KAMALNAYAN JAMNALAL BAJAJ FOUNDATION

annual review
2012 - 13
Map

Shlok
KJBF’s major focus since inception has been Water Resource Development and Management. Its strategy has been through promotion of sustainable agricultural practices such as natural farming, livestock development and women empowerment. KJBF also emphasises on the judicious use of local resources through extension of appropriate technology. Upgradation of skills and capabilities with the active participation of the community is the key. KJBF’s strong belief is that by adopting such multi-input development approach will help the farmers to increase their agriculture produce and ultimately come out of the debt trap that has been burdening them for a long time.

The primary reason for farmers’ distress is the excessive use of fertilizers and pesticides and more than it is the lack of knowledge about certified seeds amongst them. Farmers in Wardha are also not aware technical know-how about cultivation practices as a result of which their incomes are so low. This excessive of pesticides and fertilisers lead to high input cost and low net profit, along with irreparable damage to the fertility of the soil. Therefore, keeping this in mind to promote sustainable agricultural practices, KJBF, in 2012-13, KJBF scaled up the Wadi Project funded by NABARD and also introduced and continued Convergence of agriculture initiatives in Maharashtra (CAM) funded by Government of Maharashtra, International Fund for Agriculture Development (IFAD) and Sir Ratan Tata Trust (SRTT). KJBF has also utilised its own funds for the project. KJBF also continued to promote activities on sustainable agricultural practices that were adopted and admired by the community. KJBF’s major focus since inception has been Water Resource Development and Management. Its strategy has been through promotion of sustainable agricultural practices such as natural farming, livestock development and women empowerment. KJBF also emphasises on the judicious use of local resources through extension of appropriate technology. Upgradation of skills and capabilities with the active participation of the community is the key. KJBF’s strong belief is that by adopting such multi-input development approach will help the farmers to increase their agriculture produce and ultimately come out of the debt trap that has been burdening them for a long time.

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Actices as a result of which their incomesomes...

**BACKGROUND**

KjBF's major focus since inception has been Water Resource Development and Management. Its strategy has been through promotion of sustainable agricultural practices such as natural farming, livestock development and women empowerment. KjBF also emphasises on the judicious use of local resources through extension of appropriate technology. Upgradation of skills and capabilities with the active participation of the community is the key. KjBF's strong belief is that by adopting such multi-input development approach will help the farmers to increase their agriculture produce and ultimately come out of the debt trap that has been burdening them for a long time.

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**KJBF'S INTERVENTION**

In 2012-13, KjBF focused on the following thematic areas to provide support to the farmers and improve their livelihood through continuous work with the farmers of Wardha district.

- Improving the Package of Practices for Agriculture
- Promoting the Natural farming (Refer Indigenous cow chapter)
- Promoting diversification of crops
- Supporting farmers to bank & market linkages (Refer CAIM Chapter)
- Promoting Value added crops

**IMPROVING THE PACKAGE OF PRACTICES FOR BETTER PRODUCTION OF AGRICULTURE**

During the year 2012-13, KjBF team assessed the different needs and constraints of farmers though the PRA exercises conducted in different villages of Wardha district. Most of the farmers of Wardha district were not aware about the improved package of practices, genuine and certified seeds, high yielding varieties of different crops, proper doses of fertilizer and insecticides, timely application of insecticides and fertilizer, uses of modern farm implements, optimum water requirement for different crops and many other management practices that directly affecting the better economic yield, quality and quantity of agricultural production. KjBF continuously providing support to the farmers for enhance their livelihood & agricultural production by:

**PROMOTION OF SPICES CROPS**

During the year 2012-13, chilly, turmeric and ginger were selected for promotion as spices crops. Around 18 demonstration plots of chilly,4 manifestation plots of turmeric and 1 eye-opener plot of ginger were given to 23 beneficiaries of 12 different villages of Seloo block under the CAIM project. The recorded yield of Chilly from the demo plot is 3 quintal green and 1.5 quintal red chilly. This attracted the attention of farmers in the surrounding villages who started visiting the demonstration plot to see the crops yield. As a result of which, most of the farmers of Seloo block are now interested in cultivating chilly crop for the next year. The recorded yield of ginger plot was 13 quintal /demo plot and which is going to fetch them a net income of Rs. 35,000. The highest yield of turmeric plots was 18-19 quintal per demo plot.

**PROMOTION OF FLORICULTURE CROP**

During the year six demo plot of marigold and Chrysanthemum crops were promoted as an innovative crop in Seloo block under projects, as a result both the crops gave good yield to the farmer. The recorded net income from the demo plot of Marigold and Chrysanthemum was Rs.15000 and Rs.14000/demo plot respectively.

**PUNDRIKRAO INSPIRES FARMERS**

Pundrik Ramlchandra Dorde is a farmer in Wanarvihira village of Seloo block. He owns six acre of irrigated land. Although he has been growing cotton, Soybean, pigeon-pea and chick-pea for quite some time, he was barely able to sustain his family of eight members. The high input costs kept on rising every year for him with less net
output. Pundlikrao discussed his problem during interactions with the KJBF team to diversify his agriculture and grow floriculture crop which was a low input, short duration crop as compare to Bt-Cotton and other crops. Initially he was hesitant as he had no other source of income and couldn’t afford to take a big risk. The KJBF team suggested to him about growing marigold on his land as a demonstration plot. Once the KJBF team assured him that they would support him by providing technical guidance on the field during the different stages of growth, he finally agreed to experiment with the farming intervention.

KJBF provided him with Rs.3000 for cultivation of marigold crop of 0.5 acre plot. The KJBF team also provided him regular technical inputs in order to ensure a good crop yield. Pundlikrao owned two cows and he used the dung and urine to grow the marigold crop organically. Thus his input cost was very low. When the crop matured after 70 days he was delighted to get a yield of 700 kg marigold. Pundlikrao is happy man as he is able to earn Rs.12000 from the marigold crop in just 90-100 days. After experiencing the success of marigold crop, Pundlikrao decided to continue growing marigold and other floriculture crops. Pundlikrao shared the success story of marigold among the villagers and his relatives. As a result of the success many farmers are attracted towards the cultivation of marigold crop.

**INCREASED YIELD OF WHEAT THROUGH ZERO BUDGET NATURAL FARMING IN CHONDHI**

Mr. Riteshdhiran from Chondhi village of Deoli block is an innovative farmer and an aspiring youth. He now owns a shop on Micro irrigation and accessories for biogas, through KJBF funding. His curiosity to learn and work for the society motivated him to work with KJBF as village Volunteer in various programme of KJBF such as water resource development work, Village institution etc.

As part of the capacity building programme, KJBF organized an exposure visit on Zero Budget Natural Farming (ZBNF) in Katolahsil of Nagpur in September 2012. Many farmers from Wardha participate, of which Ritesh was one of them. The exposure motivated most of the farmers to implement the ZBNF. Ritesh purchased 40 Kg. of wheat seed of the Bansi Variety which he sowed it in 1 Acre of his farm. He practiced diligently of what he learnt during the exposure visit. He prepared jivamruta and used it on the crop for 4 times through the drip system and irrigated the wheat four times through the sprinkler.

**THE COST BENEFIT ANALYSIS OF WHEAT PRODUCTION IN 2012-13 AND 2011-12 (HYBRID) IS AS FOLLOWS:**

<table>
<thead>
<tr>
<th>Particular</th>
<th>2011-12 Sl. No</th>
<th>Particular (Input) Amount in Rs.</th>
<th>2012-13</th>
<th>Particular (Input) Amount in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seed (Bansi Variety)</td>
<td>1640</td>
<td>Seed (Bansi Variety)</td>
<td>1600</td>
<td></td>
</tr>
<tr>
<td>Sowing</td>
<td>500</td>
<td>Sowing</td>
<td>500</td>
<td></td>
</tr>
<tr>
<td>Fertilizer and pesticide</td>
<td>4700</td>
<td>Jivamruta</td>
<td>400</td>
<td></td>
</tr>
<tr>
<td>Irrigation</td>
<td>1000</td>
<td>Irrigation</td>
<td>1000</td>
<td></td>
</tr>
<tr>
<td>Crop harvesting</td>
<td>1200</td>
<td>Crop harvesting</td>
<td>1500</td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td>1500</td>
<td>Production -11 Quintal</td>
<td>27500</td>
<td>Net income</td>
</tr>
<tr>
<td>@1500</td>
<td></td>
<td>@2500</td>
<td></td>
<td>Net income</td>
</tr>
<tr>
<td>Out put</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net income</td>
<td>5960</td>
<td></td>
<td>22500</td>
<td></td>
</tr>
</tbody>
</table>

**SELF MARKETING OF PAPAYA STARTED BY MR. PANKAJ KAPSE IN ISAPUR-DEOLI**

In January 2013, KJBF organised a field-based training for vegetable-growing farmer from Isapur farmers in the field of Pankaj Kapse. The primary focus of the training programme was on devising marketing strategies for the products of Zero Budget Natural Farming (ZBNF). Farmers suggested various strategies for marketing their produce, one of which is to market in on farms that are next to highways. Mr. Pankaj Kapse decided to sell his papaya on highway which was very close to his field. Unlike previous years where, he was selling his papaya to small vendors at Rs. 7/Kg, his initiative to start a small temporary shop by putting green net on Nagpur Yavatmal highway earned him Rs. 4000 per day by selling papaya at Rs. 30/Kg. He now realizes that such miniscule change in marketing strategy has earned him Rs. 2.60 lakh from 0.75 acre of his land. His spent Rs. 60, 000 on all the operations. Thus, his gets a net income of Rs. 2 lakh. Now, he is planning to cultivate papaya on his 1.25 acre of land. The low expenditure on growing papaya was just because of practicing ZBNF.
Vidarabha region has been a mute witness to the agrarian crisis that has been unfolding for many years. Unfavourable climatic conditions, pitiable natural resources, and deficiency of advanced agricultural practices and technologies amongst the farmers are few set of issues that has been plaguing the region as well as the farming community. The repercussion of such crisis has been enormous.

KJBF, through its intensified efforts to address the agrarian crisis, made aggressive attempts to improve the livelihoods of the people in the region through result oriented-holistic approach. Improved access to water for irrigation, promotion of sustainable agri-practices and organic farming are some of the approaches to address the crisis. KJBF made special efforts to promote the utility of biogas. Their familiarity with local conditions makes them an excellent resource in understanding about the people, conducting surveys and identifying potential beneficiaries. In addition, biogas motivators take up the responsibility for material management, arrangement of masons, supervising their workmanship, motivating them to complete the work. They are well adept in construction, use and maintenance of the biogas plants.

Bio-gas programme

Bio-gas programme was scaled up in all the blocks of Wardha district in the year 2012-13. This was done in addition to the 5 blocks scaled up in the previous year. The new blocks which were scaled up by the KJBF in the year 2012-13 are -Asthirangadh and Samudrapur. KJBF, under National Biogas Development Programme 2012-13, has signed an MOU with Agriculture Department, Zilla Parishad with an aim to successfully extend and implement the bio-gas programme to all the blocks in the Wardha district. In 2012-13, a unit cost of a bio-gas plant was fixed at Rs. 22,000/- as compared to Rs. 17,000 in the year 2011-12 due to increase in the material price. KJBF has successful constructed and operationalised 286 new biogas plants which is changing the lives of 618 beneficiaries in Wardha district. The unit cost share for a bio-gas plant is as under:

<table>
<thead>
<tr>
<th>KJBF</th>
<th>Govt</th>
<th>People</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>8000</td>
<td>8000</td>
<td>2000</td>
<td>4000</td>
</tr>
<tr>
<td>Cash</td>
<td>Kind</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As part of Bio-gas promotion more participatory in natures, KJBF oriented and trained three Bio-gas motivators who would play a key role. Bio-gas motivators’ main task is to make the people receptive and adoption of the biogas technology. In 2012-13, the number of Bio-gas motivators for the programme reached 8. They are well adept in construction, use and maintenance of the biogas plants. The community member see them as the real trouble shooters for them, since they are one of them, in time of any concerns regarding biogas. Their familiarity with local conditions makes them an excellent resource in understanding about the people, conducting surveys and identifying potential beneficiaries. In addition, biogas motivators take up the responsibility for material management, arrangement of masons, supervising the construction and maintenance. They also help problem solving at all stages of execution.

Role of Village Volunteer

Bio-gas beneficiaries are the back-bone of the KJBF’s bio-gas programme since its inception in 2009. Volunteers from the Villages otherwise known as Village Volunteers, trained by KJBF act a bridge between the KJBF and the community. They have been playing a pivotal role in promotion and adoption of bio-gas programme at the village level. In order to build their capacities further, KJBF organised three on-site training programme for the Village Volunteers in 2012-13.

Capacity Building of Beneficiary

As mentioned beneficiaries are the backbone for the sustained promotion and adoption of biogas. KJBF has actively engaged its expertise in building the capacity of the biogas users. After the construction of biogas plants, proper care needs to be taken whilst painting the dome, dung feeding in the digester chamber and its regular maintenance. Though miniscule, KJBF focuses on such things very carefully, and it orient the people on such aspects through various tools such as exposure visit, training on project orientation, as well as post-care practices. KJBF also organises training for masons upon construction of biogas plants with quality. Under the bio-gas programme, KJBF
uses video shows extensively to focus on use and maintenance of the Biogas plant, demonstration of feeding cattle dung etc. KJBF has also produced a user group training film known as Biogas hachamachakhat plant. During the year 2012-13, KJBF screened the video at six locations which was actively and intensely watched by 142 people. After which, enquiries have been forthcoming regularly from people desiring to have a bio-gas plant of their own.

● MONITORING AND MAINTENANCE

The Bajaj Foundation monitors any biogas units for three years. After which, the foundation still makes monitoring and makes effort to visit the units periodically. When a unit is constructed, the beneficiary is linked to the entrepreneur that supplies the bio-gas with the spare parts and accessories to maintain the unit. The Village Volunteer regularly stays in contact with the beneficiaries at village/block level. As the volunteer is adequately trained to handle such concerns about biogas projects, he gets in touch with Bajaj Foundation as and when required for back up service, which is very important for the biogas programme because a small fault can impede the operations of biogas plant. KJBF actively monitors all the plants in each quarter of a year, which it does through the bio-gas motivator and the village volunteer. In the year the functioning rate of bio-gas programme was 82%, which is very exemplary. Bio-gas beneficiaries are also selected and trained on a selective manner in few places to help and support bio-gas beneficiaries whose plant is more than three years old. Thus, the participatory approach of community asset owned and maintained by the community holds true.

● WOMEN OF SALDARA PREACH ABOUT BIOGAS

Saldhara village (talukaArvi) of Wardha district has 199 houses with a population of 829 people. Initially, KJBF conducted regular meetings with the villagers to familiarize them about its programmes, which was attended by 32 villagers. KJBF staff deliberated on issues like gaps in agriculture, availability of water for farming, health and also about drudgery of women in fetching fuel wood.

During such meetings women realised that they have to toil in fetching wood for cooking. They also shared that they had to go into the forest and in order to collect 3 to 4 cart-load of firewood,1 to 2 bullock cart cotton and pigeon pea sticks in order to collect 3 to 4 cart-load of firewood,1 to 2 bullock cart cotton and pigeon pea sticks for feeding dung and organic waste into it, which is a boon for the women. Now, the women are devoting more time and attention to other household work, or in productive activities that earns them extra income. Biogas also has priceless benefits of Saldhara biogas users, especially for the women as it has reduced the drudgery of collecting fuel wood and is saving their lungs from the soot which used to choke them. Now women are spreading the message about bio-gas to other women who they meet at the SHG.

● BIOGAS CASE STUDY

Shri Babaraonamdevrao Kakde and his wife, Smt. VinilaKakde, were initially sceptical about the fact that switching from firewood and kerosene to a biogas could simultaneously relieve stress in their day-to-day lives. But, now they have a different opinion, ever since they have a bio-gas plant of their own. The couple reside in Bothaliheti, (talukaAav) a village located in the rural district of Wardha in Maharashtra, India. Prior to the construction of a biogas unit, both of them used to walk up-to 4 KM daily basis to the nearest forest in order to collect firewood for their stove. However, the amount of cooking necessary to feed their family of five normally required more firewood than the couple could legally collect. As a result, Babarao and his wife were either fined up to Rs 500 for collecting additional firewood by the forest officials or were forced to purchase a gallon of kerosene, worth Rs 500 to provide as additional fuel. Bio-gas unit has rid the couple of all such burdens. Babarao and his wife stumbled upon information regarding biogas when a KJBF’s motivator visited their village. The work of the Bajaj Foundation, based in the rural district of Wardha in Maharashtra, India, seeks to provide integrated development of sustainable living practices in order to reduce socio-economic and environmental issues.

The motivator spoke in Bothaliheti of just one of the many Bajaj Foundation programs, which is dedicated to the development of non-conventional energy sources. Now, Babarao works on his neighbouring farm for the time he has been able to save due to his bio-gas plant. In addition to that, he also sells milk from the indigenous cow promoted by the KJBF. For Babarao and his wife, the construction of a biogas unit represented the beginning of an increase in their income of Rs5,000 from Rs. 18,000 to Rs. 23,000 annually. Babarao’s as well as his wife’s health has also improved because now they have smokeless bio-gas in their house. The bio-gas programme is structured such a manner that the bio-gas beneficiary receives a subsidy of Rs 8,000 from the Agriculture Department of the ZillaParishad (2P) as well as an additional subsidy of Rs 8,000 from the Agriculture Department of the ZillaParishad (2P).
subsidy of Rs. 8,000 from the Kamalnayan Jamnalal Bajaj Foundation, to construct a biogas unit. So, the beneficiary only needs to contribute the remaining Rs. 6,000 that is required to construct the plant. Notably, the beneficiary can contribute up to Rs 4,000 of that sum by providing manual labour during pit digging and construction. The only requirement that the beneficiary must preliminarily meet – he must own at least four cows to supply the raw material.

Balbarav believes that if the entire village were to convert to biogas, not only would every household reap similar benefits, but also the community’s ecological environment would improve.

● SUSTAINABILITY LIES IN ENDEAVOUR AND A GOOD BUSINESS PLAN

Mr. RiteshDhiran from Chondhi village, was encouraged by the KJBF, to set up a shop named TriveniKrishvikendraunder entrepreneurship model of the Biogas promotion. Ritesh was an active village volunteer for Water Resource Development (WRD) and Self Help Group (SHG) activities of the KJBF. Unavailability of spare parts and accessories of biogas/micro irrigation were a major problem. Minor faults in the biogas and micro irrigation systems such as drip and sprinklers may make it dysfunctional. It was also not possible for the KJBF to open outlet of the accessories being a promoting organisation. Thus it was decided to promote local entrepreneurs. Ritesh had entrepreneurial spirit. His knowledge and experience were added advantage so eventually idea got translated in the field. He was sent to Junagadh, Gujarat for exposure where he learned how to establish business and grow steadily. Besides selling of biogas tools and equipments at relatively lower rate, he provided technical services to the people of the Taluka.

KJBF also facilitated to link up with various companies who supplies biogas spare parts. Financial assistance in the form of Shop rent (Rs. 3000/ month) has also been given by KJBF during the first year of the establishment- Nov 2011- Oct 2012. In the second year of the business, KJBF gradually reduced its assistance of the room rent by paying only 50% i.e. Rs.1500. Friends, relatives and SHGs provided initial capital to the entrepreneur in the first year itself after witnessing its success.

Further, given surge in demand of low cost water saving devices and equipments, he has expanded activities and included other products in the stocks during the year 2012-13, like equipments of drip irrigation, sprinkler irrigation. Water lifting devise ( diesel pump, electric motor pump), Fan, gas giser, LPG Gas stove etc for marketing and sale, purchase, books of accounts copy proposal forms of govt schemes. records maintained

Various schemes are now brought to the notice to the farmers by the entrepreneur shop which helped in bridge the gap of knowledge among the community to a large extent about government schemes. His risk taking ability coupled with hard work is showing result.

● DURING THE YEAR 2012-13, FOLLOWING SERVICES ARE CARRIED OUT THROUGH THIS SHOP:

- Demonstration on the functioning of biogas and cattle dung feeding in the dome was carried out with 17 biogas beneficiaries
- Spare parts and material for Biogas were displayed through a stall at the Agriculture product exhibition in consultation with KJBF. The exhibition was organised by Lokmat group in Sevagram, Wardha.

- Three exposure visits for 15 farmers was conducted by Ritesh in his personal capacity on various biogas sites of Chondli from Vijaygopal, Akoli and Talanikandgerav. The exposure visits have been carried out as a strategy to improve business prospects.
- One to one orientation was given to the visitors who visited the stall.
- More than 550 biogas users approached the shop for purchasing Biogas stove, biogas lantern, gas pipe, stirrer, lighter, main valve, inlet pipe, and out let pipe.
- Due to more awareness on Biogas in the villages, 50 people approached the shop through telephone and appropriate information has been given to them on the construction and use of biogas.

● TABLE BELOW HIGHLIGHTS IMPORTANT FACTS OF THE SHOP.

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Particulars</th>
<th>Detail description</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shop Started</td>
<td>07/11/2011</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Initial Capital</td>
<td>Rs. 150,000.00</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Initially family net income</td>
<td>Rs.350,000.00 (Rs. 300,000.00 through agriculture in 18 acre)</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Initial Assets in shop</td>
<td>50 Biogas accessories kit, 5 sprinkler set,</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Initial Human Resource &amp; Infrastructure</td>
<td>One road side room and single human resource in first quarter</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Initiatives during 2012-13</td>
<td>Product range expand like Water lifting devise (diesel pump, electric motor pump), Fan, gas giser, LPG Gas stove, Drip irrigation system Taken dealership of two drip irrigation company Taken dealership of two sprinkler company</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Net income of family</td>
<td>Rs. 600,000.00 (approx. Rs. 25,000,000.00 from shop this year)</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Current asset in shop</td>
<td>Sprinkler- 270 Sets, Drip material- Rs. 20,000, Biogas kit- 286, Biogas lamp-10, Biogas canteen burner 1, water remover- 100, Biogas regulator- 20, Biogas lighter- 20, PVC fitting- Rs. 10,000, Sprinkler fittings material- Rs.1,20,000, HDPE roll pipe- Rs. 20,000, Diesel pump set 5, The total Capital in the shop is Rs. 5,00,000</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Current human resource involved</td>
<td>Two additional manpower involved</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Records maintained</td>
<td>Sale, purchase, books of accounts copy proposal forms of govt schemes.</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Impact</td>
<td>Diversify economic activity, gained recognition and respect, expand domain of knowledge, applied new information, Income and quality of life improved</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Future plan</td>
<td>Opening a new outlet in Arvi (dealership of one drip irrigation equipment is already taken for the area)</td>
<td></td>
</tr>
</tbody>
</table>

Establishment and gradual progress of the shop

Establishment and gradual progress of the shop
OBJECTIVE
KJBF major initiative in the year 2012-13 was to carry out extensive communication campaigns upon basic hygiene, health and sanitation. KJBF carried out field level training programmes and meetings to orient the community regarding sanitation issues. KJBF aims for increased community participation in sanitation sector management. KJBF through its health and sanitation programme endeavours for hygiene promotion through encouragement of use and maintenance of toilets among the community.

YOGA CAMPS
In the year 2012-13, KJBF took initiative in organizing yoga camps to make the rural population aware about physical as well as mental health and its importance. KJBF tied up with “Patanjali Yog Samiti”. The villagers also underwent Pranayam and learnt about the importance of various herbal and medicinal plants. Thus, helping them reduce expenses due to expensive treatment even in the case of minor sickness. A total of 23 yoga camps have been conducted which has directly benefitted 1092 people including 86 children.

ORGANISING HEALTH CAMPS
Health camps at the village level were conducted in collaboration with Mahatma Gandhi Institute of Medical Sciences (MGIMS), Sewagram (Wardha) and Acharaya Vinoba Bhave Rural hospital, Sawangi hospital (Wardha). The primary aim of the camps was to raise awareness levels on anemia and importance of keeping a good hemoglobin level among the villagers. The health camp was to promote Family Health Insurance amongst the villagers. A team of doctors comprising of general physician, gynecologist and a pediatrician visited villages. Basic health check up was carried out and patients suffering from chronic and critical diseases were referred to a hospital. The entire cost of their treatment was borne by the hospital. Doctors also apprised the villagers about the cleanliness, hygiene, sanitation and nutritious diet. As a result of these health checkup camps about 80 patients were identified with diseases like acute asthma, acute joint pain (Arthritis), piles and patients with tumors. Female patient were referred to Acharaya Vinoba Bhave rural hospital, Sawangi for pregnancy related ailments.

ADDRESSING OPEN DEFECATION
In order to address the open defecation practices of the community, awareness programmes were carried out in various forms. The villagers were made to understand the importance of sanitation, use of toilets and informed about the problems of open defecation. The information on these topics were carried out through

- Video Shows, which were on health issues, village sanitation in collaboration with line department- Zilla Parishad and Panchayat Samiti.
- 6 video shows were organized in 6 different villages namely Hivara, Antargaon, Babhulgum, Wadgaon, Rotha and Wadad. A total of 442 participants attended the shows.
- Wall Writing was perceived as inspiring as well as educative for the villagers. Slogans on the theme of General Health and sanitation were painted on the wall at conspicuous places which helped in sensitizing the community. Two villages were in focus in which 25 slogans have been


table XX gives a gender-wise over view of the people who attended the camp.

<table>
<thead>
<tr>
<th>Name of village</th>
<th>Sewagram, Antargaon, Takali, Giroli, Hivara Kamthi, Babhulgum, Kelapur, Murudgaon Amgaon, Jamni, Akoli, Tamgawada, Ridhira, Chikhali, Pipigaon (L), Adegao, Chinchala, Dapoli, Amgaon (J), Raipur (J), Bothali</th>
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<tr>
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<tbody>
<tr>
<td>Total No. of Participants - 754</td>
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painted. 45 slogans have been painted in four villages.

Competition in Schools: Drawing, debate, and essay completion were conducted to raise the awareness levels amongst school children and their parents. KJBF supported to students with stationary, colour pencils for these events. Prizes were distributed to the students who stood best among the all students by the KJBF. This competition was organized in village Sonegaon (A) in Deoli block where 40 school students were took part in the event. The prize distribution ceremony was attended by 150 students who were made to understand the importance of sanitation.

**HEALTH INSURANCE COVERAGE**

Under the health insurance scheme of Mahatma Gandhi Institute of Medical Sciences (MGIMS), Sewagram, 50 families including 312 family members were covered. It is a scheme of the MGIMS hospital in which the insured person gets the benefit of 50% in the total fees of the hospital. Also, got 30 % benefit in medicine required for the patients. The 50 families benefitted were the members of Women SHGs promoted by KJBF from 15 villages in Deoli and Seloo. A Total 312 people from 15 villages have been covered under the health insurance schemes through small premium amount.

<table>
<thead>
<tr>
<th>No of Village</th>
<th>No of Family</th>
<th>No of Member</th>
</tr>
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<tbody>
<tr>
<td>15</td>
<td>50</td>
<td>312</td>
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(A small story will be shared shortly)---

When it will be shared
**INDIGENOUS COW**

*A means to sustain agro-based livelihood...*

**CONTEXT**

The Vidarbha region of Maharashtra has been weighed down by farmer’s suicides for many years due to inadequate water resources, poor marketing channels and low traditional knowledge. Cattle rearing are also not well predominant. With no other go, the entire Vidarbha region falls back on the only livelihood option—agriculture. Vidarbha being a drought prone area for a long time, the farmers of Wardha have a very low resilience in dealing with crop failure. Unable to forsake the dual burden of crop failure and debts, the region has become famous for the farmer’s suicide. This is because apart from agriculture they don’t have any other livelihood options. In order to support the farmers and prevent them from resorting to extreme conditionality, the government and non-government organizations have stepped in to take necessary steps to promote dairy activity as an alternate source of livelihood in the region. KJBF has been promoting indigenous cows in Wardha as viable means to sustain agro-based livelihoods in the region.

**HIGHLIGHTS**

- In 2012-13, KJBF scaled up the promotion of indigenous cow programme to reach as many families as possible. This was a tough task and involved major shifts in planning and implementation, but still keeping in mind the welfare of the farmers, KJBF allotted Rs. 47.36 lakhs specifically for this purpose specifically.
- In order to bring in parity and accountability into all of its activities, KJBF disbursed the fund through the institutionalized mechanism of the women’s self help groups so that the poorest of the poor and the needy are reached. Each family was given adequate financial as well as technical support by the KJBF so that they can buy a cow. In 2012-13, 592 beneficiaries were reached by KJBF through this institutionalized approach.
- With the sole aim to reach as many as villages as possible, KJBF streamlined its activities and intensified its efforts to promote indigenous cows amongst as many people as possible. During the year 2012-13, KJBF successfully reached and helped 103 SHGs in 83 villages. It able to involve them in the promotion of indigenous cows.
- Intensive and scientifically designed capacity building programmes and exposure visits on the multiple benefits of the indigenous cows, was carried out regularly by the KJBF staff members with the active involvement of the community.

**KJBF’S INTERVENTION**

KJBF initiated the indigenous cow promotion programme in 2009. Ever since then people in this region have shown intense desire and inclination to own an indigenous cow. They have also realized the fact that exogenous cows, brought from outside are unable to cope with the temperate climate of the region. Subsequently, as a result of sustained efforts and perseverance of the KJBF on indigenous cow, farmers started realizing the indigenous cow is indeed a viable livelihood option. In the initial years, the indigenous cow was looked at as a source for additional income especially for the women, when they sold milk from them. Though,
the indigenous cows yield lesser milk than the exogenous ones, but KJBF is trying to promote for reasons other than it and it focusing on the overall utility of the cow for the betterment of the people in the region. KJBF strongly believes such kind of holistic perspective on the indigenous cows would be the best alternative livelihood options for the farmers in the long run.

The sole focus of the KJBF’s indigenous cow programme is providing the farmers in the region with an alternative source of livelihood along with agriculture. Such kind of focus entails a definitive strategies and approaches. KJBF focused on intense capacity building programmes for the entire team and supported the farmers in all aspects, KJBF set up a revolving fund that would aid the farmers in buying an indigenous cow. This was again followed up by multi-level awareness generation activities, on indigenous cow.

A separate Women’s Empowerment Fund (WEP) was set up by the KJBF to provide financial support to the beneficiary women to buy an indigenous cow. Thus, the beneficiary woman becomes the ‘owner’ of the ‘asset’. Furthermore its efforts in capacity building, KJBF also provided practical training to the women on the best practices for cattle management. Cattle insurance was also taken up the KJBF actively amongst the cow owner to mitigate the risk. Efforts were also made by the KJBF by collaborating with other organisations that oriented the farmers in enhancing milk yield and improving the breed. Buoyed by the immense response of the indigenous cow programme KJBF expanded the programme to benefit the poorest of the poor and aid them in providing an alternative source of income.

• CAPACITY BUILDING AND AWARENESS GENERATION ACTIVITIES
  Intensive awareness generation activities focusing on the multiple benefits of indigenous cows were taken up in various areas in the year 2012-13.
  An Exposure visit on Zero Budget Natural Farming (cow based farming) was conducted for the Village Volunteers (VV) and farmers at Katol, Nagpur district.
  A one day exposure visit of the Gaushalas at Deolapar (see box ) was held at Sewagram in December 2012 which was well attended by 350 farmers participated from all over the Vidarbha region. The beneficiaries also underwent nine field level trainings on good cattle management practices focusing on indigenous cows.
  KJBF as part of capacity building activities regularly held one to one and group meeting with the farmers emphasizing them about indigenous cows. These interactions were supplemented by regular meetings at Arvi, Seloo and Deoli blocks.
  Go Vighyan Anusandhan Kendra held a poster exhibition highlighting the various aspects of the multiple benefits indigenous cow. The poster exhibition was very well received and motivated many others towards indigenous cows.
  An interactive programme was also organised at the Gau-Vigyan Anusandhan Kendra, Nagpur to familiarize the farmers upon the importance of indigenous cow and their significant role in organic farming.

Subhash Palekar’s Zero Budget Natural Farming (see box ) was held at Sewagram in December 2012 which was well attended by 350 farmers participated from all over the Vidarbha region. The beneficiaries also underwent nine field level trainings on good cattle management practices focusing on indigenous cows.

• FINANCIAL SUPPORT
  The price of a good indigenous cow varies between Rs. 12,000-14,000. KJBF continued to extending financial support up to Rs. 8000/- only for purchase of one indigenous cow to the selected beneficiary. The additional amount has to be contributed by the beneficiary herself. A total of 592 beneficiaries were given partial financial aid to buy indigenous cow per family. KJBF decided to manage the distribution of funds through SHGs for selection of needy beneficiaries and also to ensure repayment. The VV provided handholding support during the entire process.

• PURCHASE OF INDIGENOUS COW
  KJBF paving the way for decision making and empowerment of the women, vested the entire responsibility of buying and owning an indigenous cow to them completely. SHG members or the beneficiaries were the ones who took the entire responsibility for identifying a good quality cow (that yields minimum 6 lit of milk/day) and sanction the purchase of the cow only after observing the milk yield for a couple of days. At times, they would also negotiate the price of the cow with the seller. The SHG members would monitor the purchased cow by maintaining a record of the milk yield, conception, progeny and general health. During the year 2012-13, ...... nos of visit has been conducted to purchase cow along with SHG members. Such kinds of monitoring and supervision inculcated the sense of ownership of the cow amongst the beneficiaries and made them feel empowered. Thus, KJBF is able to achieve the promotion of indigenous cow and also make the women self-reliant.

• OUTCOME OF THE INDIGENOUS COW PROGRAMME
  • Availability of dairy products at homes resulted in significant improvement in the overall health of the family members.
  • Sale of excess milk and dairy products generated more income for the families. In various Meetings VVs shared that women have earned Rs. 8,000-10,000 from one indigenous cow in a period of 10 months by selling milk, vermi compost etc.
  • The repayment of disbursed fund for purchasing indigenous cow showed that indigenous cow is also economically beneficial. A total of Rs. ...... has been repaid by the beneficiaries during the year 2012-13.
  • Special efforts were made for developing a better marketing strategy for dairy products.
  • The disbursement of funds for purchasing indigenous cow also resulted in the strengthening of the SHG and the inculcation of leadership qualities amongst women.

• DAIRY FARMING TO COW BASED ORGANIC FARMING (ZERO BUDGET NATURAL FARMING)

Exogenous cows are unable to survive in the temperate climate of the Vidharba region. In comparison indigenous cows are heat resistant and disease resistant. After some time, the indigenous cows become an economic burden on the farmers. It has been observed that the cow dung and urine of indigenous cows is very beneficial if used as manure.

The extensive use of pesticides and chemical fertilizers in the past has led to the extensive infertility of the soil. The cow during and the urine of the indigenous cow as Jeeva-arnuth, has made the soil more fertile. This has raised the hopes and
also utilised its own funds for the project. KjBF also continued to promote activities on its own funds.
aspirations of the farmers in cultivating crops in their lands by its use. Thus keeping indigenous cow also for the betterment of fertility of soil by the use of urine and dung is less costly affair. This closely establishes direct relationship between indigenous cows and agriculture in India.

**ZERO BUDGET NATURAL FARMING**

Shri. Subhash Palekar, a saint of modern Agriculture invented the method of cow based farming known as Zero Budget Natural Farming. This meant zero production costs for all the crops. The theory contemplates on zero utilization of chemical fertilizer, chemical pesticide and herbicide. Generally, soil is rich in nutrients and crops absorb 15 to 20% of nutrients from soil and balance from air, water and sun light. Also, beneficial microorganisms play a key role by making nutrient available to plant and hence additional inputs for the crops is not required. However, extensive use of chemical fertilizer, chemical pesticide and herbicide destroys microorganisms and earthworms which ultimately affects ecosystem and human health.

**Zero Budget Natural Farming** is based on four concepts that are Bijamruta, jiwamruta, mulching, Waaphasa.

- **Bijamruta** - It is mixture of cow urine, cow dung, lime water, bund soil as a seed treatment to increase germination percentage and reduce fungal attach.
- **Jiwamruta** - It is microbial mixture made from cow urine, cow dung, jaggery, pulse flour and bund soil. Application of Jiwamrutaresults in adding 500 crore micro-organisms to the soil. All these are effective microbes that are beneficial to the soil. In such a process soil gets saturated with all the nutrients, but these are in non-available form to the plants. These micro-organisms convert these non-available nutrients into available form, when Jiwamrutas is added to the soil.

**MULCHING** - Mulching means covering soil with loose soil, biomass or live vegetation, which creates an intimate layer to increase microbial activity and presence of earthworms. It also retains moisture in soil, reduces weed infestation, increases aeration in soil and prevents direct exposure of soil to sun rays.

**Waaphasa** - Waaphasa is that microclimate in the soil, by which the soil organisms and roots can live freely with availability of sufficient air and essential moisture in the soil. In short, Waaphasa means the mixture of 50% air and 50% water vapours in the cavities between soil particles. Only in such condition plant can take water from soil.

**ZBNF – A PROCESS STEP**

As part of the capacity building activities amongst the farmers, the exposure visit to ZBNF farm at Katol in Nagpur district enable the by the staff and Village Volunteers to learn and experience it. After the visit, 80 farmers were selected, trained and demonstration made on the various aspects of ZBNF. This was supplemented by a five-day residential workshop by Shri. Subash Palekar. A follow-up workshop addressed on the difficulties and roadblocks faced by the farmers in implementing ZBNF.

**OUTCOME OF ZERO BUDGET NATURAL FARMING**

- The capacity building activities was carried out by KJBF all round the year. Eighty farmers have realized the importance and benefits of ZBNF. They have now, started practicing ZBNF in various crops, horticulture Wadi, vegetable crops without using any chemicals, fertilizers or pesticide.
- Two KJBF supported SHG groups have also started income Generating Activities on chemical free natural pecticides. They are selling this to the Wadi farmers, Zero Budget Natural Farming has changed the fortunes of the farmers in Vidarbha region. They have made significant savings because they no longer spend on pesticide and fertilizers. Adoption of cow based farming has changed their lives for the better.
- Zero Budget Natural Farming has not only improved agriculture output, but also has enhanced the quality of soil, fertility of soil as well as quality of food grains.
- ZBNF helps to maintain ecological balance in the environment.

Devchand Dhvanj is a 47 year old farmer who lives in Menkhavtillage in Selootaluka. He is a Wadi farmer who regularly attends meetings and exposure visits. He owns four acres of irrigated land. He has a horticulture Wadi in one acre. In the past, he was cultivating vegetable like tomato, brinjal using chemical fertilizer and pesticide by spending around Rs.14000 per acre. But after attending ZBNF expose visit and workshop at Sewagram in December 2012, he has started practicing ZBNF on his farm. Now, he cultivates tomato on half acre of land as an intercrop in Wadi based on ZBNF concepts. He has observed that the quality of crop is much better than chemical farming and he has also been able to save the input cost of chemical fertilizer and pesticide. He saves Rs. 14000 as a result of ZBNF practices.

**BULL PROMOTION FOR BREED IMPROVEMENT**

In order to raise the awareness about the multiple benefits of indigenous cow, KJBF arranged meetings in Deoli, Anvi, Seloo blocks with women. It was surprising to know that villagers still believe in the utility of indigenous cows and want to preserve them. The villagers were eager to own an indigenous breed of cow, which would yield more milk. Promotion of Gouralu breed of bull was conceptualised to sustain the breed of indigenous cows in these meetings. At Village Volunteers residential training at Sewagram, the concept of bull promotion was discussed in detail. One village each from the blocks Deoli, Anvi, Seloo, Wardha, Karanjawas selected for the bull project. According to this project, KJBF will provide 50% subsidy to the villagers for purchase of bull &remaining amount has to be contributed by the villagers. The KJBF staff as well as the Village Volunteers toured Karanja and Anvi block to finalise and purchase of bulls. Each bull was cost Rs. 20,000, for which KJBF supported with the 50% and balance pooled among the SHG members. The bull was kept under the custody of a farmer and Rs. 100/- is charged for each mating with cow. The collected amount is used for the bull’s fodder and maintenance.

Marotrao Dhvale and Shobhabai Dhvale are middle aged, small farmers from Kolhapur. On 26th December 2012, she had attended a Zero Budget Natural Farming workshop held in December 2012 in Sewagram.

In June, 2012 her son had planted chilli plants in his 5 guntha farm. But due to inclement weather and pests, chilli plants got affected by Churda disease which ruined all the plants. Shobhabai decided to use Jivamruta on chilli plants which she had learnt from the ZBNF workshop. Marotrao prepared Jivamruta and used it on the chilli plants twice. After use of jivamruta, chilli plants became live again with green leaves. Afterwhich, Shobhabai continued its use. He total yield of chilli was 3 quintal, which was used by the villagers and the farm labourer who worked on their fields. She is very happy woman and it grateful to Bajaj foundation for letting her know the techniques of ZBNF. She keeps spreading the word in the entire village about the benefits of the ZBNF technique and how she could save her chilly plants and that everyone should adopt it. It is anticipated that she would earn around Rs. 3000 from the 30 KG red chilli produce, whereas she had only invested a meager Rs. 500.
The Kamalnayan Jarnalal Bajaj Foundation (KJBF) initiated its development interventions with the motive to bring changes into the lives of the distressed farmers of Vidarbha. In order to achieve such a goal, it believes in overall increase in the efficiency and all-round performance of the organization. Thus, to increase the overall efficiency of the organization KJBF undertakes various capacity building programmes—such as trainings, workshops and exposure visits for its staff and the beneficiaries. Resource persons with significant experience in the development sector are invited regularly by KJBF to motivate and enthuse confidence in the staff. KJBF in its mission statement has abided to build infrastructure which would facilitate the delivery of its commitment to the rural poor and the need community. The development model of KJBF also focuses on development of self i.e. building good values in the human resources through spirituality.

**KJBF’s Approach for Holistic Development**

- KJBF’s primary mission is to enable easy access to the rural community by establishing multidisciplinary team at the block level.
- The participatory approaches adopted by the KJBF have made villages evolve as demonstrative models for others to emulate—the primary mission of KJBF.
- KJBF believes in “Seeing is believing” approach. KJBF is of the opinion that it is better to “see and believe” upon the extent of work that it has carried out through its interventions.
- Mass communication activities such as street plays, women day celebrations, regular...
workshops aid in raising awareness regarding the KJBF’s participatory approaches amongst the community.

• As part of its intensive capacity building activity, KJBF in the year 2012-13, enabled the visit of its team members Zero Budget Natural Farms, UP sugarcane farmers and water resource activities etc., to learn and imbibe about various interventions. Such exposure visit of its team members has helped in extending work to other needy areas.

• KJBF regularly interacts with the community and beneficiaries through regular meetings, which is an integral part of any interventions.

• In the year 2012-13, A total 135 extension volunteers are active in the field. KJBF appoints volunteers to carry out interventions. The Wadi projects have 19 VVs and 25 WadiMitra—a novel concept of KJBF, WRD project have 22 VVs, Agriculture and CAIM project has 45 VVs. Similarly, Biogas programme have 11 motivators, and 22 VVs are engaged with SHGs.

• KJBF, this year has evolved an innovative model of Sakhi and Mitrawho who would help in strengthening the SHGs.

• PROGRAMMATIC HIGHLIGHTS - GLIMPSE

• Rewards and incentive to the beneficiaries who are demonstrating role model for the community

• Household is the basic and focused unit of the activities of KJBF. Local level innovator and resource persons are important in dissemination of programme. The skill of these persons is used to mobilize the community. Like every year KJBF appreciated innovator and resource persons by giving appreciation certificates.

• Appreciation certificate are given to the beneficiaries also with the objective of handover the projects and manual of the use of the assets. So far this was given in six programmatic areas.

• Organization believes that without spiritual development economical development will not sustain for a long time. As a part of this strategy, KJBF staff is regularly engaged in yoga sessions and health awareness programme at the village level.

• As part of biogas programme sustainability, continuous training was undertaken of semi skilled mason during the plant construction. As a result of such efforts, KJBF could engage eight committed local masons in construction of biogas plants.

• Expert team from SEWA-Ahmedabad regularly visited KJBF project areas and has supported in strengthening the entrepreneurial activities of the SHG women.

• KJBF procured two big earth movers Tata HITACHI EX 110 to strengthen the water resource development programme. Thus, KJBF could establish a well equipped mechanical department with total six heavy earth movers that comprises two JCB and four Tata Hitachi earth movers.

• KJBF has been selected by the Govt. of Maharashtra resource organization for watershed development project.

• Samudrapur block like Seloo has been sanctioned under the CAIM project. The process for submission of a detailed project report is underway.

• NABARD gave a principal approval for the implementation of Wadi project which would benefit 10,000 families.

• A MOU is has been signed with ZilaParishad to construct 300 biogas in partnership.

• PatanjaliYogasmiti and the health department, Government of Maharashtra have collaborated to organize health and sanitation programme at the village level.

• KJBF has tried to strengthen the partnership with National Research Centre for Citrus – Nagpur (Govt of India) and has organized 3 workshops on citrus plant aftercare for the benefit of Wadi farmers.

• After success of NATUECO concept, NABARD identified KJBF as a pioneer organization for NATUECO project for wider dissemination of this concept in the Wardha district and these efforts appreciated by the district Agriculture department. NABARD has also planned to spread this concept for more 100 farmers to the next year.

• KJBF also established strong linkages with
  1. NABARD for Watershed and Wadi project;
  2. State Government for Convergence of Agricultural Intervention in Maharashtra (CAIM) – Integrated Watershed Management Project (IWMP);
  3. Art of Living Foundation, Bangalore;
  4. Maharashtra Livestock development board, Akola;
  5. ZillaParishad for Biogas;
  6. KVK Selsura for agriculture training and capacity building;
  7. Jain irrigation for efficient and judicial use of water;
  8. Dharamitra-Wardha,
  9. PawnaAshram,
  10. Sevagram Ashram,
  11. National Research centre for Citrus (Govt. of India)
  12. Go VigyanAnusandhan Kendra-Devlapar, Nagpur and
  13. Sir Ratan Tata Trust (SRTT)

• KJBF collaborated with Gandhi Research foundation and conducted an exam on Mahatma Gandhi amongst 500 students. The successful students received felicitation certificate.

• ORGANISATIONAL INFRASTRUCTURE

KJBF continued with its construction of new office building on the land that it purchased in 2011-12. The construction work got completed in year 2012-13. The key features of the building are as follows:

• The office has a ground floor with training hall, Kitchen, store room and toilets.

• First floor has a conference hall with a sitting arrangement of 40 people. There is separate sitting arrangement for team members and cabin for Manager and Trustee.

• Second floor have two dormitory rooms of 15 bed capacity each. There are two guest rooms on this floor.

• New office building has been established with well equipped centralized water cooling systems, water solar heater for hot water for guests/ participants.

• KJBF has also purchased 8 acre land at Ridhora village at Seloo block.

• This land is being developed as a demonstration centre. This centre will provide on-field demonstrations and impart practical knowledge to the farmers in various innovative and cost effective techniques in agriculture and rural
development.
- Development of infrastructure at this centre is in progress. By the March 2013 end, two open wells have been dug and constructed. Initiatives are taken up to set up a goshala. KJBF has also initiated crop demonstration in this centre for the benefit of the farmers.

**CAPACITY BUILDING OF STAFF**

KJBF continued its capacity building activities for its human resources in the same manner it had carried out for the last four years. In the year 2012-13, KJBF carried out the mentioned capacity building programmes:

- A team of 18 members visited Sadguru Foundation, Dahod for five day training programme on "Designing and estimation of Water Resource Development activities with a special focus on lift irrigation System".
- A training programme on 'Field implementation of Soil and water conservation work and unit cost calculation" was organized by KJBF which was attended by 11 participants.
- KJBF facilitated an exposure to Deccan Development Society- CSa—Hyderabad, for 9 team members to orient them on organic farming.
- Newly joined staffs were oriented on the mission/ Vision, values of KJBF. Seven New members joined KJBF in the year 2012-13.
- KJBF initiated an importance of Zero Budget natural farming (ZBNF) throughout the year. Thus, it organized two exposure visits to Katol and Nagpur in which 9 staff and 9 Vs participated.
- A 5-day workshop was also organized on ZBNF in which 39 staff and 50 Vs participated. Shri. Subhash Palekarji from Amravati explained the importance of natural farming and practical demonstrations were also carried out.

**STAFF STRENGTH**

TEAM ANALYSIS : KJBF has total staff strength of 42 from diverse backgrounds. The team consists of 39 male and 3 female staff members. Out of which, 26 are from technical education background and 16 are from social sciences background. The team members come from various states in India such as Maharashtra, Gujarat, Jharkhand etc.

**REACHING OUT**

- Printed Material

KJBF has got printed 5000 brochures with details of the organization and programme for larger circulation about it.
- KJBF has circulated 1000 pamphlets of biogas and well recharge each. Pamphlets were printed on the maintenance of Biogas.
- KJBF continued to display panel exhibition during the field events to make community aware about various interventions.
- Documentary Films
- Various video shows were organized on the best practices of agriculture, Water Resources Development, Indigenous Cow, watershed etc before initiating any project in the villages.
- To strengthen the biogas programme, a documentary film has been produced on the aspects of its use and maintenance.
- The documentary 'Asha Ki kiran' was screened to the visitors and potential beneficiaries of KJBF.

**INSTITUTIONS**

- A Small Producer Agribusiness Resource Centre (SPARCs) was established at Selot in block of the KJBF. This centre will assist in strengthening the entrepreneurship model at Deoli block and will help in reaching out to the community for its services. This centre will also undertake awareness generation activities among the community.
- In order to spread the KJBF’s vision and mission on its development initiatives, it identified more than 10 dedicated community leaders from each block who would spread the message in the community.

**STUDIES CONDUCTED**

- Dr. Tarak Kate, Director of DharanaMitra, Wardha is undertaking a study to assess and evaluate the impact of KJBF’s water resources interventions.
- A base line study to monitor the water resource intervention has been undertaken for the KJBF -NRTT initiated water resource development project.
- KJBF team members continued the monitoring of ‘horticulture plant survival rate’ on the NAABRD promoted wadis. In the year, 2012-13, a total of 350 wadis were identified as "A" grade out of 2084 wadis taking into consideration the parameters like highest surface water, intercropping, irrigation methodology etc.

**KJBF WEBSITE**

The website of KJBF is regularly maintained and updated which enables it to share the information about its programmes and initiatives with a larger audience.

**PROGRAMME AREA**

- As a strategic approach, KJBF expanded its working area to another 100 villages and reached to a total of 300 villages by the end of 2012-13. Simultaneously, intensification of the activities has also been carried out.
- During the year 2012-13 organization has expanded its activities in rest of the blocks like Samudrapur, Wardha and Hinganghat and covered another 100 villages and positioned the presence of KJBF in all blocks of Wardha district.

**MONITORING SYSTEMS**

- KJBF uses the Mulyankan software to compile work-related data. Data was registered by every team members about their programmes. A regular report is generated.
- KJBF primarily mission is to imbibe and evaluate the learnings from the field and interventions at regular intervals. The monthly and quarterly meetings are organised on a regular basis amongst all team members. The feedback received from the senior level staff is regularly shared with the entire team for effective implementation of its activities.

**VISITORS**

- 17 students and 3 professors from Carnegie Mellon University (CMU), Petersburg, USA visited the programme areas of KJBF to learn about its development intervention.
- Shri. HiteshwarGhangas, Assistant Manager, Reliance foundation – Bombay visited KJBF to learn from the development interventions.
- Ms. Tarini, CII executive from Delhi visited KJBF to know the impact of Corporate Social Responsibilities (CSR), and its perspectives with public agencies.
- Mr. VikasNath, UNDP, Geneva visited KJBF to observe the impact of livelihood interventions being carried out through KJBF in Vidarbha region.
- Mr. ArunPandhi and senior team members of SRTT visited KJBF to oversee and observe the impacts of KJBF's development initiatives.
- KJBF was also visited by Ms. SnehalBansol, DDM NABARD, ShriKulkarni, Regional officer, NABARD, Shri. R K Gayakwad, ADO, PancjayatSamiti to ‘see and believe’ the various livelihood promotion activities and its impact on the lives of the poor in Wardha.

**FOSTERING PARTNERSHIP**

**RESOURCE PERSONS WHO SUPPORTED KJBF**

Shri. Subhash Palekarji, Promoter of Zero Budget Natural Farming was a prominent resource person who visited KJBF in the year 2012-13. He conducted a five-day workshop and apprised the farmers about the benefits of Zero Budget Natural Farming. Farmers are inquisitive and are enterprising to implement the ZBNF practices in their farms for better yield. At the same time, Shri. Limayse supported KJBF in the technical design of Lift Irrigation.

Dr. Tarak Kate, Chairman, Daramitra - Wardha helped the KJBF is assessing and evaluating the impacts of KJBF's interventions in various sectors. SEWA-Ahmedabad through its mini-MBA that it offered to SHG members, added in strengthening the SHGs and processing of Agricultural commodities. Dr. Charoteji, Dy. Director (Retd.), Animal Husbandary—Wardha assisted KJBF for promotion and adoption of Indigenous cow and dairy Farming. Shri.Mr. RavindraVemulva helped in Annual Report preparation.

Shri Ramesh Sakarkar from Bhilli, Amaravati was a resource person who helped in promotion of Indigenous seeds and the a voluntary farmer group.
A means to sustain agro-based livelihood...

Agriculture is the main source of income in Wardha, which has a predominant tribal population. The topography of the area is undulating with light soil which does not retain moisture. Most of the farmers (65.91%) have land holding between two to five hectares. However, land under cultivation is lesser and approximately 40% of the land falls under the category ‘cultivable waste land’. With the poor soil and water conditions, the cost of cultivation is high which depends on the crop and season. Thus, income from the agriculture is very low. In some cases, the net income is even...
lower than the cost of input due to low fertility, light soils, erratic rains, high input cost and occasional loss crop due to antelopes (Neelgai). All the above factors lead to uncertainty in production and make the agriculture a very unstable livelihood option in this region.

During the year 2012-13, KJBF relentlessly tried to enabling people of Wardha to enhance their livelihoods, strived to address the needs of the community through various activities. Taking up horticulture by the tribal community was seen as the first step towards ensuring a long term viable alternate livelihood option. Further, encouraging the farmers to take up vegetable cultivation and intercropping would give them an additional source of income. For the success of this project it was very important that the community was both aware and prepared to take up horticulture in a scientific manner. In April 2010, KJBF undertook the Wadi programme to encourage farmers to take up cultivation of fruit trees on mostly unproductive or fallow land. This was seen as a long term strategy for earning a better income from their land once the trees matured after five years. KJBF provided the technical and financial support and the farmers contributed in cash and kind.

- **PROJECT COSTS**

Since its inception in 2010 and steady progress till March 2013, Wadi projects have been initiated in 41 villages of Arvi, Seloo and Karanja blocks of Wardha district. 2750 tribal families will be beneficiaries of the Wadi project within three years. The total cost of the project is estimated to be 1178.57 lakh. KJBF contributed Rs 315.77 lakh (26.80%) while NABARD put in Rs. 736.82 lakh (62.50%). The community contribution which is calculated to be Rs. 125.98 lakh (10.70%), is paid in the form of cash and kind.

<table>
<thead>
<tr>
<th>Taluka</th>
<th>Project</th>
<th>Beneficiaries</th>
<th>Project Cost (Rs. Lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arvi</td>
<td>2010-17</td>
<td>1100</td>
<td>282.46 121.05 42.90</td>
</tr>
<tr>
<td>Seloo</td>
<td>2010-17</td>
<td>770</td>
<td>212.38 91.02 38.76</td>
</tr>
<tr>
<td>Karanja</td>
<td>2010-17</td>
<td>880</td>
<td>241.98 103.70 44.32</td>
</tr>
<tr>
<td>Total</td>
<td>2750</td>
<td>736.82</td>
<td>315.77 125.98</td>
</tr>
</tbody>
</table>

- **DISCOVERING LIVELIHOOD - THE KJBF-NABARD WADI PROJECT**

In order to take up horticulture as a means of diversifying livelihoods on a large scale, KJBF collaborated with NABARD for the promotion of small Wadis (fruit orchards) for enhancing the income generating potential of the tribal families. The Wadi project focuses on the development of small fruit orchards, agriculture improvement through intercropping and restoration of denuded land through soil and water conservation measures. The Wadi model promoted by KJBF consists of a horticulture plantation of 25 Mango, 20 Indian gooseberry (Amlas) and 8 Lemon trees with 260 forestry plants for live fencing on one acre of land. This combination of three fruit plants has been selected so as to get the farmers income throughout the year.

- **SIGNIFICANT TONE OF THE PROJECT**

Wadi is a family based livelihood intervention. Horticulture promotion is believed to be an effective tool for addressing the livelihood problems of tribal families. Apart from the cash income generated from selling the fruits and processed products, the trees cater to the fuel, fodder and other small timber needs of the tribal families. This project empowers women as they are involved in all aspects of the orchard development. Income generating activities to empower women have been initiated. The project also focuses on the landless tribal families. 250 landless tribal families are being supported through Micro Enterprise Development like vermi-composting, setting up of grocery shops; dairy farming etc.

- **KJBF’S FIELD INTERVENTION**

During 2012-13, a total of 943 farmers from 41 villages (483 from Arvi, 110 from Seloo and 350 from Karanja block) were selected as beneficiaries for the Wadi project. As the programme completed three years and we reached up to 2070 families from three blocks. Total coverage of horticulture during last three years is shown below.

<table>
<thead>
<tr>
<th>Year</th>
<th>Plan</th>
<th>Area covered</th>
<th>Families covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-11</td>
<td>426</td>
<td>426</td>
<td>426</td>
</tr>
<tr>
<td>2011-12</td>
<td>701</td>
<td>701</td>
<td>701</td>
</tr>
<tr>
<td>2012-13</td>
<td>943</td>
<td>943</td>
<td>943</td>
</tr>
<tr>
<td>Total</td>
<td>2070</td>
<td>2070</td>
<td>2070</td>
</tr>
</tbody>
</table>

- **COMMUNITY MOBILIZATION**

In keeping with KJBF’s strategy, 10 WVs were trained to carry out the extension activities since the last two years. The WVs are capable of providing hand holding support to the farmers throughout the implementation of the programme.

- **WADI MITRA**

It is an uphill task for a team of 10 volunteers to address 2070 beneficiaries in 41 villages under this project. Therefore, young people were identified in these villages and termed as ‘Wadi Mitra’.
Wadi Mitra used to render his services for his own village. The Wadi Mitras provided with an honorary amount for the services rendered by him. Such 25 youths (Wadi Mitra) were identified from 25 different villages. They were the beneficiaries of wadi programme who were also interested in promoting this project with other farmers. A capacity building exercise like orientation programme, exposure visit and training programme was organized for them on Wadi-concepts. This model helped us for timely completion of activities with quality.

**AWARENESS BUILDING**

- 70 meetings were conducted in order to share information about the project, the expected benefits and the implementation plan. During this year, wadi participant group (PG) meeting was conducted on the wadi. The PG members visited all the wadis and gather on one of the wadis for meeting. During meeting they discuss on shortcomings & innovative works done. Also the works to be done during next month were planned and demo of important activities were given on the wadi itself.

**CAPACITY BUILDING**

During the year 2012-13, following capacity building measures were carried out with the tribal during the year 2012-13, following capacity building measures were carried out with the tribal families through meetings, focused training programmes on various aspects of wadi development, field demonstrations and exposure visits. The farmers were also taken to see the wadis developed by BAF (Best Advisor For Indian Farmers) organization in Jawhar (Dist.Thane) and Peth (Dist. Nasik). Six such exposure visits were organized for 95 farmers from 35 villages. The exposure visits enabled them to understand the challenges and benefits of developing a wadi, growing vegetables and flowers. Farmers also saw mango and cashew processing units.

- 318 farmers from 41 villages were taken to visit other successful demonstrations within the district to learn about irrigation management, natural techniques of nutrition & plant protection and aftercare practices which they followed in their wadis. This resulted in effective and timely completion of aftercare activities.

- 2381 Wadi farmers (1550 men and 831 women) were given technical trainings for planning land lay-out, pit digging, scientific plantation techniques and aftercare practices etc through 56 training programmes & field demonstrations.

- Demonstrations of various activities were conducted on wadis in all the villages in small groups of 10 to 20 farmers. This was found to be a very effective tool for motivating the farmers and ensure the timely and satisfactory completion of all the activities.

- Farmers were oriented to natural farming techniques like preparation of Amrut jal, Dashpami ark & Agni-astra and their application. Two natural pesticide units were set up through SHGs in two blocks Arvi and Seloo. They are preparing natural pesticides and selling to wadi farmers.

- One day experience sharing workshop in collaboration with the National Research Centre for Citrus (NRCC)-GOL, Nagpur on horticulture plantation and management practices for citrus fruits growers and Wadi farmers was organized. 100 beneficiaries of Karanja and Seloo block attended this event. Farmers were guided on plantation, nutrient management, irrigation management, and disease and pest management by senior scientists. Farmers also shared their experiences, problems faced and solutions were given by scientists and progressive farmers.

**VILLAGE INSTITUTIONS**

During the year 2012-13, KJBF continue to facilitate the formation of Participants Groups (PG) consists of 10 members each whose orchards were located near to each other. The PGs carried out the tasks of planning the wadi activities every month, monitoring of wadis, collecting contributions, digging of GW and selecting the diesel engines and pumps. Details of PGs formed with member & saving is shown in table below:

<table>
<thead>
<tr>
<th>Sl. no.</th>
<th>Saplings</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mango</td>
<td>25678</td>
</tr>
<tr>
<td>2</td>
<td>Amal</td>
<td>20672</td>
</tr>
<tr>
<td>3</td>
<td>Lemon</td>
<td>8245</td>
</tr>
<tr>
<td>4</td>
<td>Teak stump</td>
<td>266180</td>
</tr>
</tbody>
</table>

**PLANTATION AND MAINTENANCE**

- Like every year, guidance to new farmers was provided in planning the layout, digging and filling the pits and plantation of provided saplings in their own wadi. The VVs guided the farmers during the entire process.

**CROP PROTECTION**

KJBF continue to educate and aware farmers for addressing the issue of crop prowling especially by antelopes in several ways.In 2012-13, as per farmers demand we provided 260 teak stumps per wadi and survival is better. During the year 424 Compost, organic manure and neem cakes in bulk to reduce unit costs. The farmers actively participate in offloading, storage and distribution of this material. Based on the last two years experience, KJBF team along with the farmers selected the species. Thus, Kesar variety of Mango, N-7 Amla and Kagzi variety of lemon were selected. Good quality saplings were bought in bulk from a government approved nurseries by a team comprising of KJBF staff and farmer representatives. After the good rain in the third week of July 2012, each Wadi farmer was provided with a standard set of 25 mango, 20 Indian gooseberry (Amla) and 8 lemon plants. 250 teak stump saplings were given as forestry plants to grow as live fence.
wadi beneficiaries were also provided fencing wire with 60% KJBF grant and 40% contributed by the farmers. This helped the farmers to protect their wadis and intercrop from wild attack.

- **SOIL CONSERVATION WORK**
The Tree Platform with Trench (TPT) was found to be an innovative method for enhancing the growth of the fruit plants by way of moisture conservation. A bed with a diameter of 4 ft is prepared around the plant using the soil excavated from the 1 ft wide and 1.5 ft deep trench dug around the platform. KJBF undertook awareness programmes such as meetings and field demonstrations for the purpose of convincing the farmers about the benefits of TPT. They demonstrated how there was a reduction in plant damage during the intercultural operations as these were performed three feet away from the plant. Since water did not stagnate near the plant due to the trench, there was less damage to the plant. Also the practice of mulching agriculture waste in the trench ensured retention of moisture around the root zone of the plant.

Unlike 2011-12, this year (2012-13), TPT work was kept optional and done with correct specifications and biomass mulching. 100 farmers completed TPT work with good quality and resulted in better wadi growth. They were provided grant of Rs. 1800 per wadi for TPT work and Rs. 600 was contribution of farmers.

- **IMPROVING ACCESS TO IRRIGATION**
Providing adequate water for sustaining the saplings was critical for the success of the Wadi programme. However, the sanctioned project had limited financial provision for supporting irrigation.

- **GROUP WELLS**
KJBF promoted Group Wells (GW) for groups of 5-12 Wadi farmers who shared costs and resources, since creating individual facilities for irrigation was highly unaffordable. To develop a sense of ownership over the common asset, a decision was therefore taken to avoid hiring paid contractors and instead get the farmers to take charge of the entire process of finalizing the site for GW, blasting, removal of blasted material, draining the water, making arrangements for labour and the collection of the beneficiary’s contribution.

During 2012-13, looking to the increased cost of GW construction during last two years, we requested NABARD to increase the unit cost of GW and after review NABARD increased unit cost of GW from Rs. 50,000 to 100,000. The additional cost of Rs. 75000 per well has been shared by KJBF and community in the ratio of 3:2 i.e. 60% by KJBF and 40% community. The group well constructed during last three years led to water availability to wadi farmers to irrigate their fruit crops and intercrops simultaneously and increased their income. The details of group well constructed and farmers benefited with area irrigated are shown in table below.

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### SUSTAINABLE INCOME FROM INTERCROPPING AND CONSTRUCTION OF GROUP WELL
There are many instances of sustainable income from intercrop in wadi due to support for water source (Group well) and lifting devices (Diesel engine and pipes). Mr. Ukandirao Kisan Mundekar from Krishnapur village is representative story of this intervention. The chronicle of Mundekar is reflected in Annual Review of 2011-12 in detail. He was practicing traditional farming before wadi intervention in his 2.5 acres cultivable land. He was facing difficulty to fulfill the expenses of his family from his land, hence he use to go for labour work. He participated in KJBF-NABARD Wadi in 2010-11 and faced lot of problems to survive the fruit plants due to lack of irrigation source. In 2011-12, he was advised to form a group of nearby wadi farmers to get the benefit of KJBF grant for construction of group well and accordingly a group of five members was formed & group well was constructed. They were also provided the diesel engine and pipes for lifting water from well and carrying to their fields for irrigation. This increased the confidence of Mr. Mundekar and he has grown regular crops and vegetables in three seasons and obtained net profit of Rs. 125000 against last year’s net income of merely Rs. 40000. During 2012-13, Mundekar expanded wadi on another one acre and taken vegetables in Rabi and summer season in addition to regular crops in Kharif in 2 acres. Also KJBF staff motivated him to adopt natural farming techniques. This resulted in reducing the cost of cultivation and he got net income of Rs. 1,39,000. He is earning sustainable income and whole family is busy in farm operations throughout the year.

- **LIFTING DEVICES**
Constructing GW alone however, did not ensure that water reached individual Wadis. Only a few farmers had access to electricity. Therefore it was important to make provisions for lifting devices (diesel engine) to lift water from the GW and set up a pipe line for irrigating the individual wadis. KJBF decided to contribute 75% while the community contributed the remaining 25%. Members from various Wadi groups requested for diesel engines and pipelines from KJBF. Once they had deposited the farmers’ contribution, KJBF supported them to install engines with pipelines either from their GWs or other water sources like rivers, ponds and already existing wells. Wadi farmers were thus able to provide water to their fruits, vegetables and flowers and earn additional income. Diesel engines and pipes provided during last three years is shown in the table below.

### DEEPENING OF EXISTING WELLS
Some Wadi farmers had wells which had insufficient water. Financial support of Rs. 5000 was extended for deepening these individual wells. Also these wells were connected to well recharge with 50% KJBF grant (Rs. 2500) and 50% contribution (Rs. 2500) from farmer to increase the availability of water for fruits and intercrop. 101 existing wells were deepened during the year 2012-13 and well recharge structures constructed with 123 wells.
from wadi area. This ensured assured irrigation to 154 wadis during summer.

- **PITCHER IRRIGATION**
  Pitchers (‘3’ dia HDPE pipe, 9’ long and cap with two holes fitted to one end is called a pitcher) were installed in the root zone area for efficient use of water directly in the root zone as there will not be evaporation losses from the soil surface. Three pitchers were installed in triangular fashion in the root zone and filled with water once in a week. Awareness and demos were given to the wadi farmers, but the response was very slow initially. We installed pitchers on selected wadis. Beneficiaries shared one more interesting benefit of pitcher, rats those use to damage the plants by cutting root zone were died in pitcher and damage by rats is controlled. Demand of pitchers increased from farmers. This was found efficient irrigation method for surviving plants with better growth in limited water and also helped to control the damage by rats. During 2012-13, Pitchers were installed on 241 wadis.

- **WATER TANKS**
  The Wadi farmers who did not have a source of water in their wadi, had to carry water manually from the nearest available source. However, if these sources dried up in the summer, irrigation management for their wadis was a big challenge. Plastic tanks of 200 lit were provided to wadi beneficiaries for bringing water from nearby source on bullock cart for irrigation and also prepare natural formulations such as amrit jal, dashparni arick and agni astra for using in wadi as a part of natural farming. During 2012-13, 800 plastic drums were provided to the wadi beneficiaries on 50:50 cost sharing basis between KJBF and community.

- **ORGANIC VEGETABLE CULTIVATION**
  KJBF strongly believes in promoting organic farming which could eventually become economically and ecologically sustainable. During 2012-13, Vegetable cultivation spread on more area with 351 wadis by natural techniques and also the farmers were brought together in groups and efforts were made for direct sale of vegetables by opening an outlet in the nearby market places to obtain more benefits directly to the farmers. Such one shop has been opened in village Anji and a group of vegetable growers from Sukal, Pipalgao and Ajanaga collectively selling fresh natural vegetables from their own outlet and they are getting double price than price in wholesale for their vegetables.

  - Looking to the results obtained from NATUCEO plots of 1 guntha and 10 gunthamoots tried with 30 farmers by natural-ecological farming which uses no any external inputs. Input cost is zero and productivity observed more than chemical farming. The result shows, net income of 10,000 to 15,000 Rs per guntha (100 sq. m) from NATUCEO farming. Hence it is decided to promote a natural farming from next year for growing vegetables in wadi that will increase the profitability of farmers and also provide poison free vegetables and fruits.

- **CASE LET: CONTROL OF RATS**
  One of the wadi farmers from village Kakaddara, Sh. Namdevrao Govindrao Mundekar took up wadi during 2010-11 in his 1 acre waste land and tried to survive the fruit plants in adverse condition with no source of water and damage caused by rats. As a part of efficient water use device, pitchers were provided to him for irrigation of his wadi in less water. He installed 3 pitchers per plant for his 53 plants and applied water in pitchers for irrigation purpose once in a week. He got excellent result with regard to survival (100%) and luxurious growth of plants. The another interesting impact of pitchers told by him was that rats came for drinking water and died by falling into pitchers. By the end of Feb 13, 72 rats were observed to be dead and damage by rats to plants is nullified.

- **MICRO ENTERPRISES FOR THE LANDLESS TRIBALS**
  As part of the Wadi project Landless tribal families were supported to undertake Micro-enterprises like rearing indigenous cows and opening Grocery shops etc. Financial support to the tune of 90% (up to Rs. 10000) was extended by KJBF to kick start the enterprise. 10% of the total amount was contributed by the beneficiary’s family.

  - During 2012-13, Strategy for indigenous cow was slightly changed. In order to increase the number of indigenous cow in the district and to obtain good quality cows, it has been decided to purchase cows from reputed markets outside district. Cows were provided mostly by the name of women members for women’s empowerment. During the year 54 landless families were provided indigenous cow.

  - Three beneficiaries were given financial aid for setting up grocery shops in the village during 2012-13. The beneficiaries contributed 10 per cent of the cost as also put in the labour for getting the shop ready, transporting the goods and arrangement of measures & pots for storage of goods. The grocery shops enabled the owners to earn from Rs. 100 to Rs. 150 per day on an average. The details of shops provided during three years is shown in table below

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of shops</th>
<th>Support Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>amount, In Rs</td>
</tr>
<tr>
<td>2010-11</td>
<td>8</td>
<td>80,000</td>
</tr>
<tr>
<td>2011-12</td>
<td>9</td>
<td>90,000</td>
</tr>
<tr>
<td>2012-13</td>
<td>3</td>
<td>30,000</td>
</tr>
</tbody>
</table>

- **GROCERY SHOP: A SMALL GRANT- BIG CHANGE**
  Shri Kawadiji Waghmare has three members in his family-self, wife and son, owns no land and work as laborers, pulling in around 24,000 rupees a year. When the Bajaj Foundation came to Khairi in 2011 to initiate wadi project, they found an eager tribal landless candidate in the Waghmare and he was selected to receive a 10,000 rupee grant to start a grocery shop in the village.

  The grant was used to purchase an initial inventory for the shop and he received training in book keeping, inventory stocking and marketing. The learning process didn’t stop there: even since the opening of the shop, Bajaj Foundation staff has been in constant contact, answering questions and making sure everything is going smoothly. As a result of the training and close monitoring of the wadi staff, the store’s inventory has expanded to 33,000 rupees from its initial 10,000 and diversified itself in the process. That success has spilled over into the Waghmare’s pocket books as well, quadrupling their annual income to 100,000 rupees. For the first time in their lives, the Waghamare have seen the fortunes of their community change, increasing one farmer’s annual income from Rs. 10,000 to Rs. 20,000.

  Some things, however, cannot be measured. Before the shop opened, Kawadiji and his family were not recognized as equals in their village due to their status as landless laborers. The shop ushered in a dramatic shift: the Waghamare have become important and proud members of their community. Normally, people in the village would have to travel in order to get basic necessities like food, oil and sugar. Now, they come to their local shop and are met with fair prices, one of the stipulations of the foundation’s grant.

  The Waghmare have also made their wares available to as many people as possible in the

  Shri. Kawadiji Waghamare in his grocery shop at village Khairi

  Shop at village Khairi
Shri Kawaduji Waghmare in his grocery shop at village Khairi
In a policy reflective of community trust, the store allows villagers to purchase items on credit, even those who wouldn’t normally be able to pay. The Waghamare’s store, where villagers can barter for goods, has become an important feature of the Khairi community, providing access to goods for many who were out of reach.

**COMMUNITY HEALTH**

KjBF also took up Health and Sanitation related activities in order to work towards its goal of holistic development in Wardha. During 2012-13,

- KjBF organized 15 Health Awareness programmes and one Health Camp in the project area. A total of 914 people were reached through these programmes.
- A Health Kit for providing safe drinking water has been provided to 1000 tribal families. The kit contained ‘jeevan drop’ (liquid sodium hypochlorite that kills harmful organisms in water when two drops are added to 10 litre water), water filter net and alum. The community was also taught how to use this kit to purify drinking water.
- 52 tribal families were provided vegetable kits for kitchen gardening to fulfill the nutritional requirement of their families.

**TOWARDS WOMEN’S EMPLOYMENT AND INCOME GENERATION ACTIVITIES (IGA) FOR WOMEN**

Awareness programmes for empowerment of tribal women were organized for the members of the SHGs. Resource persons from the District Rural Development Agency (DRDA) provided guidance about possible options for income generation activities (IGAs). Initial grant support of maximum Rs. 10,000 was provided for each IGA. The beneficiary bore the additional cost of setting up the activity if any. During 2012-13,

- 454 SHG members participated in ten awareness programmes. This helped SHG members to select an appropriate IGA activity.
- 13 IGA activities were started by 148 members under the supervision of 13 SHGs. E.g. Nursery development, Natural pesticide units, panir making, setting up flour mill, hiring out sound systems and cooking utensils etc.
- 29 special focused training programmes were conducted for strengthening the capacities of 981 SHG members.

**CASE LET ON IGA :** SHGs who started IGA in 2011-12 with the grant support of KJBF-NABARD, are earning better and regular sustainable income. IGAs started in 2012-13 are initiated just few months before and their income will be reflected in coming years. Two IGAs with income details is shown in the table below.

<table>
<thead>
<tr>
<th>Name of SHG</th>
<th>IGA</th>
<th>Grant, Rs</th>
<th>Beneficiary Contribution, Rs</th>
<th>Total Cost, Rs</th>
<th>Net Annual Income, Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bhagyoday Mahila Bachat Gat, Ambhora, block Karanja</td>
<td>Flour Mill (Feb-12)</td>
<td>10000</td>
<td>12000</td>
<td>22000</td>
<td>24000</td>
</tr>
<tr>
<td>Adiwasi Mahila Bachat Gat, Bodad, block Arvi</td>
<td>Bichhayat Kendra (Jan-12)</td>
<td>10000</td>
<td>5000</td>
<td>15000</td>
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</tr>
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<table>
<thead>
<tr>
<th>Type of IGA</th>
<th>Nos</th>
<th>Members benefited</th>
</tr>
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<tbody>
<tr>
<td>1. Sound System</td>
<td>2</td>
<td>24</td>
</tr>
<tr>
<td>2. Floor Mill</td>
<td>6</td>
<td>64</td>
</tr>
<tr>
<td>3. Vermi Compost Unit</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>4. Bichhayat Kendra</td>
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<td>57</td>
</tr>
<tr>
<td>5. Panir Making</td>
<td>1</td>
<td>11</td>
</tr>
<tr>
<td>6. Nursery</td>
<td>1</td>
<td>16</td>
</tr>
<tr>
<td>7. Natural Pesticide Unit</td>
<td>2</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>18</td>
<td>201</td>
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</table>
Engaging in this activity gave individual farmers greater confidence to take up new ventures like intercropping, support irrigation in Kharif, cultivation in Rabi season and taking up Income Generation Activities. 20% of land brought under Wadi farming had earlier been lying fallow. As a result of these interventions, the fallow land is now under cultivation.

In many cases, the fencing wire provided for the Wadi was enough to provide protection from wild animals to the entire field. This improved the farmer’s total yield. Exposure visits and continuing training support led some tribal farmers to practice crop diversification by cultivating flowers and vegetables.

Landless tribal families who took up microenterprises earned an income throughout the year.

The project has indicated that sharing costs and being involved in the process at all stages enhances the feeling of ownership among the stakeholders. Success of the horticulture initiatives also depends on the integration of all critical factors such as suitability of fruit crop chosen, adequate water availability, following proper scientific plantation practices, proper and timely maintenance. This also includes protection from wild animals, willingness to support each other and sharing resources and knowledge amongst the farmers along with willingness to learn from each other.

**THE KJBF-NABARD WADI PROJECT: AN OVERVIEW**

**Livelihood Enhancement Programme**

1. Horticulture plantation & maintenance
   - a. Plantation (No. of wadis) 943 943 2070 41
   - b. Dry fencing (No. of wadis) 424 424 1529 41
   - c. Intercrop (No. of wadis) 566 566 1377 41
   - d. Ergonomic implements 943 943 2070 41

2. Water Resources Development
   - a. Group Well 55 308 634 37
   - b. Deepening of existing Well 101 154 240 30
   - c. Lifting Devices 84 421 760 41
   - d. Water Storage Tank 800 800 1000 41

3. Women’s Development Programme
   - a. Awareness Programmes 10 454 926 24
   - b. Focussed Training Programmes 29 981 1103 14
   - c. Income Generation Activities (IGA) 13 144 226 16
   - d. SHG 114 1436 2268 37
   - e. Participant Group (PG) 78 950 2077 41

4. Community Health
   - a. Health Awareness Programmes 15 788 1712 33
   - b. Health Kit for safe drinking water 1000 1000 2177 21
   - c. Health Camp 1 116 1075 20
   - d. Vegetable Kit for Kitchen Garden 52 52 613 41

5. Training & Capacity Building
   - a. PRA 5 155 191 29
   - b. Community Mobilization meetings 70 1335 3271 41
   - c. Focussed Training Programmes 56 2381 4995 41
   - d. Farmer Exposure Visits 20 413 863 41
   - e. Experience sharing Workshop 1 100 873 28
   - f. Street Play 1 100 875 33

6. Micro-enterprises for the Landless
   - a. Milch animals (Cow) 51 51 132 34
   - b. Grocery Shop 3 3 20 18

**IMPACT**

**LEARNINGS**
Actices as a result of which their incomesomes...

For caring and empowering the community in 400 villages in Wardha in Maharashtra, the headquarter of Gandhi’s activities for 10 years—the karma bhoomi of his fifth son Jamnalal Bajaj—and in Sikar in Rajasthan, development interventions are being carried out through Kamalnayan Jamnalal Bajaj Foundation and Jamnalal Kaniram Bajaj Trust. These efforts are beyond Corporate Social Responsibility (CSR) as the group does not have any business in these two districts.

Vice Chairman of the group, Kushagra Bajaj, said that the group has been undertaking such philanthropic activities for many decades and now...
they have focussed it on water harvesting, agriculture, non-conventional energy sources and women's empowerment with active participation of the local community. He said that the Bajaj foundation follows bottom up approach so that the underprivileged can define their needs and their own unique model of development. Shishir Bajaj Group is in advance stage of setting up a 1980 MW thermal power plant with an investment of Rs. 12,000 Crore in Uttar Pradesh. It also runs 450 MW power plants in the state. Group’s company, Bajaj Hindusthan Ltd. (BHL),is the largest sugar producer in India which runs 14 sugar mills. BHL is also the largest producer of ethanol/industrial alcohol in the country and has 6 distilleries in UP with production capacity of 200 million litre.

1. Water Resources Development programme, under this innovative rain water harvesting intervention, 20 Streams/rivers have been revived by deepening/de-silting and widening of 53 KM long river beds, 40 Check dams, 126 Group irrigation wells, 30 Lift Irrigation projects, 221 bore bunds, 609 farm ponds, 03 roof rain water harvesting structures have been constructed while 747 wells and bore wells are also recharged through rain water.

2. As a result of water harvesting interventions, cropping intensity has increased from 1 to 3 crops, river flow is increased from 4 to 8 month, and net income per acre is increased from Rs. 14000 to Rs. 23000.

3. Total 28047 acres of agriculture land and 27335 families have been benefited under water harvesting and agriculture development programme.

4. Sustainable Agriculture Development through promotion of integrated farming like horticulture, dairy farming and vegetable crops etc.

5. A total 2445 acres of land is covered under horticulture, while for efficient use of water, 1031 farmers have installed drip and sprinkler irrigation systems.

6. Promotion of Indigenous breed of cows, supported to 732 needy families.

7. For promotion of non-conventional energy sources, 618 families have also constructed Biogas plants, a onetime investment and life time free cooking.

8. Ensuring equitable development of the society through women's empowerment. Foundation has promoted 653 women's Self Help Groups under which 8489 women have become members.

9. 666 members of women self-help groups have become self-reliant after initiating need based income generation activities with the foundation's support.

10. Looking to the impact of the development projects being carried out, following renowned organizations and Govt. agencies have become partners for the larger coverage and benefit of the rural community,

   i) Sir Ratan Tata Trust(SRTT),
   ii) National Bank for Agriculture & Rural Development (NABARD),
   iii) Govt. Of Maharashtra
   iv) International Fund for Agriculture Development (IFAD)
   v) Self Employed Women’s Association(SEWA)
   vi) Cotton connect etc.

> RECOGNIZING THE EFFORTS OF THE GROUP,

1. Confederation of Indian Industries CII has awarded “National Award for Excellence in Water Management – Beyond the Fence 2010”

2. FICCI has also awarded national “Water Awards 2012 for Excellence in Water Management and Conservation.”
FOSTERING PARTNERSHIPS WITH THE COMMUNITY

The Kamalnayan Jammalal Bajaj Foundation (KJBFF) initiated its developmental interventions in the Wardha District of Maharashtra since August 2009. The impacts of its efforts through various initiatives and programmes are there to see, that has resulted in admirable changes in the lives of the farmers in the Vidarbha region. KJBFF’s interventions on Water Resource Development, Agriculture Development, Human Resource Development and Institution building have brought in smiles on the faces of the farmers, whose sole livelihood option is agriculture and agro-based. KJBFF through its initiatives seeks community participation, collaborates with various development stake-holders, nurtures institutions, promotes village organisations, develops local resources, and builds capacity of the local people, all of which are fundamental to create a sense of ownership among the beneficiaries.

<table>
<thead>
<tr>
<th>Type of VI</th>
<th>Newly formed in 2012-13</th>
<th>No. of villages</th>
<th>Cumulative VI (2009-13)</th>
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<tr>
<td>VDC</td>
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<td>0</td>
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<tr>
<td>Check Dam User group</td>
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</tr>
<tr>
<td>Group Well User Group</td>
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<tr>
<td>Percollation Tank User Group</td>
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</tr>
<tr>
<td>Lift Irrigation Society (LJS)</td>
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</tr>
<tr>
<td>SHGs</td>
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<td>SPARCS groups</td>
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</tbody>
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Table 1: Village Organisations—An Overview
• PROMOTING VILLAGE ORGANISATIONS

Village Organisations are institutions promoted taking community in faith for the local people. These organisations are a representative body of the community that enhances its role in playing an important role among the community in planning, executing and maintaining the common assets created by them—for them. The Village Organisations aid in decision making process that is shared by the people at all levels of developmental work. Village Organisations promote and supported by the KJBF include:

• VILLAGE DEVELOPMENT COMMITTEE (VDC)

VDCs are the major stakeholders in the developmental initiatives of the KJBF. They play an important role in inculcating the community ownership in implementation and monitoring of programmes running through KJBF. It was observed in the fields that VDCs took responsibility for the maintenance of the constructed water harvesting structures during the year 2012-13. VDCs have been promoted under the project Convergence of Agriculture Initiative in Maharashtra (CAIM) and "Support farmers in Vidarbha for providing Protective irrigation to standing Kharif Crop during water stress Periods thorough rain water harvesting" funded by Navajbai Ratan Tata Trust (NRTT). KJBF also took a strategic decision to implement the project through VDC in the programme area of CAIM and Project funded by NRTT. Total of VDCs have been formed till date.

• USER GROUPS (CHECK DAM, GROUP WELL AND PERCOLATION TANKS)

KJBF in its implementation of WRD programmes realized the importance of farmer run—user groups. These groups formed around water harvesting structures assisted in site selection, execution and maintenance. These groups also are proficient about the local environment, soil type and are the primary stake-holders in effective performance of the various interventions undertaken by the KJBF. The no. of User groups promoted in the year 2012-13 are……

• LIFT IRRIGATION GROUPS

The cost of lifting water from a water source to individual fields of farmers is shared by a group of farmers. These groups are primarily known as Lift Irrigation Groups. The benefits emanating from such initiatives are also equally shared amongst the farmers. …...more LI groups, with an average membership of……... were formed in the year 2012-13 by the KJBF. Thus, a total number of LI groups is now……

• WOMEN EMPOWERMENT THROUGH SELF HELP GROUP

Self-Help is a Trust, Belief, and Conviction that the Community, no matter how backward, has resources that can be mobilised for meeting individual’s local needs and that of the Community for making local improvements and bringing about social change. Self-help is not only Economic Independence, but also has a strong Social aspect for bringing about social transformation.

Since 2009, KJBF’s mainstay has been its Women Empowerment Programme. In order to achieve its goals it follows a three pronged strategy:

1. Organizing women by promotion of new groups and its family. SHG groups run successfully by women in Vidarbha region have demonstrated that women in particular has been able to influence upon the results of the programme are visible nowadays.

KJBF’s SHG programme is now in its fourth year. It has been able to perform well because of consistent and regular meetings, capacity building trainings, exposure visit to various projects, and by conducting workshops. SHG members have gained confidence enough to start a small business ventures on their own or collectively as a group. The revolving fund provided by the KJBF has been able to motivate SHG members to start small Income Generating Activities (IGA) that includes shops and other activities. Such kind of entrepreneurial activities are motivating the women to actively participate in various activities undertaken by KJBF.

• COLLABORATION WITH SEWA-AHMEDABAD

KJBF benevolently supported the capacity building activities of its SHG members. As a measure of it, it sent a group of SHG women to world renowned SEWA in Ahmedabad in 2011-12. The results of the programme are visible nowadays. The women have drawn inspiration and have successfully started a processing centre for locally produced agro products. SHG women are now full of confidence and determination, which enables them to undertake any developmental activity.
with rigour and enthusiasm. These days they have become more adept in organizing and attending various meetings and training programmes. In continuation, KJBF as part of the capacity building programmes held during the year 2012-13, KJBF enabled members to take a step forward in this direction.

(a) Group Formation: Lakshmi Kharidi ViknMahilaSangh has been formed in 2012-13, consisting of 18 members. A bank account has also been opened. The group has been divided based on its functionality. The centre is located after.

1) A centre-in-charge with production team which consist of 5 members, and
2) A marketing & brand promotion team which consists of 9 members. In charge team is mainly responsible for taking care of the centre and the production work.
3) A purchase in-charge who ensures the purchase of all raw material for processing, and
4) A quality control in-charge who ensures the quality of raw materials before purchase of grains,
5) Accounts in-charge responsible for all accounts
(b) Product Finalization: During the year 2012-13, steady progress was noticed in setting up grinding unit of pulses i.e. Pigeon Pea. Grading,cleaning & packaging of wheat after making flour out of it. Grading,cleaning& packaging of Cumin seed, Coriander seeds, mustard seeds, sesame, Ajwain, Red dry chilly powder,Turmeric powder is also thought to be carried out by the group of women. Gram, green gram, Ground nut and Sambhar masala are few of the other products which is thought to be marketed by the sangh on a large scale.

(c) The above products are finalized by a market survey in the local village hats(weekly market),petty shops to understand what items are sold daily and on weekly basis. The sangh member also discuss with other women about things that they require on daily basis in their kitchen.
(d) The Sangh looking for a subsidized NABARD fund for setting up the processing centre.

- **CAPACITY BUILDING OF SELF HELP GROUPS**

Strengthening and sustaining a SHG is very important for the SHG movement. Strengthening of the SHGs, promoted by KJBF or Government was the primary focus for the year 2012-13. In order to achieve that goal, intense capacity building measures were imparted to the members of Self Help Groups (SHGs). SHGs were strengthened by regular and intense training programmes on awareness generation about SHGs, record keeping, and nurturing leadership among the SHGs. The main focus of the training programmes emphasize the importance of regular savings, regular meeting and attendance and record keeping amongst the SHG members. The focus was also given on maintaining books of account. During the year 2012-13, following training programmes were conducted for strengthening of the SHGs:

- **KJBF** conducted 29 member awareness trainings on a regular basis to various SHGs. As a result which, 70% SHGs are now regular in saving and meetings.
- **KJBF** through its leadership development training programme has been able to nurture and groom 98 SHG leaders. The focus of the training programme (three in total) was to orient the leaders about their roles and responsibilities in strengthening and sustaining the SHG. The leaders took keen interest into the entire initiative and as a mark of their commitment evolved a code of Conduct for themselves in strengthening the programme.
- **KJBF** organised three training programme on Herbal medicines among 100SHG members to make them aware of the various uses of the herbal medicines. These herbal medicines can be used by them in their family and sell them off in the market. After processing.

KJBF observed that two such groups are ready to take it up as an enterprise activity. Thus, it extended its whole hearted supported for such an initiative. Women also understood the importance of local plants like Tulsi (Ocimumtenuiflorum), Awanla (Embilicacoicifolinis), Chatavari (Asparagus racemosusWilld ) , Adulsa (Justiciaadhatoda), Vadvinding (Embiliaeiriras), Zendu (Tageteserecta), Bhuniim (Andrographispinchala), Ashwagandha (Withaniasomnifera), Jamun (Syzygiumcummini), Kadunim (Azadirachitaindica), Sadafuli (Cathartanthusroseoos), Nirgudi (Vitexnegundo), Bhuuawala (PhyllanthusNiruri), Kambermodi(Tridaxprocumbens), Har Rui (Calotropispignentea), Mehandi (Lawsoniainermis), korphad (Aloe barbadensis).

- **SHG** women were demonstrated on how to prepare medicines and to use the medicinal plants for minor health problems at home, such as:1) Adulsalkalp for Cough, Cold,2) Shatavarinkalp for all gynecological problems of women and as a tonic for children, 3) Aonwalakesh tail for hair growth and hair falling treatment,4) Pain balm as a pain killer, 5) Pachakchurna for gastric problems,6) Nirgudital for vaat (arthritis). Some of the SHG women also started marketing these medicines at the Agri-fair. The fair was organized by Lokamatnews paper group in coordination with NABARD in February 2013 at Wardha. Some of the commodities marketed by the SHG women in the fair were: Gomutraarac, tooth powder, Adulsaalkalp, soap, fresh organic vegetables.

- **KJBF** as part of SHG strengthening goal for the year 2012-13 conducted 16 training programmes on taking up various Income Generating Activities among 584 members. The women were apprised about the strategies selecting an Income Generating Activity (IGA), promoting their businesses and also understand the basic
tenets of running a business considering the various strengths and weaknesses. The positive outcome of the training is many women have come forward and shown keen interest in initiating a group or an individual enterprise.

- As part of the indigenous cow promotion programme, SHG members were stated the importance of an indigenous cow. The SHG members were also explained in detail about the KJBF’s indigenous cow promotion programme and how it is extending support by its revolving fund facility as well as through the Women Empowerment Fund. This enterprising activity was conducted with 213 members of SHGs. Around 500 women showed a keen interest and took it up as an enterprise during the financial year 2012-13.

- SHG members also were orient to the Subhash Palekar on Zero Budget Natural Farming (ZBNF) in Sevagram, Wardha. A total of 14 training programmes on ZBNF were organized for the benefit of the SHG members. The primary objective of the training programme was to motivate them to pursue organic farming with the help of indigenous cows.

**WOMEN OF SHG LEARNING COMPUTER**
A team of ..... students from Carnegie Mellon University (CMU) visited KJBF in the months of February and March 2013 for an orientation on rural development initiatives in India. It was their first visit to KJBF and they wished to know more about the KJBF’s work in seeking for a future collaboration with the University. During their visit they interacted with several SHG members and learnt on the process of SHG promotion and its functioning. The students also showed a keen interest in SHG movement in India, Vidarbha in particular. They also actively participated in several training programmes of the SHGs. And seek to understand the focus on institutional development and the entire empowering process of women through rewarding activities. The Carnegie Mellon University students during the entire process observed that the SHG members should also have an orientation on computers and be acquainted with know-how of the information technology. As the saying goes—"charity begins at home"; students of Carnegie Mellon University generously donated four laptops to the SHG members to order to make them computer literate and use the technology for optimum functioning of the SHGs. In their endeavor, students also oriented the women on basic introduction to computers, internet and how to make business plans. The SHG women now intend to learn English and use internet to market their products on a larger scale.

- **INTERNATIONAL WOMEN DAY**
International Women’s Day was observed in the field area of KJBF. Women of Chikhali village with support of KJBF organized IWDA in Deoli block on 8th March 2013. A total of .... Women participated in the event. A range of learning activities such as various games/ rangoli was organized during the event. Rangoli featured on slogans against dowry system, female feticide and many other socially relevant messages. These messages were created by the women and girls. During the programme women were oriented on issues pertaining to law for women, health care of their families, importance of vaccination and on various schemes of Government such as NABARD for self help groups. During the programme the emphasis was also given on the importance of biogas and how Government and KJBF jointly promoting the biogas. Women realized that biogas is a means to reduce drudgery. A lot of cultural events were also performed by women and girls such as songs, small skits about sanitation, liquor problem etc. Students of CMU also participated actively in their programme. Stalls were also arranged for selling the products made by SHGs.

- **ENTERPRISING WOMEN OF BHIDI: A CASE OF DAAL MILL**
Savitribai Phule Mahila Bachat Ghat from Bhidi (block-Deoli), was formed in 2005 by a trust and continued to be supported for 5 years. When KJBF entered Bhidi village, the group came to know about the
activities of KJBF. The group had shown its interest to build its capacity with the help of KJBF and thus put a verbal application to the vv of the village in 2011. KJBF as a policy supports Shgs promoted by any agency. Village Volunteers regularly conducted meetings and training programme for the group and motivated to take up Income Generating Activities. Subsequent to their exposure visit to a dal mill in Kawtha(Z), the Shg decided to start a dal mill in their village. So they applied for financial support to KJBF. KJBF extended a financial support of Rs. 70000 as revolving fund in the year 2011-12. they purchased a machine for 72000. the installation cost, electricity supply and other fittings cost them another Rs. 28000. So with a Rs. 100,000/- dal mill machine was installed in Bhidi village. This machine was a big dream for the women which they have realized with the generous support of KJBF. The dal mill machine started functioning in April 2012. It has processed 35 quintal of pulses of peageon pea during the year 2012. It was a two month enterprise. The group fixed the processing charge of pulses of peageon pea Rs. 400 per quintal. They earned Rs. 14000/- for processing pulses. They paid electricity bill of Rs. 4000, labour charges for Rs. 4000 which was done by the members of the group. The group continued repaying the financial support in the Shg as it is a capital amount.

This year machine was started in March 2013. Till now 20 Qt. dal has been processed. The group is confident to repay the principal amount. They aim to purchase peageon pea on their own instead of grinding for the farmers. The group is also looking forward to market the product.

**Village Volunteers- Local Resource for Big Change**

Till 2011-12, 17 Village Volunteers (VVs) assisted in strengthening 494 Self Help Groups (SHGs) spread over a large geographical location of Deoli, Anvi, Seloo and Karanja block. This literally meant one VV had to monitor an average of 29 groups. Some of the VVs were even looking after more than 40 groups. As a result of which, most of the groups were not getting proper attention that resulted in dysfunctional groups.

KJBF took an initiative in restructuring the strategy of Village Volunteers for SHGs in 2012-13. Four senior SHG VVs from 3 blocks namely Deoli, Anvi, Karanja were given additional responsibility of neighboring blocks-Samudrapur, Wardha, Seloo and Ashti. These 4 VVs were called Master Village Volunteer (MVV). Each MVV has been given the responsibility of monitoring the VVs. A new structure of Male and Female VV was introduced that were called as Bachat Gut Mitra and Bachat Gut Sakhi respectively. Female members from SHGs were selected to work in their respective villages and nearby villages. The structure has been organized in such a way that one Sakhi or Mitra should be able to take care of maximum of 30 groups.

During the year 2012-13, 26 New Bachat Gut Sakhi & Mitra were selected. These sakhi were women from SHGs who were willing to work but were lacking in capacity to handle SHGs. They were in need of training to handle SHGs and maintain record books updated. During the year 2012-13, one day workshop was organized to understand the training need of the Sakhi and Mitra in the Samudrapur block. It was found after the workshop that VVs needed to be trained on the revolving fund. As a result of which, financial support of Rs. 20000 from KJBF has been extended in the year 2011-12 and purchased Sewaimachine for Rs. 22000. In 2011-12, the group set up the enterprise and some business has been done. The sewai was sold at Rs.11/kg and gross income earned was Rs. 15000 in a span of two months. The electricity bill and labour cost was Rs. 3000 and Rs. 2000 respectively. Thus net income from the venture was Rs. 10000. The group has started returning back the principal amount. The group is very confident and had a sense of satisfaction. There is a talk in the village that village women can also be enterprising.

**Enterprising Women of Bhidi: A Case of Sewai Production**

Pragatimahilabachat gut from Bhidi is a 15 year old Self Help Group promoted by some other organization. KJBF promotes SHGs, Supports SHGs and also revives defunct SHGs. When women of PragatMahilaBachat Gut approached KJBF and had shown its interest to initiate anIQA, KJBF appraised the group and found it eligible for financial support of Rs. 20000 from KJBF. As a result of which, financial support of Rs. 20000 from KJBF has been extended in the year 2011-12 and purchased Sewaimachine for Rs. 22000. In 2011-12, the group set up the enterprise and some business has been done. The sewai was sold at Rs.11/kg and gross income earned was Rs. 15000 in a span of two months. The electricity bill and labour cost was Rs. 3000 and Rs. 2000 respectively. Thus net income from the venture was Rs. 10000. The group has started returning back the principal amount. The group is very confident and had a sense of satisfaction. There is a talk in the village that village women can also be enterprising.
concepts of SHGs, maintaining record books, improving communication skills, interpersonal development, leadership development etc. Once the road map was laid out, various trainings were organized for their capacity building.

• Three days residential training was organized for 65 vvs of SHGs in Sevagram ashram for development of interpersonal skill. 43 vvs from various villages participated in this training programme.

• Till March 2012-13, the status of VVs in various programme were as follows

<table>
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<tr>
<th>Sl. no</th>
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<th>Number of VV</th>
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<td>Wadi</td>
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</tr>
<tr>
<td>2</td>
<td>Water Resource Development/ Lis</td>
<td>22</td>
</tr>
<tr>
<td>3</td>
<td>Agriculture</td>
<td>45</td>
</tr>
<tr>
<td>4</td>
<td>SHGs</td>
<td>31</td>
</tr>
<tr>
<td>5</td>
<td>Biogas</td>
<td>11</td>
</tr>
</tbody>
</table>

(Table: Number of VVs—programme wise.)

• A two day training at Deoli was attended by 22 VVs. It was organized for the new Sakhi and Mitra to orient them on the detailed concepts of SHG like concept seeding in the potential members of SHGs, strategies for SHGs, Importance of byelaws in SHG and importance of keeping records etc. The confidence levels, improved communication skills, and knowledge enhancement were the positive outcome of the training programme for the sakhi and mitra.

FORTUNE OF SAKHITOOK A RIGHT TURN
Ms. Yogita Zade, is a sakhi from the Andori Village. Prior to joining the SHG group she was under the burden of economic and social problems. These problems were so strenuous on her personal self that sometimes it pushed her to the brink of suicidal thoughts. Joining KJBF changed her life and her entire perspective on life. Ms. Sheetal Pakal from Vijaygopal village has gained confidence and dreams to educate her child from her own earnings without taking help from anyone.

Ms. Archana Balvir from Kawtha village says, “I was deprived of education due to poor economic condition of my parents. After marriage, my world was only my family, my children and agriculture work but after joining Bajaj Foundation, I am able to come out of house and have my own identity. Everyone from village knows me. I got my identity due to Bajaj Foundation and I am very happy to work with such esteemed organisation which works on its own moral and fundamental values”.

STATIONARY SHOP OF WOMEN ENTREPRENEUR FROM VIJAYGOPAL-DEOLI

Mrs. Mangala Dhanjajya Dambhare, 38 years member of Radhakrushna Mahila Rachat Gut was interested to start her own enterprise. So she started selling articles from her sister shop in Deoli. When her father-in-law observed that she had interest in business, he inspired to start a shop of her own. When Magala found that her home is supportive then she applied for the financial support from KJBF. She was supported Rs. 8000 from KJBF Women Empowerment fund, she put her own saving of Rs. 2000. Her father-in-law also supported her with Rs. 10000. With an initial capital of Rs. 20000, she started a Manihari shop in vijaygopal village. She made profitable business from the shop. She sold the items with a margin of 30%. Her shop got popularity in the nearby area. Many customers including ladies and girls reached her shop from vijaygopal and nearby villages like Hiva, Tamhba, Savangi, Chondhi. Her daily net income is Rs. 300 from her small shop. She wishes to return the financial assistance which was extended to her. She feels that the principal amount will be help for other needy ladies like her. She has future plans for proper storage of the items and for that she wants to purchase racks. She also desires to buy a refrigerator to keep some perishable items as a diversifying strategy of her shop.

WHEN SCRAP TURNS CHANGES FORTUNES!
Smt. Asha Manohar Kumbhre from Vijaygopal is a farm labourer. She is an active member of a SHG. Her husband Sri. Manohar Kumbhre has been scrap business for last 5 years. He was purchasing scrap from near by villages. He was earning Rs. 100 per day. When his wife Asha came to know about the financial assistance extended by KJBF for income generating activities, she applied for the financial assistance through SHG. She added her own Rs. 2000 to the Rs. 8000 that she got from KJBF and bought utensils for Rs. 10,000 from Pulgaon. She started selling those utensils and also helped her husband in hiring a three wheeler cycle rickshaw, which he used for collecting more scrap from villages. Now his income is Rs. 200 per day from the same business. They have also been able to construct a small house of their own. Now both of them aspire for good education of their three children.
Acts as a result of which their incomes...