TRANSFORMING LIVES
TAKING RURAL KARNATAKA FORWARD
VISION
DEVELOPMENT BANK OF THE NATION FOR FOSTERING RURAL PROSPERITY

MISSION
PROMOTE SUSTAINABLE AND EQUITABLE AGRICULTURE AND RURAL DEVELOPMENT THROUGH PARTICIPATIVE FINANCIAL AND NON-FINANCIAL INTERVENTIONS, INNOVATIONS, TECHNOLOGY AND INSTITUTIONAL DEVELOPMENT FOR SECURING PROSPERITY
NABARD has been in the forefront of various activities to further agriculture and rural development. I congratulate, NABARD Karnataka Regional Office, for bringing out this publication which is the result of great synergy between NABARD, Government of Karnataka and various channels partners to implement initiatives aimed at building an empowered and financially inclusive rural India. I wish NABARD and its partners, success in their future endeavours!
“Start where you are. Use what you have. Do what you can.” Arthur Ashe

In our endeavour to put a “face” to the countless Tales of courage, grit and determination of Rural Karnataka, we bring to you a collection of farm sector success stories, from across the state. Every story is a tale of constant adaptation, resilience and change. We thank the communities and partners that proved that when intention, innovation and intervention are right, success is guaranteed.

The publication is a heartfelt acknowledgement of the State Government, banks, voluntary agencies and numerous other stakeholders who are partnering tirelessly in our attempt to Take Rural Karnataka Forward!
OBJECTIVE
Formation of Kalmeshwara Farmer Producer Company Limited, supported under GoI’s PRODUCE Fund created in NABARD.

PARTICIPANTS
- Small and marginal farmers dependent on predominantly rain-fed agriculture.

OUTCOME
- Kalmeshwara FPCL started its journey with around 100 shareholders.
- The capacity building of the farmers made them have the entrepreneurial mindset.
- Active participation in business requirements and governance.
- Market drive and business orientation instilled.
- Management of compliances and governance.
- Engagement with farmers / buyers resulted in community participation.

CHALLENGE
- Vagaries of rain-fed agriculture.
- Increasing demand for farm inputs.
- Need for output linkage.
- Handling issues through collective efforts.
IMPACT

- Total turnover ~ Rs.1.97 crore with Net profit Rs.9.25 lakhs
- It is the first Certified Seed producing FPO in Karnataka
- KFPCL is empaneled with 3 major institutional buyers in Karnataka State Cooperative Marketing Federation, Reliance Retail & Roquette Ridhi Siddhi
- KFPCL took up a pilot project on Green gram seed production. 7 tons of high-quality Green gram seeds were obtained
- The shareholders increased from 100 to 1034
- Kalmeshwara FPCL has FPOs as its institutional shareholders
- KFPCL is fully Statutory & ROC compliant
OBJECTIVE
Technical Training Programme on Chemical free Jaggery Production supported under NABARD’s Farm Sector Promotion Fund (FSPF)

PARTICIPANTS
• Jaggery producers in Mandya District

CHALLENGE
• Conventional methods of jaggery production
• Evolving market demands
• Availability of low quality alternatives
• Dearth of quality, Chemical free, hygienic jaggery
OUTCOME

• A project providing training to jaggery farmers on clean and hygienic production of chemical free jaggery
• Training in 2 batches of each for period of 7 days
• Demonstration of low cost instruments / prototypes for boiling, cleaning, filtering etc.
• Buyer seller meet for marketing of the clean jaggery

IMPACT

• Applications under PM Formalisation of Micro food processing Enterprises Scheme (PMFME) for upgrading jaggery production unit
• The price of the chemical free clean jaggery is at least 20% higher
• Supply of chemical free clean jaggery in Mandya
• Jaggery producers signed MOA with buyers during the buyer seller meet
OBJECTIVE

Arka microbial Consortium for promotion of organic farming in Black Pepper

PARTICIPANTS

- Black Pepper growing farmers of Kodagu District, Karnataka
**IMPACT**

- 8342 farmers are benefited with the coverage of 4329 ha of the Black Pepper growing areas
- Improvement in the organic carbon, fertility status and soil health
- Promotion of Organic farming of pepper fetching higher prices

**OUTCOME**

- NABARD sponsored a unique project on production unit of Arka Microbial Consortium
- Drenching of lignite based Arka Microbial Consortium (AMC) during June, September and November
- AMC treated vines observed with early initiation of new shoots, less spike shedding and also not much yellowing of the vines and recovery from foot rot disease the farmers field

**CHALLENGE**

- Yellowing of leaves, spike dropping and death of vines due to quick wilt disease
- Loss of plantations about 15-25 % vines every year due to disease attack
- Replanted vines take 6-8 years to reach full yielding potential.
  - Inadequate and improper application of farm yard manure
OBJECTIVE
Formation of Swasthya Farmers Producer Organization to obtain licences for conduct of business and ensure maximum returns on members investment

PARTICIPANTS
- Small and marginal farmers of Sindhanur, Raichur

OUTCOME
- FPO with the help of SELCO FOUNDATION, installed one oil extraction unit, rice huller and rice polishing machines
- Raw material procured on competitive rates
- Obtaining APMC, GST and Trading Licenses
- Creation of awareness

CHALLENGE
- Mobilize the Small and Marginal farmers
- Collection of membership fees from farmers with meagre income
- Problem in procuring agri-inputs
- Inadequate storage, transport and marketing facilities
IMPACT

- FPO entered into an agreement with Reliance Industries for sale of paddy grown by their members
- Interview/Telecast of FPO-Reliance deal on DD KISAN
- FPO purchased oil extraction machines and pulp remover machine and extracting sunflower, safflower, coconut, groundnut and sesame oil by cold press method
- FPO with more than 1100 farmers as share holders
**OBJECTIVE**

Community led planning/use of renewable solar energy for irrigation of crops towards better management of water resources supported under Watershed Development Fund (WDF)

**PARTICIPANTS**

- Small and Marginal Farmers from Itkal and Kakalwar watershed project areas
CHALLENGE

- Unavailability of critical irrigation
- Unavailability of continuous power supply
- Adverse effect on Yield

OUTCOME

- Training and Awareness Drive for farmers
- Usage of Solar/ Clean/ Green renewable energy source
- Installation of Solar pump
- Implementation of Integrated Farming System (IFS)

IMPACT

- Availability of continuous power supply/ critical irrigation
- 10 to 15% increase in yield
- Coverage of more area / additional crop due to water availability
- Additional income
- Bank Linkage under Special Refinance Scheme of NABARD for Watershed
OBJECTIVE

Formation of Shree Basaveshwar Farmers Producers Organization (FPO) supported under GoI’s PRODUCE Fund created in NABARD

PARTICIPANTS

- Small and marginal farmers of Suttagatti, Nesargi, Bailhongal taluk

CHALLENGE

- Motivating and organizing farmers
- Lack of Marketing facilitation
- Transportation of produce
- Non-availability of nearby market facilities
- Lack of Post-harvest management
- Lack of value addition activities
IMPACT

- Establishment of Custom hiring center
- One Storage godown of around 500 MT capacity has been constructed
- Mobile Van for agri-marketing
- From land cultivation to processing of agriculture produce and marketing of the products at one doorstep for farmer
- Convergence with agriculture department and purchase of farm equipment (12)
- Trainings through IFHD, resulting in 30% reduced cost to farmers
- Over 600 members are a part of FPO

OUTCOME

- Organizing the small and marginal farmers into FPO
- Conducting capacity building activities
- Facilitating registrations like, GST, FSSAI, IEC, APEDA, APMC
- Obtaining export license
- Establishment of Millet Processing
OBJECTIVE

Integrated Water Management system through Watershed Approach (IWMS WA) Project supported under NABARD managed Watershed Development Fund

PARTICIPANTS

- 1344 households of Kyathamgahalli Sub watershed in Tumakuru

CHALLENGE

- Scanty and seasonal rainfall
- Low agriculture production
  - Low soil fertility
- Damaged existing water harvesting structures
- Water bodies filled with silt
- Low awareness on water management and agriculture practices
**IMPACT**

- Production capacity increased by 20-25%
- Tree based farming introduced in 69 acre
- Water conservation through Deep plough in 356 acre
- Increased Water holding capacity in 30 borewells
- Borewell recharge pits for 13 borewells
- Drip Irrigation and sprinkler irrigation programs
- No overflow of water seen due to treatment of feeder canals

**OUTCOME**

- Implementation of water conservation and management programs towards development of 562.32 Ha
- Water conservation/management activities through convergence with Govt./Corporate sector schemes
- Credit-linked area development schemes to accelerate the flow of bank credit for water-efficient technologies
- People’s participation in the identified villages
OBJECTIVE
Wadi and Integrated Tribal development through Agro-horticulture model supported under NABARD’s Tribal development Fund in Nanjanagudu Block, Mysuru

PARTICIPANTS
• 450 Wadi beneficiaries
• 50 landless beneficiaries

OUTCOME
• Training programs from horticulture departments and exposure visit to developed wadis for tribal families
• Soil and water conservation measures to conserve the top fertile soil
• Planting of mango saplings, live fencing, application of farm yard manure, fertilizers, plant protection materials etc.
• Mango (Alphonso Var.) and Jamun (Dupdall Var.) plants were procured from IIHR-Certified Nurseries. i.e 30 mangos and 10 Jamun for each wadi.
• Forestry plants of around 50 different species such as Neem, Teak and silver Oak were planted
• Intercropping of Ragi (GPU-28), Red gram, Horse gram and Cow pea, Castor etc., were adopted in wadi plots.

CHALLENGE
• Undulating farm lands
• Distress migration to Mysuru and Kodagu
• Low productivity from agriculture land and poor livelihood option
IMPACT

- Farmer now getting additional income of Rs. 21000/acre/year from mango and Jamun plantation
- Net profit in one acre of land with agro-horticulture systems up to Rs. 81,500
- Crop diversification with access to irrigation resulting in cultivation of vegetables yielding 4-8 tons/acre and income of about Rs. 1.2 lakh/acre/year
- Landless beneficiary involved in dairy development activity generating Rs. 12,600 per month
- Increase in yield of 25-50% observed in Ragi, Redgram and Horsegram
- Reduction in Distress migration
- Regular health camps organized leading to improvement in health
FPO FARMERS SCRIPTING TALES OF TRIUMPH!

OBJECTIVE
Promotion of Farmer Producer Organisation - Madhuceshwar Batta Utpadakara Souhardha Sahakari Niyamita, under NABARD’s Producers Organization Development Fund (PODF)

PARTICIPANTS
• Small and Marginal Farmers – FPO members and women SHGs

OUTCOME
• Farmers provided with capacity building training
• Progressive farmers taken for exposure field visits
• Provided Toll free number facilities on information related to agriculture
• Tie-up with Plantix for providing online solution for any kind of crop disease
• Arranged Tie-up with Agribazar for creating Market linkage for the product
• Formed SHG groups of farmer women and established “Sahyadri”

CHALLENGE
• The farmers were unorganized
• Lack of proper market linkages
• Challenge of fetching good price nearby
• Increased cost of marketing of the produce
- Increased turnover from Rs. 3,78,990/- 2016-17 to Rs. 31,17,420/- now
- Branding under Brand Name “Sahyadri”
- Procurement and Marketing of 121 tons of paddy
- 428 farmers trained on preparation of organic manure and practice organic agriculture
- FPO membership of 523 farmers
OBJECTIVE

Wadi and Integrated Tribal development through Agro-horticulture model along with animal husbandry activities supported under NABARD’s Tribal development Fund in Pathapalya hobli and Bagepalli taluk, Chikkaballapur

PARTICIPANTS

- 545 Wadi beneficiaries
- 89 landless beneficiaries
**OUTCOME**

- Conduct of village meeting, Village Development and cluster level committee formation and training on WADI activities, exposure visits
- Land preparation activities like deep ploughing, bunding, pitting, pit filling with manure, procurement of plants, planting, staking, watering and fencing for Wadi plots
- Promoted Mango, Cashew & Jamun horticulture plants in one acre under wadi development
- Construction of cement ring tanks in each wadi for water supply using tractor tanker, watering to each plants by wadi farmer
- Plantation of 100 forestry plants on border & inter bunds and grass seeding on bunds

**IMPACT**

- All 545 acres of land are brought under Agri-Horticulture i.e Mango and Cashew/Jamun farming
- Cultivation of horticulture plants such as Mango and Cashew has created additional income up to Rs. 11600 per acre/year
- Mango yielded 200 kg/acre during the 5th Year of plantation
- Productivity of Ground nut as intercrop in Wadi increased up to 33% in comparison monocropping
- Additional millet was introduced in Wadi and 50kg of millet yield observed in intercropping system
- Total 55 SHGs in the project area involved in income generating activities
- Reduction in Distress migration

**CHALLENGE**

- Frequent droughts
- Low farm income
- Poor land management practices and less fertile rocky soils
- High rate of distress migration to urban cities
OBJECTIVE

Dupalli Watershed Project supported under NABARD managed Watershed Development Fund

PARTICIPANTS

- Small and marginal farmers

CHALLENGE

- Low productivity & income in agriculture
- Lack of livelihood opportunities for women
- Loss of agricultural productivity of soil due to erosion
- Large scale distress migration to cities

OUTCOME

- Farmers introduced to commercial pisciculture ("Catla" variety provided by Dept. of fishery) at farm ponds
- Through Trench Cum Bund (TCB), Waste weir, Agro-Horticulture, Agro-Forestry and Farm Pond, 63 acres of wasteland under cultivation
IMPACT

- Farmers income increased Upto Rs.5,000/- per month
- Upto Rs.3,000/- per month increase in income under livelihood components
- With the support of SELCO and Coco-Cola Foundation, E-Shala programme initiated for Primary and High School students
- Under NABARD LEDP programme "My Pad My Right" created significant income for SHG members
- 63 acres waste land has brought under cultivation
OBJECTIVE

Wadi and Integrated Tribal development through Agro-horticulture model supported under NABARD's Tribal development Fund in Sandur Block, Ballari

PARTICIPANTS

- 686 Wadi beneficiaries
- 183 landless beneficiaries

OUTCOME

- Capacity building and exposure visits on WADI implementation & horticulture crops
- Soil & water conservation measures undertaken to arrest top soil erosion
- Deep ploughing activity to increase water retention
- Cement rings to provide irrigation to plants during dry spells and summer
- Digging of pits, planting of saplings, application of organic matter like crop residue & Farm yard manure
- Border plantation with Melia Dubia, Teak, Silver oak to create additional income and for fodder production
- Intercropping systems adopted with Maize, Bajra, Ground nut, Ragi Kharif season
- Smokeless chulla and solar lanterns for landless beneficiaries

CHALLENGE

- Frequent occurrence of drought
- Free grazing of animals
- Migration of tribal families
- Low family income due to crop failure
IMPACT

- Cultivation of horticulture plants such as Mango and Sapota led to additional income of Rs. 44000 per acre/year.
- Increased productivity in Ragi, Bajra, Maize & Ground nut from 22% to 37%
- 686 acres of land brought under Agri-Horticulture i.e Mango and Sapota farming instead of mono cropping system
- Solar lanterns supplied to the poorest families resulted in better education for children
- Landless beneficiaries encouraged to form SHG and supported with income generating activities
- Reduction in distress migration
- Financial inclusion of farmers
SHIVAGANGA ORGANICS FPCL, BRINGING GLORY TO RURAL BANGALORE!

OBJECTIVE

Formation of Shivaganga Organics Farmer Producer Company Limited, supported Under GoI’s PRODUCE Fund created in NABARD

PARTICIPANTS

- Small and marginal farmers with no access to market their produce
OUTCOME

- Small and marginal farmers organized into producer organization
- Conducting capacity building activities
- Obtaining permissions and registrations from different authorities
- FPO started mobile marketing of agriculture produce

CHALLENGE

- Farmers without technical support and guidance for marketing of their produce
- Issue of Transportation of produce
- Issues related to post-harvest management
- Lack of Market assurance with reasonable price

IMPACT

- Cultivate 150+ variety of crops, supply 2-4 tons of fresh produce to business on daily basis
- FPO undertaking input business like supply of Organic products, seeds etc.
- Membership from initial 200 members, crossed 550
OBJECTIVE

Wadi and Integrated Tribal development through Agro-horticulture model supported under NABARD’s Tribal development Fund in Chikkanayakana halli Taluk, Tumakuru

PARTICIPANTS

- 538 Wadi beneficiaries
- 55 landless beneficiaries

OUTCOME

- Conduct of village meeting, Village Development and cluster level committee formation, training on WADI activities, exposure visit
- Land preparation activities like deep ploughing, bunding, pitting, pit filling with manure, procurement of plants, planting, staking, watering and fencing for Wadi plots
- Promoted 40 Mango horticulture plants in one acre land and 20 in half acre land
- Construction of cement ring tanks in each wadi for water supply using tractor tanker
- Plantation of 150 forestry plants on border & inter bunds and grass seeding on bunds

CHALLENGE

- Water scarcity
- Low productivity from agriculture land
- Convincing tribal family for dry land horticulture development
- Poor livelihood option
IMPACT

- Total 538 Wadi plots established
- 123 acre of uncultivated land brought under cultivation with Horticulture (Mango), forestry plants & agriculture crop (Millet)
- 350 farmers shifted to millet crops as intercrop in wadi’s plots along with conventional mono crop green gram
- The shift to millet intercropping resulted in an increase in millet yield to 4-5 quintals/acre
- 20% increase in green gram crop yield with intercropping system in Wadis. Additional benefit of 200 kg of Mango yield in one acre wadi during the year
- Additional income of Rs. 6000 per acre/year observed in the 1st year of wadi development
- 90% of the families are now having bank accounts and access to credit and bank loan
- 80% of the tribal households shifted to LPG through convergence with Govt. schemes
- Income of landless families supported through livelihood interventions witnessed an average increase in income of Rs.8000-10000 per month
- Biomass mulching of plants and agriculture waste used for compost production
CONSERVING TO DEVELOP!

OBJECTIVE

Siddagondanahalli Watershed Project supported under NABARD managed Watershed Development Fund

PARTICIPANTS

- Small and marginal farmers of Hosadurga Block, Chitradurga
**CHALLENGE**

- Traditional methods of farming
- Lack of storing facilities for farm produce
- Degradation of soil fertility
- Soil erosion & low agricultural production
- Distress migration
- Overexploitation of ground water resources leading to depletion of the water table

**OUTCOME**

- Through Trench Cum Bund (TCB), Waste weir, Agro-Horticulture and Agro-Forestry, Farm Pond, Boulder checks and Rubble checks, 75 ha of wasteland has been converted to crop land
- Demonstration of climate resilient agriculture practices such as silt application, deep ploughing, organic manure and introduction of new varieties of seeds

**IMPACT**

- Agricultural production has increased by around 8%, due to the soil and water conservation activities
- Cropping intensity increased by 12%
- Landless and women headed family beneficiaries witnessed an average increase of Rs.6000/- per month from livelihood support received under the project
- Watershed farmers witnessed an average income rise of Rs.4000/- per month
- Increased water level by around 100 ft from 450 ft to 350 ft
- 75 ha waste land has brought under cultivation
OBJECTIVE

Formation of Shri Mahant Farmers Producers Organization (FPO) supported under GoI’s PRODUCE Fund created in NABARD

PARTICIPANTS

- Small and Marginal Farmers
- Landless labourers
IMPACT

- Average turnover around Rs 35.00 Lakh
- Aggregation of produce directly by entering into MOU with Roquette India Pvt. Ltd
- iFPO software usage for accounting
- From 250 farmers now membership grown to 521

CHALLENGE

- Hesitation due to poor financial condition
- Prevalence of Middlemen
- Need of technical support for marketing produce
- Issues related to transportation
- Non availability of market facilities near by the villages

OUTCOME

- Organizing into producers organization
- Conducting capacity building activities
- Facilitating necessary registrations for entering into business activity
- Convergence with agriculture department
- Establishment of Custom hire center
- Establishment of Millet Processing unit, Green gram and Chickpea
**OBJECTIVE**
Promoting & Supporting Organic Farming under NABARD’s Producers Organizations Development Fund (PODF)

**PARTICIPANTS**
- Organic farmers & dry land agriculture farmers

**CHALLENGE**
- Identifying farmers in single cluster/block
- Need for collectivization
- Dearth of sustainable farming practices to produce healthy & quality food
- Procurement and marketing issues

**OUTCOME**
- Formation of Tumakuru Organic producer company
- Farmers identified for promotion of organic farming, millet cultivation, procurement, processing and marketing
- FPO installed cold press oil mill in Tumakuru for processing & marketing quality edible oil
- FPO conducted district level millet mela

**ORGANIC FARMING - THE WAY FORWARD!**

![Map of Karnataka with highlighted areas for organic farming]
IMPACT

- Establishment of cold press oil extraction
- Establishment of outlet/Rural Market
- Marketing of millets, rice, spices, nuts and quality edible oil for more than 250 consumers
- FPO promoted millet cultivation for 300 farmers in rainfed region
**OBJECTIVE**

Jinnapur Tanda Watershed Project supported under NABARD managed Watershed Development Fund

**PARTICIPANTS**

- Small and marginal farmers of Koppal
OUTCOME

- Through Soil and water conservation activities viz., Trench Cum Bund (TCB), Agro-Horticulture and Agro-Forestry, Farm Pond, Boulder checks and Rubble checks, 30 acres waste land brought under cultivation
- Farmers encouraged to grow Maize (Deccan cultivar) in rainfed area instead of routine Bajra crop
- With KMF support a milk collection centre established in the project area. 160 dairy farmers benefited from this.

CHALLENGE

- Erratic and uncertain monsoons
- Degraded land devoid of organic matter
- Low yields
- Distress migration
- Lack of awareness on natural resources management
- Fodder scarcity

IMPACT

- Watershed farmers monthly income increased by Rs.3000/-
- Landless and women headed family beneficiaries monthly income increased by Rs.5000/-
- Cropping intensity increased by 8%
- Milk yields increased 1-2 Lit/Day per Animal)
- 49 families (Landless and Women headed) provided cows and buffalos under the project
- Agricultural production has increased by around 8%, due to the soil and water conservation activities
- 30 acres waste land brought under cultivation
- Seven seed companies tied up with the farmers in the area for commercial seed production in the region for Pumkin, Tomato, Watermelon, Chillies and bitter gourd
OBJECTIVE

Formation of Basavasagar Farmers Producer Organization (FPO) for accessing institutional credit linkages and provision of technology backed farming and marketing facility to its members.

PARTICIPANTS

- 520 farmers practising SRI Paddy cultivation in Raichur
**OUTCOME**

- Self-reliance for inputs & produce selling
- Identification of marketing arrangements
- Orientation programme on FPO formation

**CHALLENGE**

- Rainfed agriculture
- Lack of access to institutional credit
- Dependence on local money lenders
- Local agents imposing commission for the produce

**IMPACT**

- FPO with 1086 farmers as share holders
- FPO provided SRI techniques to the members
- SRI techniques farmers experienced reduction in cost of cultivation & increase in yield
- Paddy procured, stored in warehouse for 10 months and sold to Rice mill at higher profit
- Support from NABKISAN
LIVELIHOOD THROUGH AGRICULTURE!
**OBJECTIVE**
Formation of Gramachethana Farmers Producers organization supported under GoI’s PRODUCE Fund created in NABARD

**PARTICIPANTS**
- Farmers of this drought prone area

**CHALLENGE**
- Lack of technical support to the farmers involved in groundnut and Maize cultivation
- Non-availability of harvesting machines
- Lack of knowledge and information
- Lack of value-adding practices
- Lack of information on improved method of cultivation like mixed cropping and soil water conservation practices etc.
- Weak market orientation
- Lack of infrastructure

**OUTCOME**
- Farmers’ exposure to KVK, Krishi Mela, Progressive Farmers
- Training the farmers on improved agriculture practices, integrated farming systems and climate resilient agriculture practices
- Financial linkage support to farmers
- Encouraging value addition for agricultural produces (grading, packing etc)
- Collective procurement of inputs for agriculture, aggregation and sale of produces etc.
- Establishment of Ruralmart for agriculture produces etc.
- Capacity building in organic farming and sustainable agriculture practices

**IMPACT**
- FPO earned Rs 1,35,600 as profit during 2020-21
- Each farmers saves ~ Rs, 1500 to 2000 per season due to door step delivery of inputs
- FPO actively involved in Amla fruit processing and marketing of the Amla produces through exhibition melas
- 183 farmers are supplying produces to rural mart- grains agriculture produces etc.
- Linkage with Krishi Vigyan Kendra (KVK), Hirehalli
- Dry land horticulture trainings organized with the support from KVK, Hirehalli
- 498 farmers benefitted under convergence activities
OBJECTIVE
Formation of Sri Kshemalingeshwara Farmer Producer Company to help dryland farmers in the area, supported under GoI’s PRODUCE Fund created in NABARD

PARTICIPANTS
- Small and marginal dryland farmers of Aland Taluk cultivating pulses, mainly Tur / Pigeon Pea / Red Gram

CHALLENGE
- Adverse situation of dryland farming
- Inaccessibility to reliable and affordable inputs and better pricing of produce
OUTCOME

- Promotion of Farmer Producers Organizations among dryland farmers
- Procurement of farm inputs
- Accessing modern package of practices
- Marketing produce for better price realisation

IMPACT

- Turnover of Rs. 300.00 lakh
- Sri Kshemalingeshwara Farmer Producer Company now with 1000+ shareholders
- Transformed as a platform for extension service providers for farmers
**OBJECTIVE**

Wadi and Integrated Tribal development through Agro-horticulture model along with animal husbandry activities supported under NABARD’s Tribal development Fund

**PARTICIPANTS**

- 532 Wadi beneficiaries
- 95 landless beneficiaries

**OUTCOME**

- Capacity building and exposure visits on WADI implementation
- Soil & water conservation measures to arrest top soil
- Cement rings to provide irrigation to plants during dry spells and summer
- Digging of pits, planting of saplings, application of organic matter
- Intercropping systems adopted.
- Smokeless chulla and solar lanterns for beneficiaries

**CHALLENGE**

- Migration of tribal families
- Small individual land holding
- Occurrence of draught like situation
IMPACT

- Increased income by 43%
- Adoption of intercropping systems leading to increased yield by 13-42%
- Rs. 52 lakh credit support through NABFINS
- Promotion of 32 SHGs
- Reduction in Rate of migration
OBJECTIVE

Formation of Suvarnamukhi Farmers Producer Organization supported under NABARD’s Producers Organizations Development Fund (PODF)

PARTICIPANTS

- Farmers engaged in Mono cropping with traditional agriculture practices

CHALLENGE

- Non availability of farm equipment at reasonable price
- Prevalence of Middlemen
- Dearth of collective efforts
- Mono cropping
IMPACT

- Tamarind pounding machine given by KVK resulted in additional income
- Increase in number of livestock in 326 farmers' houses
- Facilitated farmers in purchase of tractors
- Yield increased in the farms

OUTCOME

- NABKISAN loan of Rs.11 Lakh and 1.6 Lakh grant support for FPO business activities
- Farmer got opportunities for online marketing
- Adoption of new technology of green house/poly, house method solar pumpset and sprinkler drip irrigation
OBJECTIVE

Formation of "Bagalkot Raitara Belegarara Producer Company" to promote Good Agriculture Practice (GAP) for increasing, productivity and income generating activities

PARTICIPANTS

- Farmers from Bagalkot, Mallapur, Honnakatti Bevinmatti, Shigikeri, Niralakeri, Benakatti, Shirur, Muchakandi, Kiresur and Mannikatti
**CHALLENGE**
- High cost of cultivation
- Lack of good market
- Exploitation by middlemen
- Fluctuation in prices of the produce
- Lack of processing facility
- Migration of rural youth

**OUTCOME**
- FPO through Whatsapp group of members manages requirements, purchases and stock
- Sensitization camps on FPO
- ~360 shareholders
- Obtained license from Agriculture Department for sale of seeds, fertilisers and pesticides
- Obtained APMC license
- Retail outlet and godown on lease

**IMPACT**
- Registration of FPO in ReMS
- Through ReMS, 440 quintals of Wheat and 176 quintals of Bengal Gram sold in 3 months
- Earning of Rs 28 lakh in 3 months
- Custom Hiring of Hi-tech agri implements under scheme of Agriculture Department
OBJECTIVE

Shivanagere Watershed Project supported under NABARD managed Watershed Development Fund, in Madhugiri Block, Tumakuru.

PARTICIPANTS

- Small and marginal farmers

OUTCOME

- Introduction of Multicut Cholam Fodder leading to increased milk production
- Introduction of short duration and climate proof variety of Ragi (ML-365)
- Demonstration of cultivation practices viz., soil test based fertilizer recommendation, seed treatment, line sowing etc.
- High yielding Groundnut variety (Kadiri-9) for 45 farmers in the watershed project area, through convergence with KVK, Hirehalli
- Seed treatment done by using Rhizobium inoculation to increase immunity to seed borne diseases
- Introduction of rearing of sheep and goats for land less families
- Cultivation of Napier grass and Stylo Hemata grass seeds on field bunds (TCB) to counter soil and water erosion

CHALLENGE

- Over exploitation of ground water/ Reduced
- Groundwater usage has increased from 42.5% to 86.12% by 2018
- Dependence on dry land farming systems
- During past one decade, the yield of groundnut significantly reduced
- Mono cropping, extensive pest infestation
- Decrease of potable water due to drying of aquifers
- Soil and water erosion
IMPACT

- Waste land has brought under cultivation
- Agricultural production increased by 10%
- 12% increase in cropping intensity
- Adoption of organic farming technologies such as mulching, application of Jeevamrutha, vermicomposting
- Regular watershed farmers are getting additional income upto Rs.4,000/- per month
- Landless and women headed families experiencing increased income upto Rs.10,000/- per month
OBJECTIVE
Formation and Promotion of Shree Annapoorneshwari Farmers Producers Company Ltd. Under GoI’s PRODUCE Fund created in NABARD

PARTICIPANTS
- Plantation Farmers of Agalagandi Village, Koppa Taluk

CHALLENGE
- Difficulty in approaching the farmers due to hilly and forest terrain conditions
- The farmers dependent on middlemen for selling their produce
- Lack of awareness in farmers about collective approach
- Issues in Capacity Building of Farmers
- Issues in Marketing linkages

OUTCOME
- The shareholders receiving good quality input supply on time and at reasonable cost.
- The shareholders realized the benefits of collectives
- The aggregation of produce through FPOs fetching better prices for the shareholders
- Steady and constant source of income increased the education and nutrition level of the family members of the shareholders
IMPACT

- As on 31 Mar 2021, FPO has a Business turnover of Rs.70.00 lakhs
- The FPO availed Business Development Assistance (BDA) for setting up of Pepper Grading Unit
- FPO submitted business plan to TRIFED for grant assistance of Coffee Hulling and Pepper Blanching Machines
- The FPO availed business Loan from NABKISAN
- FPO is doing input business like fertilizer, seeds and pesticides at very competitive prices
OBJECTIVE

Formation of Puthari FPO, supported under GoI’s PRODUCE Fund created in NABARD to bring all farmers together and becoming share holders of the FPO and get maximum benefits.

PARTICIPANTS

- Coffee Planters of Kodagu District
CHALLENGE

- High cost of cultivation
- Issues relating to marketing of produce
- Issues in getting inputs from the dealers

OUTCOME

- An awareness program about the concept of FPO and the support from NABARD was explained to the farmers by ICAR-KVK
- Around 25 members took a quick decision for forming the FPO and KVK agreed for providing the support as POPI which led to formation of FPO.

IMPACT

- 2020-21 turnover was Rs.2 crore
- 2021-22 turnover is expected to be around 3 crores.
- With the support from NABARD, FPO has established a Rural Mart which caters to all types of local goods including vegetables, fruits and processed foods.
- Membership from 25 to 1000 over a period of 3 years
- A primary processing unit for pepper, fruits and vegetables underway
OBJECTIVE

Formation of Gurumatkai Farmer Producer Company Limited (GFPCL) with women farmers as shareholders to enhance income, skills and provide nutritional security to family supported under GoI’s PRODUCE Fund created in NABARD.

PARTICIPANTS

- Women farmers of Gurumatkai Taluk of Yadgir district of Karnataka
- 540 members

CHALLENGE

- Farmers in Yadgir operating individually
- Absence of common platform of farmers
- Inaccessibility to reliable and affordable inputs and better pricing of produce
- Absence of awareness, extension, technical assistance and finance

OUTCOME

- Credit Mobilization from Nabkisan
- Mobilization of Daal, Chilli and Grader machines
- Arranging sprinkler and drip systems
- Establishment of Soil Lab
- Opening of input shop at Chapetla Road
IMPACT

• GFPCL recorded a net profit of Rs.50,000 during FY 2020-21
• Each member recording an additional individual income of Rs.25,000/acre
• Processing units solarized with the support from CINI/Sustain/Selco
• Partnering with Godrej, NeML, ReML and local dealers for input and output business
• Establishment of Tripti Rural Mart with support from NABARD
OBJECTIVE
Formation of Yellampalli Farmer Producer Company Limited, supported under GoI’s PRODUCE Fund created in NABARD

PARTICIPANTS
• Small and marginal farmers without any access to technical guidance for cultivation and marketing

CHALLENGE
• Farmers not organized
• Farming without any reliable technical support
• Issue of Transportation
• Farmers purchased Agri-Inputs at higher price, thus increased cost of cultivation
• Issues related to post-harvest management of produce
• Lack of awareness about value addition activities

OUTCOME
• Small and marginal farmers organized in to producer organization
• Conducting capacity building activities
• Obtaining necessary registrations like, GST, FSSAI, IEC, APEDA, APMC, for entering in to business, export license
• 60 farmers undertaking 80 acreage of Rose Onion contract farming
• With the guidelines of Global GAP Certification farmers grow rose onion ensuring quality of produce
**IMPACT**

- Starting with 200 members, presently more than 1887 members
- Rose Onion growing farmers get a yield of nearly 8 tons/acre with an average market price of Rs. 20,000 per ton
- B S Allium Cepa Exports Pvt. Ltd is ensuring market linkage to the farmers with assured price
OBJECTIVE
Formation and Promotion of Bhoomika Farmers Producers Sauharda Sahakari Niyam Itagi, supported under GoI’s PRODUCE Fund created in NABARD

PARTICIPANT
- Farmers of Village Ranebennur

OUTCOME
- Producer Organisation Promoting Institution (POPI) formed FPO to address the input and marketing needs of the farmers
- Exposure Visits identified based on the advanced technology used
- Line depts. / KVK / Agri entrepreneurs provided technical / marketing details
- Technical advice to farmers on crop management practices including market linkages were provided by Line Depts, KVK, Ranebennur and Agri Entrepreneurs
- Input Supply and collects aggregation of produce from the Shareholders

CHALLENGE
- Dependence on rain-fed agriculture
- Prevalence of Middlemen
- Lack of awareness in farmers
- High cost of input
IMPACT

- During the year FPO has done a Business Rs.52.00 lakhs
- The FPO setup a Millet Processing unit (sorting, Grading) and the unit is fully solar enabled
- FPO doing input business like fertilizer, seeds and pesticides at very competitive prices
- Loan of Rs.15.00 lakhs (working capital) availed from NABKISAN.
- The FPO purchased Agriculture Implements, including a 45Hp tractor
OBJECTIVE

Capacity building of Biligiri Soligas Producer Company Limited (BSPCL) in cultivation, processing and trading of fine coffee and black pepper, supported under NABARD’s Producers Organisation Development Fund.

PARTICIPANT

- The Soliga people, one among the few remaining forest-dwelling tribal people practicing subsistence-level agriculture under primitive conditions.
**OUTCOME**

- Revival of Soliga farmers’ Community Based Organisation
- Improvement in the productivity and quality of coffee and black pepper in Soliga farms
- Adoption of environment-friendly coffee and black pepper processing practices
- Enabling access to differentiated markets through eco-certification of Soliga farms
- Development of distinct ‘Biligiris’ brand for Soliga coffee and black pepper with direct market linkages/buyers resulted in community participation

**IMPACT**

- The project is the first “all Tribal Farmer Producer Company” in Karnataka to contribute to inclusive development of Indian coffee sector
- 2.5 lakh Black Pepper cuttings, 2.67 lakh coffee seedlings, 30,000 shade tree saplings and horticulture saplings distributed to tribal farmers
- 20 acres of new coffee farms established
- 90 farm-level primary processing machines (hand operated coffee pulpers) distributed to tribal growers
- Facilitated the aggregation and collective marketing of 63 tons of coffee directly to curers.
- Additional income of about 38%
- Provision of coffee moisture meter (for quality control), digital weighing scale and sample collection scales to enable coffee procurement
- The procured coffee bags tagged with unique ID, and farmer & crop details entered in a blockchain-based database to ensure traceability of product upto the final customer
- The project facilitated direct marketing of R&G coffee powder under the brand name ‘Adavi’.
- The product being sold with a margin (cost-plus) of about 140%
- In 2021, 73 tonnes of coffee aggregated with a turnover of Rs. 1.55 crore

**CHALLENGE**

- Location of BSPCL, in the BR Hills Tiger Reserve
- Lack of adequate technical and institutional handholding support to align their production and processing systems to meet international standards, the Soligas were unable to adequately benefit from the cultivation of these crops.
- Lack of local, commercially active producer organisations
  - Lower level of farm-based incomes
  - Dependence of Soliga farmers on a group of private traders to obtain technical advice, production credit, processing equipment, and for sale of the semi-processed produce
OUR CHANNEL PARTNERS

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Shri. A M Varpeesh CEA, VIKASANA

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