



NABARD

**Innovations Transforming
Landscapes**



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.

FOREWORD

Jai Jagganath !

NABARD, as the apex development bank of the nation, has established itself as an organization dedicated to ensuring sustainable agricultural and rural development. Over the years, NABARD, Odisha RO has been spearheading various initiatives for the sustainable development of the agriculture and rural sector in the State, in convergence with the State Government, banks/financial institutions and other stakeholders.

In the world of agriculture, there is a story behind every seed planted, every harvest reaped, and every initiative undertaken to support the backbone of our economy – the farmer. The pages that follow offer a collection of stories that explore the experiences, challenges, and triumphs within three key areas: off-farm ventures, farm operations, and the vital role of microcredit in Odisha. These stories reflect the shared vision of growth, effective Agri- extension, resilience and determination of individuals whose lives are intertwined with the land yet extend far beyond the traditional boundaries of farming. The interventions facilitate rainfed Horti agriculture cropping systems, support activities that touch lives of each odiya like dairy and fisheries. These interventions have a core component of working with communities, strengthening community institutions like FPO's and encouraging practices on grading, packaging and processing.

It gives me great pleasure to present “Innovations Transforming Landscapes”, which showcases not only the activities and initiatives undertaken by NABARD, Odisha RO, but also highlights how it has impacted the lives and livelihoods of the rural people. I hope this booklet will help the stakeholders to understand and appreciate the contribution made by NABARD and motivate us for furthering rapid rural development in Odisha.



Dr. Sudhanshu K.K. Mishra
Chief General Manager

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Beyond the Fields: Narratives of Off Farm Sector Development

**Dungripalli Bunakar
Producer Company
Limited (DBPCL).**



Implementing Entity	NRDC, Subarnapur
NABARD's support	₹ 23,50,000/-
Current Membership	695
Paid-up share capital	₹ 13.76 lakh
Annual Turnover	₹ 70.50 lakh
Products	Sambalpuri Handloom sarees, fabrics



Impact

DBPCL was formed in the year 2018 with the support of NABARD with a membership of 250. NABARD's assistance was provided towards working capital, revolving assistance, purchase of raw materials and infrastructure, training, and capacity building of the weavers through exposure visits and buyer seller meets. Gradually the OFPO has grown with 695 members and is presently running with a substantial business turn over. The company has become sustainable now and avails credit support from Commercial Banks & NABKISAN, technology (KOSHA, Bharath rath), and marketing support from various related stakeholders.

One Station – One Product (OSOP) Project.

Project Name	NABARD supported FPOs/OFPOs/ SHGs participation in One Station One Product (OSOP) stalls/trolleys scheme of Ministry of Railways.
Grant sanctioned	₹50,000/- per stall per month.
Railway stations covered	Khorda road, Bhubaneswar, Cuttack, Berhampur, Puri, Chhatrapur.
Products sold	handloom, millets snack, jute bags, semi processed food items, wooden toys, appliques, Pattachitra etc.
Average Monthly sales recorded	₹ 1.00 Lakh to ₹ 1.5 Lakh



The One Station One Product - OSOP scheme was launched by the Ministry of Railways with a vision to promote 'Vocal for Local'. NABARD, Odisha RO in collaboration with East Coast Railways (ECoR) has taken an initiative to promote products of artisans and members of NABARD Supported FPOs/OFPOs/ SHGs at OSOP stalls/trolleys in various railway Stations across



Odisha. This initiative has provided an impetus in the field of marketing support for rural handicraft and artisan items and to reflect the rich heritage of each state at National and International level.



THE "ONE STATION ONE PRODUCT" STALL AT PURI RAILWAY STATION IS SHOWCASED WITH THE PRODUCTS OF FARMERS/ARTISANS PROMOTED BY NABARD

NAIROSHNI RANJAN GANGULY
PURI: The One Station One Product stalls at Puri Railway station is now

(NABARD). The products are Handloom, Handicrafts, Pattachitra, Pipili applique and consumable products etc.

enhanced livelihood and welfare of local artisans, potters, Weavers/ Handloom weavers, tribals etc. Now, the Railway stations are acting as a marketing channel to promote their products.



showcased with the products of farmers and artisans promoted by National Bank for Agriculture and Rural Development

The One Station- One Product Concept was announced by the Government of India with an objective to provide

In this initiative of OSOP scheme, NABARD has forwarded its hands by encouraging its Farmer Producer Organizations (FPO), Off farm Producer Organizations (OFPO) and Self Help Groups to sell their products at Puri Railway station through the fabricated OSOP stall. The One station One Product stalls at Bhubaneswar and Khurda Road Railway stations are also being run by NABARD.

ROAD MAP

Single Sales Strategy

Product Catalogue and advertisement strategy common across all railway stations of Odisha

Point of sale strategy inputs to FPO's and SHG federations.

Handloom Authenticity and Traceability.

As a part of National Handloom Day Celebrations 2024, and with an intention to avoid product imitation and to build brand for authentic crafts of NABARD supported OFPOs, Artificial Intelligence (AI) powered Internet of Things (IoT) devices (**KOSHA device**) were installed on fourteen looms belonging to members of Biraja Handloom Producer Company Limited (BHPCL) of district Jajpur and on four looms belonging to members of Dhalapathara Parada Producer Company Limited (DPPCL) of district Khorda. This device helps in product differentiation and premiumization in the market. This intervention of NABARD, Odisha RO helped few weavers in familiarising with new age IoT based technology available in the market to promote digitization, authentication, and traceability of the handmade handloom products.



Image of the KOSHA- AI powered, IOT based device – for authenticity of the handloom handmade product.



*Distribution of KOSHA
(AI Powered IoT devices) to weaver members of OFPO*



Installation of devices on the looms of BHPCL and DPPCL



Training and Capacity building on usage of the devices to DPPCL OFPO members.

Skill Development Programme of 230 rural youth at Sundergarh district:

Name of the project	Skilling of 230 Unemployed Rural Youth of Sundergarh District in Assistant Electrician, Solar Technician, Garment Making & Customer Relationship Management courses during FY 2023-24.
Implementing Entity	Dalmia Bharat Foundation
Project Period	December 2022- June 2023.
Number of members trained	230.
Increase in income level	₹ 12,000 per month per candidate.





Dalmia Bharat Foundation partnered with NABARD to skill 230 unemployed rural youths in Sundergarh District in various courses like Assistant Electrician, Solar Technician, Garment Making & Customer Relationship Management. Upon completion of the program, the foundation provided each trainee with three job offers, allowing them to choose the one that best suits their needs. The employment rate is over 80%, with the average monthly income of beneficiaries being approximately ₹ 15,000/-

Balijatra 2024 (Pallishree Mela) at Cuttack District, Odisha.

NABARD Odisha RO has sponsored 35 stalls at “**Balijatra 2024**” **Mela (Exhibition)** which was organized by District Administration, Cuttack at Balijatra ground, Cuttack, Odisha through Odisha Rural Development & Marketing Society (ORMAS) from 15- 22 November 2024. About 70 NABARD supported entities (FPOs/OFPOs/SHGs) had participated in above mentioned fair and were able to make collective sales of more than **Rs. 80 Lakh**. It is one of the country’s largest open-air fairs, known for its historical significance and attracts many visitors/participants and exporters. NABARD has been continuously participating in this prestigious fair. It also increased the market outreach of our artisans, SHG’s and FPO’s.





Purchase of Mobile Van by Chhedlagan Farmers Producer Company Limited, Sundergarh.



NABARD has provided an opportunity for Chhedlagan Farmers Producer Company Ltd to showcase its work or presence in other states through aiding with ***purchase of a mobile Van*** for optimal market linkage. This strategic initiative resulted in enhancing the outreach of FPOs, enabling them to reach remote areas by reducing the transportation cost for Agri inputs and ease in marketing of perishable produce. The mobile van served as a dynamic marketing tool, facilitating the efficient promotion and sale of agricultural products. NABARD and NABKISAN Finance's joint effort contributed to increase in income of the FPO by ₹ 4.12 Lakh/year and also led in direct employment generation for 02 rural youth.

Tanthagatha OFPO

Minakhi Soren: Weaving a Brighter Future



Name of the beneficiary	Minakshi Soren
Name of the Project	Tanta Gatha Women Weaver Producers Company Limited (TGWWPCL)
Location/ Name of the district	Block - Udala, District - Mayurbhanj
Project Implementing Agency (PIA)	Mauna Dhvani Foundation (MDF)



Ms. Minakshi Soren, a resilient widow from the Mayurbhanj district of Odisha, has transformed her life through the art of weaving and dyeing. In a region where traditional crafts are a lifeline for many, Minakshi's story stands out as a testament to the power of skill development and the unwavering support of the Mauna Dhvani Foundation.

Minakshi was born in Chuliaposhi. In 2002 at the age of 16, Ms. Soren was married to Mr. Gopal Soren and has two kids. On 25th April 2015, when she was not even 30, she lost her husband due to health issues and had to take care of a joint family of six members. At the time, the kids were very small, Anita, her daughter was in class 4 and her son had not started school yet.

After the tragic loss of her husband, Minakshi faced the daunting task of supporting her family on her own. She had to work as an agricultural labour to support her family. With limited resources and opportunities, the future seemed uncertain for her and her two children—a son and a daughter. This all fueled both aggression and frustration in her.

Against the backdrop of the prevailing challenges in Indian villages, NABARD has identified a pressing need for comprehensive end-to-end livelihood services. Our focus on the handloom sector is not just a means of income generation but a strategic effort to revive dying crafts, alleviate poverty, and contribute to sustainable rural development.

A. Learning the Craft of Weaving & Dyeing

Through MDF, Minakshi enrolled in a comprehensive training program that taught her the intricacies of weaving and dyeing. Despite initial challenges, she displayed remarkable determination and quickly mastered the skills.

From the day of joined, she is a very fast learner. During three months of training, she learned basic weaving. After three months she started to learn weaving through Jala also she had learned in two months. She has started weaving on production after 5 months of training. Now, she is earning Rs.6000 to 7000 in a month and supporting her family from the economic side as well. The vibrant colors and intricate patterns she creates not only reflect her cultural heritage but also symbolize her journey towards self-reliance.

Impact of MDF in Livelihood – Increase in Avg. Monthly Income Range (INR)

Sn	Livelihood Impact of the Project	Monthly Income in the Range of	Specification
1	Before Project Implementation	No Fixed Income	Rural women are not engaged in any proper income-generation activities
2	Post MDF Project Implementation	6000 – 9000	Today, things seem to be looking up in the MDF Production unit, not just for Minakshi, but for 500 tribal women like her all over the Udala block of Mayurbhanj district.

One of Minakshi's greatest joys is being able to provide for her children's education. Her son and daughter now attend school regularly, equipped with the books and materials they need to succeed. Her daughter is currently pursuing B Com in Udala, a nearby town and his son is enrolled in class 8 of Adarsh Vidyalaya (Model School), an initiative by the Odisha Government to support talented young minds with Quality of Education. Minaskhi's earnings ensure that her children have the opportunities

Minakhi Soren's journey is a powerful reminder of the transformative impact of education and skill development. With the continued support of the Mauna Dhwani Foundation, she plans to expand her weaving and dyeing business, explore new markets, and further enhance her craft.





HARVESTING HOPE: TRIBAL, WATERSHED TALES

Improving Lives...

Livelihood support under watershed Development Programme



Implementing Entity	SEWAK,Sundergarh
NABARD's support	₹ 67,46,299
Watershed Name	Dhangergudi watershed Project
District	Sundergarh



Impact:

In the quaint village of Dhangergudi, nestled in Odisha, a remarkable transformation has turned the community into a hub of economic activity and self-sufficiency. Traditionally dependent on agriculture, the village found a new identity when it was declared the “Mushroom Village” by Member of Parliament S J Jual Oram. This recognition was the result of the dedicated efforts of 30 farmers, who, with support from NABARD’s Watershed Livelihood Fund, received the infrastructure and training needed to cultivate mushrooms. Among these farmers, Nalini Majhi stands out as a shining example of success and innovation



Tribal Development Programme



Implementing Entity	Janasahagya
NABARD's support	₹ 3,34,93,485
TDF Project Location	Boden Block
District	Nuapada

Impact

As a progressive farmer, Mr. Majhi has undertaken different agriculture and horticulture activities like promotion of vegetables, seasonal agricultural crops, banana, marigold, sunflower and nursery in Mango and Cashew Orchard of One acre land for the sustainable economic development and self-employment. Last in Khariff he got Rs 25000 in marigold cultivation and Rs 15000

in Vegetable cultivation. He wishes to replicate the same in other areas in Khariff and Rabi. His endeavour towards farming also recognized by the district and nominated as progressive farmer with trainer. He took 15 days training at Centre of Excellence on Horticulture, Khurda, Bhubaneswar along with ICAR (Indian Institute of water Resource).

Farm Sector Promotion Fund

Project title	Seed Village Programme of Black Gram
Project Area	Khairmal village in Jamankira Block of Sambalpur district
Beneficiaries	142 households with majority of farmers belonging to SC/ST community
Project	Lack of steady source of income forced people to migrate during Rabi and Kharif season to different parts of the state. ADARSA and NABARD came forward for improvement of agriculture through seed village programme. As the processes and technology associated with seed production are different from the normal crop production, seed growers were trained on various aspects of the production process.



NABARD's Intervention

NABARD funded the training of farmers and provided technical support.

Response from beneficiaries

Trainees could increase production, and diversified livelihood activities. Reduced migration, food security; nutritional security

AAM Mahotsav 3.0

Odisha RO organized a 3 days “Aam Mohatsov 3.0” in its office premises at IRC Village, Nayapalli, Bhubaneswar during 10-12 June, 2024. The festival-cum-exhibition was being organized to provide an opportunity to the tribal farmers to exhibit and sell their WADI produce and improve buyer-seller contact. The essence was to involve all stakeholders viz. Bankers (RBI, SLBC, other banks), State Govt. line departments, Agriculture University, ICAR Research Institutes, incubation center, bulk buyers etc. and showcase the development initiatives of NABARD, Odisha RO. The cumulative sell was around 242.25 quintal of Mangoes and mango products, amounting to Rs.18.13 lakhs



Visit to Stalls by Dignitaries



Buyer seller meeting chaired by CGM



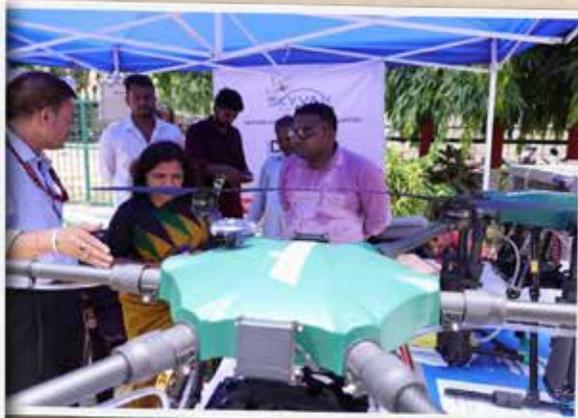
Display of Drone technology in Agriculture



Inauguration of Stalls by RD RBI and CGM



Flag off of Mobile van by RD RBI and CGM



Frontline Voices: FPO Stories

Paschimeswar Farmers Producer Company Ltd.

State	Odisha
District	Bhubaneswar
Village	Jaypurpatana
Grant Amount Sanctioned(in Rs. Lakh)	11.44
Grant Amount released(in Rs. Lakh)	11.44
Area Covered	20 Villages of 3 GPs
Number of Beneficiaries	530



Background in Brief

Under the flagship of NABARD for promotion of Farmers Producer Organisation in various locations of India, NIGAM has been entrusted with the assignments of Producers Organisation Promoting Institute. In this process, NIGAM has identified 20 villages in Bhubaneswar Block having more than 2000 farmers, those are engaged in production of Paddy, Green Gram, Black Gram, Vegetables, Potato & Oil Seeds etc. NIGAM is in association with NABARD promoted an FPO namely Paschimeswar Farmers Producer Company Ltd. in the Block. The FPO has aimed to Ensure better income of farmers by strengthening their sustainable agriculture & marketing through their own organization.



In the 6 years of journey the FPO created Entrepreneurship opportunities in Rural Areas to meet increasing consumer demands. At present the FPO has 530 shareholders and share money (equity) of 7 Lakhs. It included all interested farmers especially the small and marginal farmers in the said Farmers Producer Organization (FPO) and addressed the issues of sustainability & economic viability; not only of their conventional produces like Paddy, Vegetable & Oil Seed etc. but also focus on value addition to them for an enhanced income and direct market connectivity.



Convergence with Line departments

- Groundnut Cultivation in 25 Acres of land with the support of Agriculture Dept.
- Sesame Cultivation in 5 Acres of land with the support of Agriculture Dept.
- Potato Cultivation in 50 Acres of Land with the Technical Support of International Potato Centre (CIP).

Marketing Tie up

- Tie-up with Wholesaler of Bramheswar Market, Baragada Market, Unit-1 Market of Bhubaneswar towards business activities of the FPO.
- We have made Tie up with Pioneer Holon Agroecology Pvt. Ltd) for storage & selling of 900 Qntls Potato.
- We had Tie up with Reliance Fresh for sale of Vegetables & Potato.
- Vegetable Marketing through Mobile Van.
- Started Integrated Farming among the farmers.
- Input Business Obtaining of Fertilizer & Pesticide License.
- High Vegetable Production & Marketing.

As a part of the marketing intervention the FPO established Solar Powered Millet Processing unit and Cold Pressed Oil Processing Unit With the support NABARD & SELCO Foundation in the cluster. At present the FPO is producing Ragi Powder, Ragi Chattua, Cold Pressed Mustard Oil and marketing local market and different Exhibitions.

Service Provided to Members

- Quality & HYV Seed
- Fertilizer
- Information sharing related to Climate & Weather collaboration with KVK.
- Information sharing related to Pest Management in Cultivation



Credit Linkage: The FPO availed 32.00 Lakh working Capital Loan from NABKISAN in Two Tranches to expand the Business Activities.

Major impact/outcomes of the intervention in the project area

- Production & productivity enhancement of shareholder is ensured throughout the year.
- Marketing Tie up with whole sellers of Bhubaneswar, Cuttack for selling of farmers produces.
- Market linkage is made to enhance the Business of FPO.

SUCCESS STORY OF NIRMALYA FPO, SALIPUR

Project Title	Central Sector Scheme for Formation & Promotion of 10,000 FPOs
State	Odisha
District	Cuttack
Village	Sapanpur
Grant Amount Sanctioned(in Rs. Lakh)	18.00
Grant Amount released(in Rs. Lakh)	15.08
Area Covered	41 Villages of 13 GPs of Salipur Block
Number of Beneficiaries	750



Background in Brief:

Cuttack is one of the major districts offering vast scope for development of inland aquaculture. The farmers of the district are involved in Paddy, Pulses, Sugarcane, Oil Seeds, Vegetable Production activities. Most of the farmers are belongs to marginal farmers with very small amount of land holding. The farmers have sold their Agricultural Product to the middle man in a through away price as they don't have market accessibility. The FPO played an important role and provided better price of the products and to introduced the new technology in the field of cultivation. The FPO members have formulated a business plan basing on the production as per the demand of the market.

Major interventions adopted to address the above mentioned issues in the project area

- Aggregation & Marketing of farmers produces providing better prices to them.
- Supplying good quality of Seed & Fertilizer to the farmers.
- Training to the women members on Mushroom Cultivation. As a result they are producing mushroom & selling through FPO on a regular basis.
- Crop Diversification activities among the farmers/ shareholders.
- Adoption of Technology in the field of Cultivation.
- Established Clod Pressed Oil Extraction unit at FPO level.
- High value vegetable cultivation in 60 Ha. of land Among 232 beneficiaries with the support of Horticulture Dept.
- Potato cultivation in 10 Ha. of land Among 60 beneficiaries with the support of Horticulture Dept.
- Paddy Seed demonstration programme in 20 Ha. of land with the support of NRRI.



- Market linkage is made to enhance the Business of FPO.
- Shorting & Grading point developed in GP Level for the farmers.

Major impact/outcomes of the intervention in the project area

- Production & productivity enhancement of shareholder is ensured throughout the year.
- Marketing Tie up with whole sellers of Bhubaneswar, Cuttack for selling of Vegetable & Mushroom.



Enhancing Farmer's prosperity through Tomato aggregation & Value addition-Success model of Maa Mahadasani FPCL

State	Odisha
District	Bolangir
Village	Uparbahal, Badimunda
Grant Amount Sanctioned(in Rs. Lakh)	18.00
Grant Amount released(in Rs. Lakh)	15.07
Area Covered	24 GPs of Loisingha
Number of Beneficiaries	2500



NABARD as Implementing agency was instrumental in mobilization of farmers with the help of CBBO and provided timely support after FPO formation through training, capacity building and handholding the farmers to switch to scientific methods of farming and setting up of solar drying and processing unit through convergence mode with Horticulture department and Crop diversification Programme of Agriculture department, the success of FPO and its farmer shareholders has increased multifold. Farmers now directly sale their produce which mostly consist of Tomato, chilly and Brinjal to the FPO. The FPO has tie-up arrangement with traders of big cities and processing units which purchase the produce by providing good remuneration to the FPO and its farmers.

Best practices followed/innovations adopted/including convergence

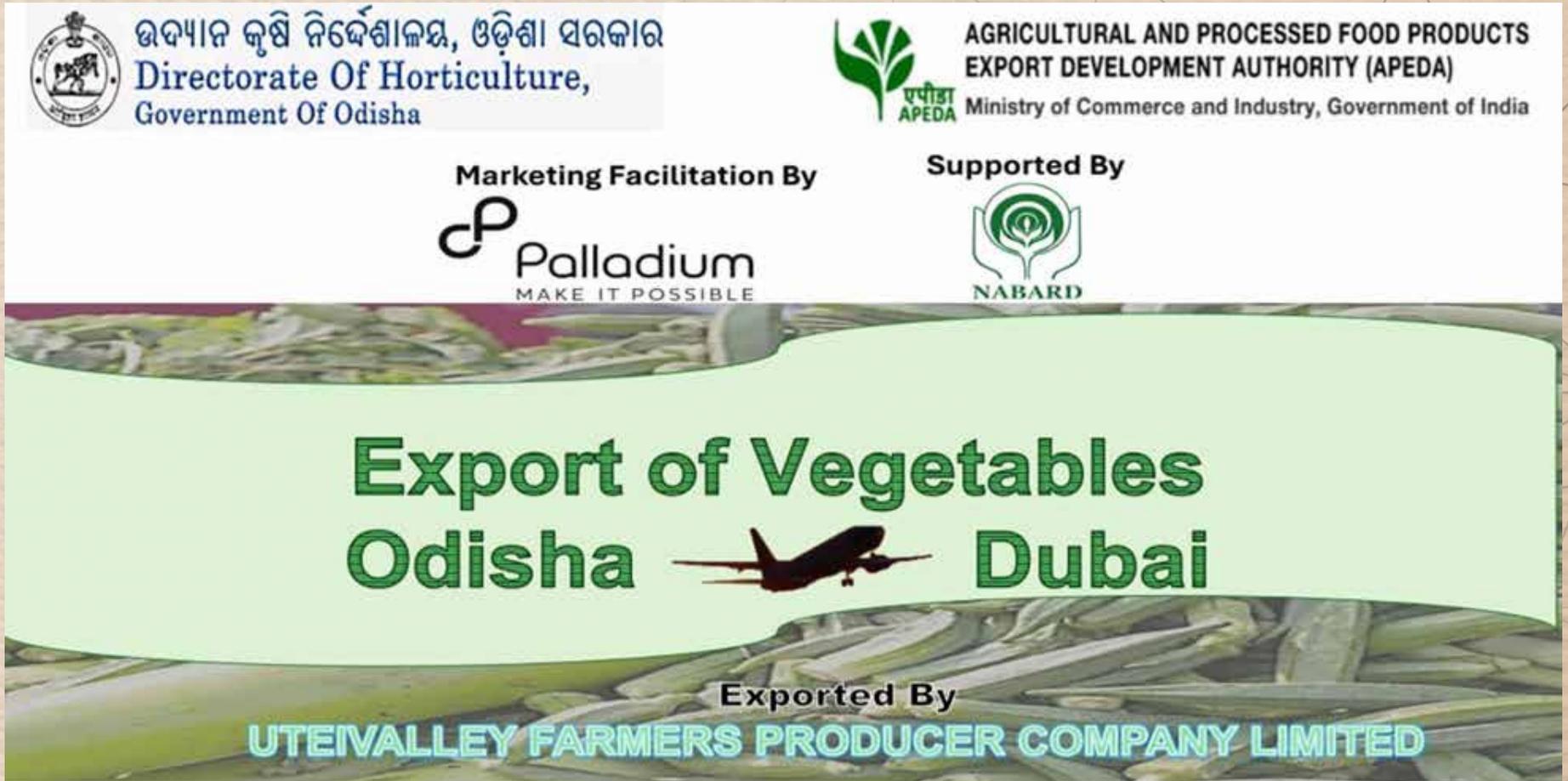
Progressive farmers associated with Maa Mahadasani FPC underwent specialized training in drone technology. Additionally, the farmers availed themselves of e-rickshaw facilities for the transport of tomatoes, improving the supply chain and reducing post-harvest losses. IFFO supported the FPCL through a drone which could help farmers in fertilizer and pesticide spraying.

Major impact/outcomes of the intervention in the project area

The Maa Mahadasani Farmer Producer Company (FPC), through the intervention of NABARD, has achieved significant milestones in a short period within which it successfully mobilized 1200 farmers and raised share capital of Rs. 15 lakh. Equity grant support was also provided which formed the substantial financial backing for necessary resources to implement various agricultural and logistical projects, ensuring sustainability and growth. The FPC has also been selected as a Community-Based Organization (CBO) under the Comprehensive Development Plan (CDP) project by the Agriculture Department. The additional produce is also processed through solar dryer supplied by Department of Horticulture. These interventions brought smile on the face of farmer shareholders who now aspire to not only sell their produce but also to get involved in processing and value added services.



NABARD Supported FPO taps Global Market



The advertisement features a background of fresh green vegetables. At the top, it lists the following entities and their roles:

- Directorate Of Horticulture, Government Of Odisha** (Logo: Odisha State Emblem)
- AGRICULTURAL AND PROCESSED FOOD PRODUCTS EXPORT DEVELOPMENT AUTHORITY (APEDA)** (Logo: APEDA Leaf) Ministry of Commerce and Industry, Government of India
- Marketing Facilitation By** **Palladium** (Logo: Palladium 'P' symbol) MAKE IT POSSIBLE
- Supported By** **NABARD** (Logo: NABARD Hand holding a plant)

The central text reads: **Export of Vegetables**
Odisha  **Dubai**

At the bottom, it states: **Exported By**
UTEIVALLEY FARMERS PRODUCER COMPANY LIMITED

NABARD supported FPO in Odisha have marked their foray into the global markets with the first commercial shipment of fresh vegetables. This was made possible through a strategic collaboration between NABARD, Agricultural and Processed Food Products Export Development Authority (APEDA), State Directorate of Horticulture and Palladium, a CBBO cum technical support agency for Department of Horticulture. The first consignment of 7 quintals of fresh vegetable produce were exported to Dubai from the Biju Pattnaik International Airport, Bhubaneswar. This included 5.5 quintals of Okra(Ladies Finger/Bhindi) and 1.5 quintals of Pointed Gourd supplied by “Uteivalley FPCL” supported by NABARD under CSS 10,000 FPOs scheme in Kalahandi district of Odisha

FPO Accelerator Project

A. Objectives of the proposed initiative:

- Increase in the membership of the FPOs selected for the purpose
- Ensuring that there are 100% active members in the FPOs selected for the purpose
- Credit linkage of the selected FPOs with NBFC/ SCBs/RRBs for both working capital and Term loan
- Technological upgradation linkages
- Revision in the business plan of FPO by engagement of suitable experts
- Capacity building of the CEO and BOD on financial management, business segmentation, product planning, marketing of products, and book keeping.
- Structured accounting systems as per ROC guidelines (Companies Act, 2013)
- Adoption of good packaging and branding practices by the selected FPOs
- Promoting linkage with Industry/Bulk Buyers and Consultancy

B. The districts of Odisha may be divided into 5 zones. The Capacity building programmes as proposed may be undertaken Zone wise on finalization of the FPOs, FPO requirements, faculties and expert consultation. The zones are here under:

Sr. No.	Zone	Districts
1	Zone 1	Sundergarh, Jharsuguda, Keonjhar, Mayurbhanj, Sambalpur, Deogarh
2	Zone 2	Balasore, Bhadrak, Kendrapara, Jagatsinghpur, Puri, Cuttack
3	Zone 3	Angul, Dhenkanal, Jajpur, Nayagarh, Khurda, Ganjam
4	Zone 4	Gajapati, Kandhamal, Rayagada, Koraput, Malkangiri, Nabarangpur
5	Zone 5	Bargarh, Sonapur, Boudh, Kalahandi, Nuapada, Bolangir

Stage 1: Selection of FPOs and feedback from FPOs may be sought on their requirements for making their FPO scalable and sustainable

Stage 2: Identification of top class faculties for financial management, business segmentation, FPO specific product planning, business plan preparation, marketing of products, packaging and branding. Promotion of technical linkages with industry and bulk buyers based on the requirements of FPOs

Stage 3: Consultation with agencies like OUAT, KIIT, XIMB, IIT, Bhubaneswar, IIM, Sambalpur for better implementation of the proposed initiative.

Stage 4: Based on the requirements of FPOs and proper consultation with renowned institutions, Modules may be developed on financial management, business segmentation, FPO specific product planning, business plan preparation, marketing of products, packaging and branding, etc.

Chart: Stages of implementation of the proposed initiative

Export Pathshala



1. A 3 days export pathshaala was conducted for Farmer Producer Organisations (FPOs) in Odisha from Palladium Consulting India Private Limited (PCIPL). Export Sensitisation to FPO members, to be done on Fresh fruits, Vegetables, Spices and Millets. 30 FPOs participated in the Pathshala

1. Representatives of agencies :- APEDA, Airport Authority of India (AAI), Directorate General of Foreign Trade (DGFT), EXIM Bank, World Trade Center (WTC), and Custom House Agent (CHA)
2. 04 exporters i.e 2 each from Odisha and West Bengal will be participating in the Pathshala.

EXPORT PATHSHALA

1. The topics addressed as part of the Pathshala included introduction, prospects, steps to export, documentation, APEDA registration, quality control, certification, packaging, labelling, marking, risk management in international trade, etc.

1. 07 experts of PCIPL i.e Biswajit Behera, Debrati Ghatak, Prajnya Praharaj, Sarthak Darshan, Sidhanganga Mishra, Bibhuti Bhushan Pattnaik, and Ranchitha Sivaram may be engaged during the export pathshala.
2. An exposure visit is also planned to PRB Super Foods Private Ltd., Khurda

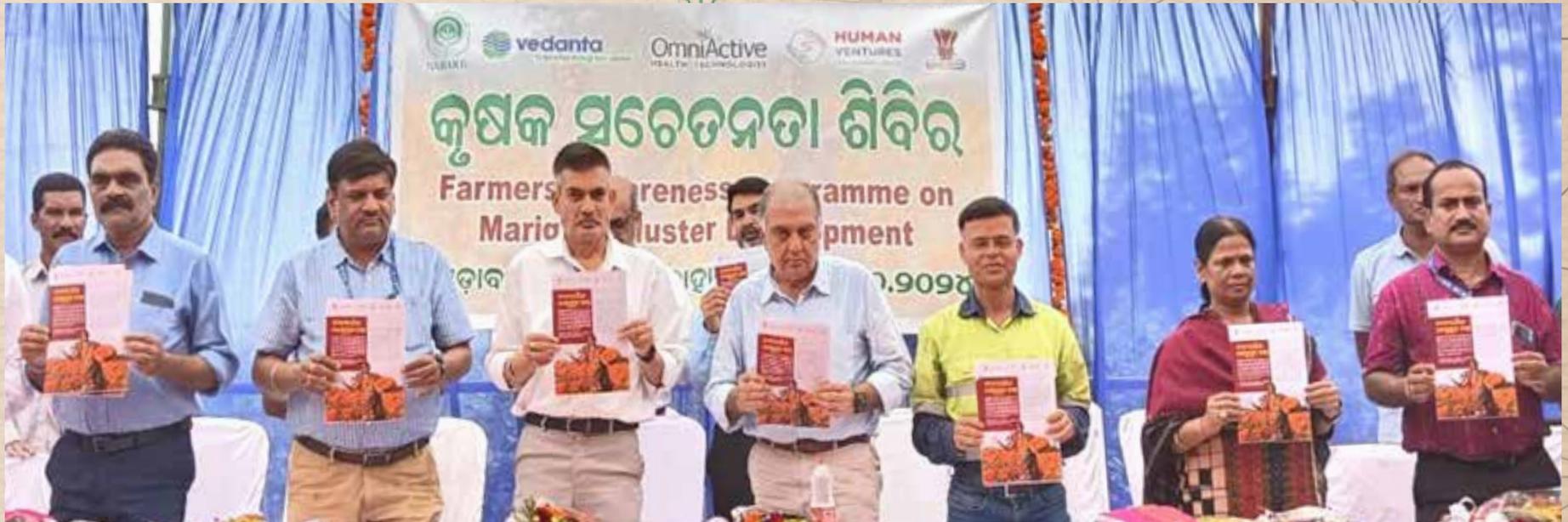
Marigold Cultivation at Kalahandi

NABARD, in collaboration with M/S Human Ventures, Omniactive Health Technologies, and Mahashakti Foundation, is implementing a contract farming initiative for marigold cultivation in Kalahandi and surrounding districts. The major financing for the processing plant and machinery is expected to be provided through the CSR fund of Omniactive Health Technologies, while Mahashakti Foundation will oversee farmer mobilization as the Project Implementing Agency (PIA). Our objective is to ensure that 10,000 marigold farmers benefit from Kisan Credit Cards (KCC) and are covered under Government of India social security schemes. Farmer Producer Organizations (FPOs) will serve as the central hubs for marigold collection, processing, and value addition. NABARD Officials visited the cluster and participated in a workshop guiding the stakeholders and directed the bankers to provide working capital support in the form of Kisan Credit Cards (KCC), as well as financing for infrastructure, processing, marketing, and export through term loans. This collaborative approach will empower farmers and ensure the long-term sustainability of marigold cultivation in the region.





Interaction with Stakeholders



Releasing souvenir (SOP) on Marigold



Inaugurating Silage unit of marigold crop



Ripple Effect: Transformations through Micro Credit

LEDP of Dalmia Cement Bharat Ltd, Rajgangpur

Name of the project	LEDP on Tie & Dye Batik (Bandhani) print.
Implementing Entity	Dalmia Cement Bharat Ltd, Rajgangpur
Number of members trained	90
Area (name of the place) covered	Rajgangpur block & Kutra block of Sundergarh District



NABARD's support:

- NABARD provided financial 5.41 lakh and strategic support for the project.
- Funding enabled the establishment of training centers and procurement of materials.
- Guidance facilitated the formation of MSME-registered Producer Groups.

Impact on Participants:

- Trained 90 women, transforming them into skilled artisans.
- Formed three MSME-registered Producer Groups for organized production.
- Enabled sustainable livelihoods and financial independence

- Preserved Tie & Dye Batik (Bandhani) techniques in 100% cotton for future generations.

Economic Achievements:

- Generated ₹45 lakhs in revenue within eighteen months of post-training.
- Enabled 75 artisans to receive Artisan Cards from the Handloom and Textiles Department & registered for Vishwakarma yojana for 2 lakhs support

LEDP – Value addition of millets, jackfruit and sweet potato

Location/ Name of the district	Dhepanaju, Sukhila Amba & Kapuripata, Mohana Block, Gajapati District
Project Implementing Agency (PIA)	SACAL NGO



NABARD Interventions

Training and capacity building provided to 90 matured SHG members on value addition of millets, jackfruit and sweet potato for additional income generation under NABARD's Livelihood & Enterprise Development Programme for SHGs

The trainees were also linked with Taptapani FPCL promoted by NABARD for market linkage

Impact-Climate sustainability, Economic Independence, Nutrition Advocacy promoting healthier eating habits within their communities, Sustainability, Economic Growth, Health Benefits, Product Innovation

The LEDP trainees also prepared and provided 2.25 lakh ragi laddoos in 3 months to Taptapani FPCL which was marketed by the FPO, resulting in total business of around ₹10.60 lakh with profit of around ₹20,000.



LEDP On Spice Making Unit

District	Jajpur
Village	Pingala, Block-Sukinda
Grant Amount Sanctioned(in Rs. Lakh)	7.24
Area Covered	1 GP
Number of Beneficiaries	90

A. Major Challenges/Problems Faced in the Project Area Before Implementation

- Lack of employment opportunities for women, leading to financial dependence.
- Limited skills and knowledge on value addition to agricultural produce.
- Absence of market linkages for locally produced spices.
- Poor awareness of hygiene and quality standards in spice processing.
- No access to formal training or exposure to successful entrepreneurs in the spice industry.

B. Major Interventions Adopted to Address the Above-Mentioned Issues

To empower women and address these challenges, NABARD sanctioned a Livelihood Enterprise Development Programme (LEDP) to the PIA, Gaon Gathana Samiti. Intensive training program on spice making from 10-07-2024 to 10-08-2024 for 90 women members from 9 matured SHGs was organised. The key interventions included:



- Engaging a professional trainer, Miss Shradhanjali Satpathy, to provide hands-on training.
- Providing raw materials and equipment for practical learning.
- Educating participants on sorting, cleaning, grading, and packaging of spices.
- Maintaining hygiene standards such as using gloves, caps, and avoiding ground contact with spices.
- Convergence with OLM for necessary support from State

Govt. and linkage with Punjab National Bank for credit requirement of the trainees for purchase of raw materials.

C. Best Practices Followed/Innovations Adopted/Including Convergence

During the training, innovative approaches and best practices were adopted to ensure sustainability and scalability:

- Practical demonstrations of spice preservation and processing techniques.
- Interactive learning sessions to encourage active participation and feedback.



Exposure Visit to Bharat Masala

Exposure visits to Jay Bharat Spices Private Limited, Ramdaspur, Cuttack District on 10th Dec 2024, where participants learned large-scale spice production.

Inspirational session by Surendra Panda, Founder of Bharat Masala Pvt Ltd, sharing his journey from a Rs 7,000 startup to a Rs 600 crore company. Financial literacy training by Aswini Kumar Das, Financial Consultant, Bharat Masala Pvt Ltd.

Convergence with OLM for necessary support from State Govt. and linkage with Punjab National Bank for credit requirement of the trainees for purchase of raw materials. Recently, PNB has sanctioned loan amount of Rs.4.50 lakh has been sanctioned to the Producer Group.

The training program had a significant impact on the socio-economic status of the women in the village:

- Women gained skills in producing a variety of spices such as turmeric powder, cumin powder, curry powder, chicken masala, fish masala, meat masala, Paneer Masala, Tea masala, Dalma masala and more.
- Besides, the group is also producing value added products, viz., Besan, Sattu, Ragi Powder, variety of papads, Badi and Arisa pitha etc.
- Local market penetration increased, with initial sales reaching Rs 48,000.
- Women began exploring door-to-door marketing and selling through nearby shops and malls.



Interaction With DDM

- Plans for large-scale production and global marketing emerged as a future goal.
- Enhanced confidence and financial independence among women, reducing dependency.



Micro Enterprises Development Programme (MEDP)- Apparel Design and Development

A Micro Enterprises Development Programme (MEDP) of Apparel Design and Development was implemented by BISMAYA agency with NABARD support in Hinjilicut block of Ganjam district for 30 active women members of Maa Shakti Producer Group during April 2023. The training for cutting and stitching of school and anganwadi uniforms was provided to meet the huge requirement of district administration as well as immediate income generation scope for the SHG/PG members.

Response from beneficiaries

The trainees have shown positive response during and after the training. In the beginning, on an avg. a member is earning upto Rs.4500/- per month, which will likely to increase in future.





NABARD

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

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