense of confidence and empowerment in Diltiben. She now understands the importance of innovative farming practices, market demands, and the potential for increased earnings. Diltiben's story is a testament to the transformative impact of the HDFC Lakshpati program, highlighting how it has not only increased her income but also broadened her perspective on farming, paving the way for a brighter future.

"Thanks to the HDFC supported Parivartan Lakshpati Kisan Program, I ventured into floriculture, particularly rose cultivation, which significantly boosted my income and transformed my farming practices, giving me a renewed sense of empowerment and optimism for the future."







Conclusion

The journey of agricultural transformation chronicled in this coffee table book reflects the resilience, dedication, and innovation of farmers in the face of challenges. Through sustainable practices, technological advancements, and community collaboration, these farmers have not only improved their livelihoods but also contributed to the broader goal of agricultural sustainability and rural prosperity.

From traditional practices to modern techniques, from monoculture to diversified crops, from limited income to thriving enterprises, the stories shared here illuminate the transformative impact of the HDFC supported Parivartan Lakhpati Kisan Program. By empowering farmers with knowledge, resources, and support, the program has catalyzed a wave of change, creating a ripple effect that reaches far beyond individual households.

As we turn these pages, we witness the power of community-driven initiatives, the importance of sustainable practices, and the potential for growth and prosperity in rural India. The success stories showcased here are not just about agriculture; they are about empowerment, resilience, and hope for a brighter future. They remind us that with the right support and determination, anything is possible.

As we celebrate these achievements, let us also recognize the challenges that lie ahead. Climate change, resource scarcity, and economic uncertainties continue to pose threats to agricultural sustainability. However, the stories shared here are a testament to the fact that with innovation, collaboration, and perseverance, these challenges can be overcome.

Let this book be a source of inspiration and motivation for all those working towards a more sustainable and prosperous agricultural future. Together, we can continue to transform lives, communities, and landscapes, one farm at a time.







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