

# 2017-2021

## IMPACT REPORT

### HRDP - HOLISTIC RURAL DEVELOPMENT PROJECT



**P-0221 : Abohar**

**Centre for Advanced Research  
and Development**



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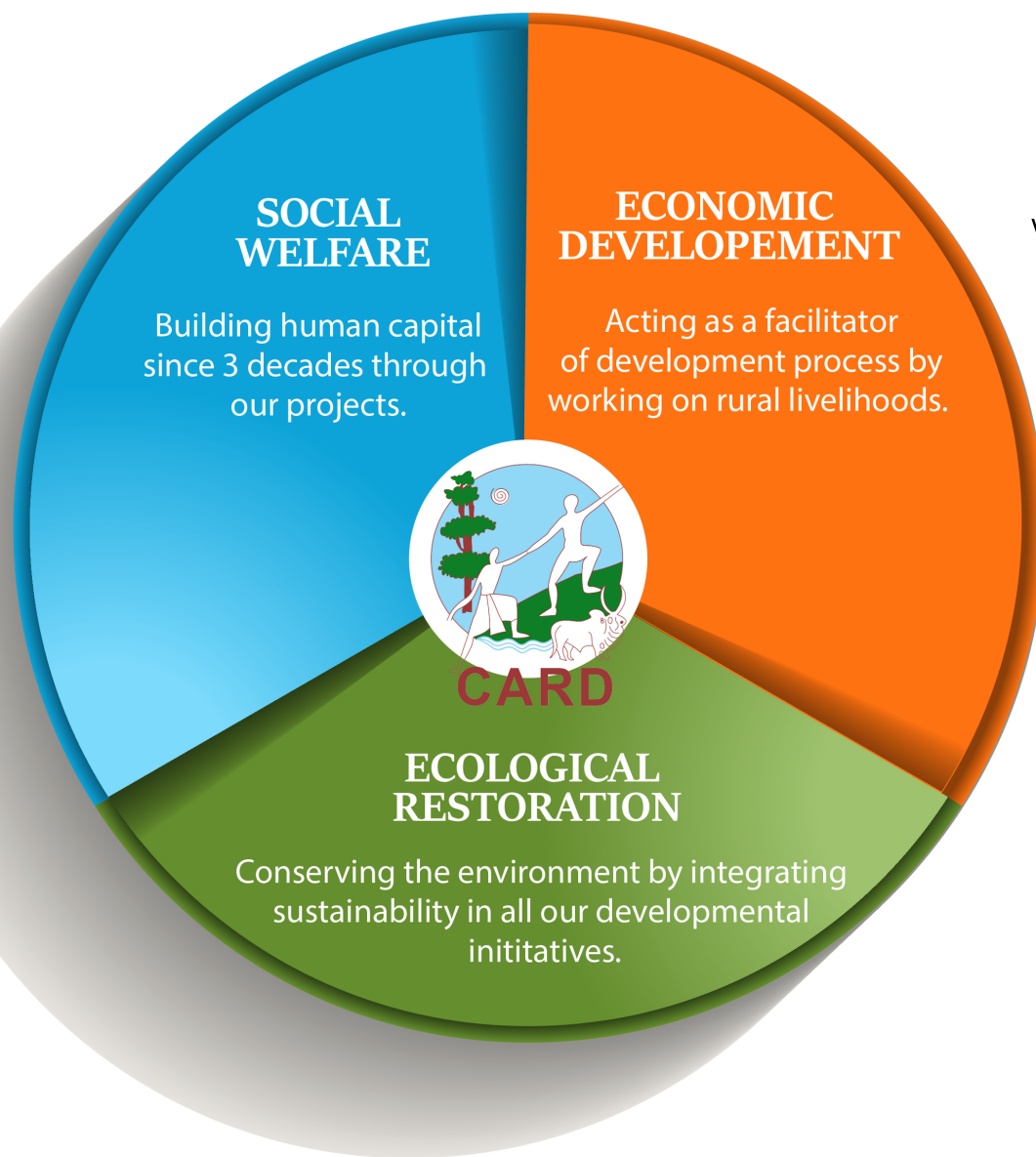
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## ABOUT CARD

The Centre for Advanced Research & Development (CARD) is a non-government organization established in India in Madhya Pradesh. We are a not for profit organization, with activities of research, evaluation, monitoring and program execution running nationwide. We promote innovative action research and apply its findings for the protection and development of society and the environment. Our programs and activities are designed to be a catalyst for livelihood promotion that helps bring development to the rural population, raising their standard of living.



## VISION

WE STRIVE FOR A PROSPEROUS DAWN WITH THE PROMISE OF EMPOWERED COMMUNITIES AND SELF SUSTAINED HABITATS

## CORE VALUES

PARTICIPATION  
EMPOWERMENT  
INSTITUTION BUILDING  
TRANSPARENCY  
TEAM SPIRIT

## MISSION

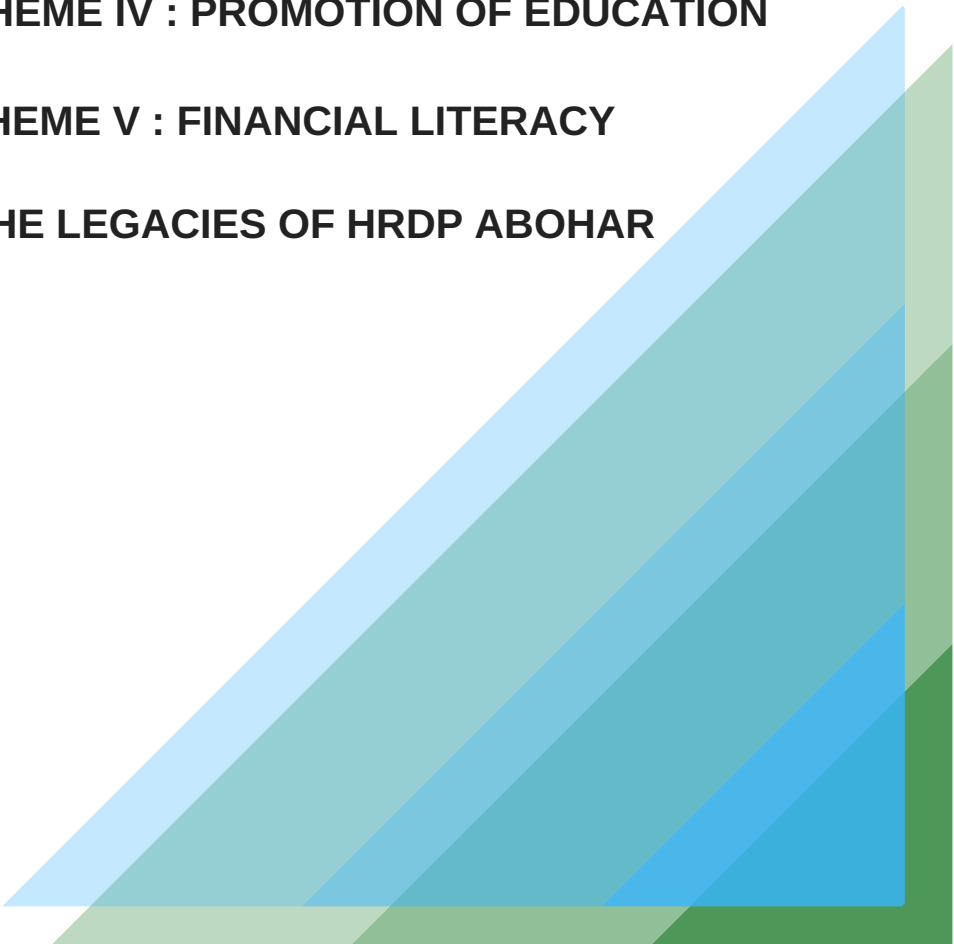
DEVELOPMENT WITH COMMITMENT AND PROFESSIONALISM

Established in 1992 with its headquarters at Bhopal, Madhya Pradesh, CARD started by developing a strong grassroots presence in some distinct regions of Central India that had a high incidence of poverty among scheduled tribes, scheduled castes and backward classes. After experimenting for over 2 decades we have started sharing these learnings in operations across 30 locations in Haryana, Punjab, Chhattisgarh, Maharashtra, & UP. Our decision-making & project execution process is informed by comprehensive empirical studies, research, & high-quality data evaluation.

We work for the holistic development of farming communities as well as vulnerable section of society such as; landless and small farmers, children, adolescents and women, working across different development themes. Our programs and activities are designed to be a catalyst that helps bring development to the rural population, raising their standard of living.

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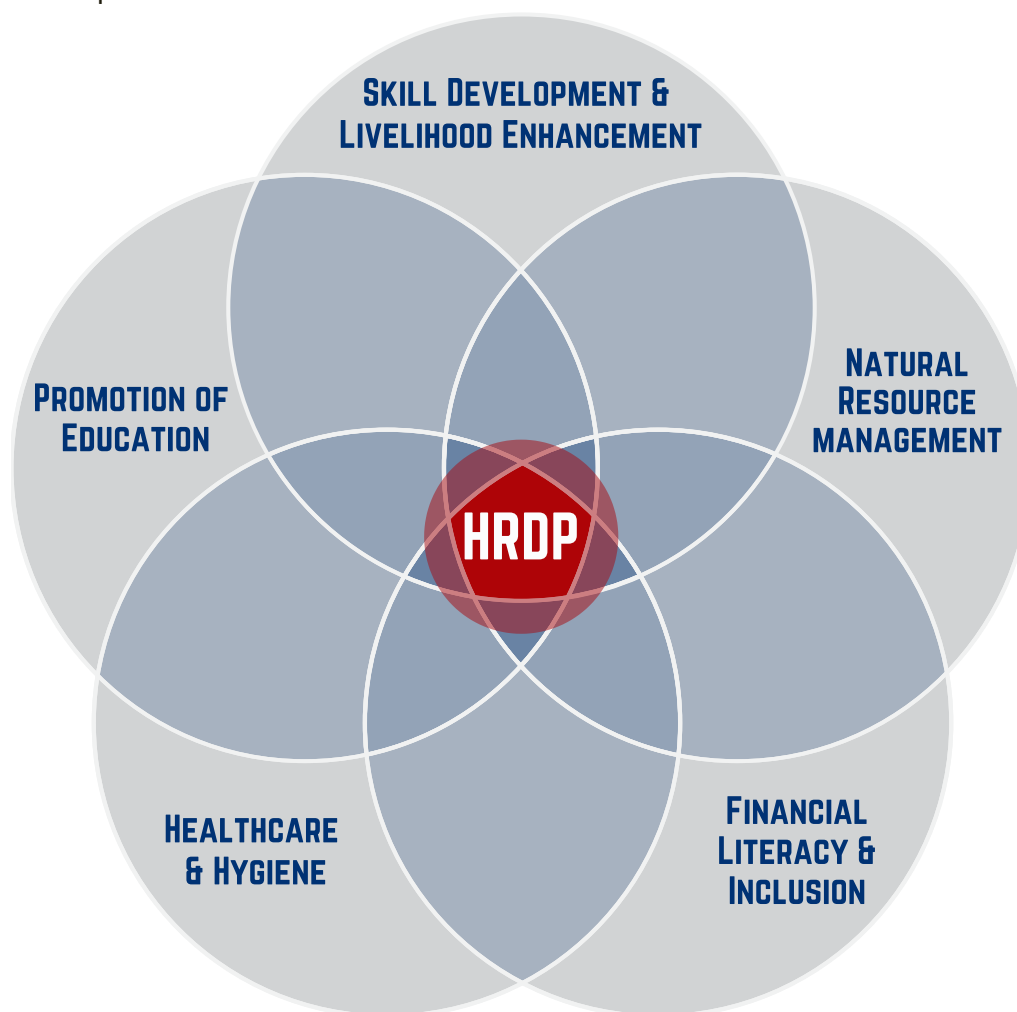
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## HRDP -HOLISTIC RURAL DEVELOPMENT PROGRAM

Parivartan- A holistic rural development project undertaken by the HDFC bank was launched for the integrated development of the rural community, focusing on finding sustainable means of livelihood, infrastructure development, skill development, financial literacy, and educational empowerment of the rural community. CARD has been involved in implementing the project since 2017 in about 40 villages of India, covering Punjab, Haryana, Maharashtra, and Uttar-pradesh. Through this initiative, HDFC BANK reaches out to communities and enables them to shift from a vicious cycle of poverty to a virtuous cycle of growth. The Bank believes that a nation truly develops when its communities find sustainable means of livelihood and in effect, become partners in the nation's growth.

HRDP incorporates integrated solutions that help to contribute to the Sustainable Development Goals by the United Nations, uplifting communities and restoring nature through HRDP's five pillars that are :



### THESE FIVE PILLARS CONTRIBUTE TO 9 SDGs OUT OF THE 17





## THE GOALS / OBJECTIVES OF HRDP

The Holistic Rural Development Programme was launched pan India to address key challenges in rural areas, to bring meaningful and irreversible changes through initiatives, interventions and programmes in 5 development themes as stated earlier. The HDFC Bank aims not only to enhance and support lives, but to plant the seeds of self-sustained growth of countless communities. This vision of transformed nation has been put action through the 16 goals/ objectives of the HRDP program.

**1**

To create HRDP models across 2500 villages

**2**

To impact million lives, directly or indirectly cumulatively through NGO partnerships

**3**

Doubling income of at least 1 million farmers across the country, 75% farmers from HRDP villages will be covered

**4**

To convert 2500 traditional schools to smart schools

**5**

To have Local Economic Activation (LEA) with 1 lakh social enterprises promoted. At least 50% to be women led

**6**

To achieve 70% children at class appropriate learning levels in all intervention schools

**7**

To bring 5 lakh acres of unirrigated land under irrigation and 1 lakh acres under vegetative cover

**8**

2.5 million trees to be planted (CO2 reduction)

**9**

To achieve 5 lakh acres of farmland under "safe to consume" products with reduction in chemicals use.

**10**

To have 1 lakh village level community institutions - including VDCs/ FIG/FPO/SHGs etc

**11**

Improving access to the population for Non-communicable and lifestyle related diseases

**12**

1000 villages to have waste management system in place.

**13**

2500 villages to have access to clean drinking water

**14**

100% household toilet coverage in 2500 villages.

**15**

1000 villages to have clean and renewable energy solutions. (in terms of watts)

**16**

Skill training for employment generation

WE OUR HUMBLLED TO CONTRIBUTE TO THE ABOVE PAN-INDIA OBJECTIVES OF HDFC BANK BY WORKING AT THE GRASSROOTS WITH FARMERS, WOMEN, ADOLESCENTS AND CHILDREN OF RURAL PUNJAB, DOING OUR BIT AND USHERING IN HOLISTIC DEVELOPMENT ONE DAY AT A TIME. WE HOPE THAT THIS REPORT SHALL GIVE YOU A GLIMPSE INTO THE VARIOUS INITIATIVES AND THEIR IMPACT.

# THE DIFFERENCE 4 YEARS CAN MAKE

## EXECUTIVE SUMMARY

To bring about change, one must begin with being the change. This is what the HDFC bank's Parivartan - HRDP (Holistic Rural Development Program) has initiated since 2017 over the last 4 years in Punjab- Fazilka and Sri-Muktsar districts. Here's a snapshot the impact:

### FUND UTILIZATION AND BREAKDOWN

38%

Natural Resource Management

12%

Skill Development and Livelihood Enhancement

15%

Promotion of Education

09%

Healthcare and Hygiene

1%

Financial Literacy & Inclusion

Total Funds Utilized

₹ 5,17,71000  
(Appox)

TOTAL VILLAGES : 8

BLOCKS : 3

DISTRICTS 2 :

SRIMUKTSAR AND FAZILKA

TOTAL AREA COVERED

11875 HECTARES

TOTAL POPULATION

30000

### GOALS ACHIEVED



5850  
Households

Positively impacted through  
the HRDP model in 8 Villages



12000  
People

Total Population trained  
through 254 training sessions



2940 Children  
of 16 Schools

supported in education & benefitted through  
infrastructure development & sanitation improvements



2900 Trees Planted



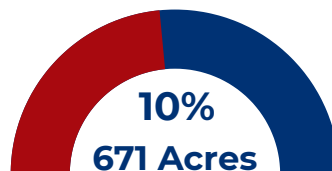
144

Community Institutions Created  
out of which 68 are women led

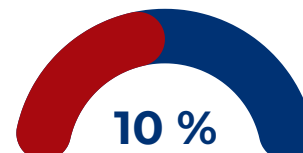


110 Toilets constructed

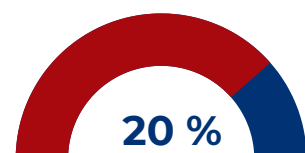
making all the project villages  
open defecation free



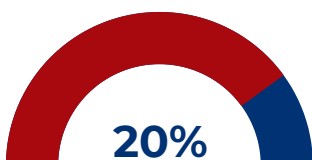
10%  
671 Acres  
Increase in land under  
Irrigation



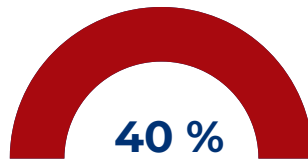
10 %  
Increase in land under  
vegetable cultivation



20 %  
Avg Annual Income  
Increase / Farmer



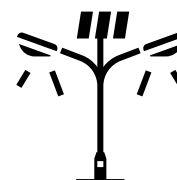
20%  
Reduction in the use  
of Chemical Fertilizers



40 %  
Reduction in the water  
used for irrigation



Soil quality  
has also  
improved due  
to increase in  
organic  
carbon



12 solar lights  
installed in  
4 Villages

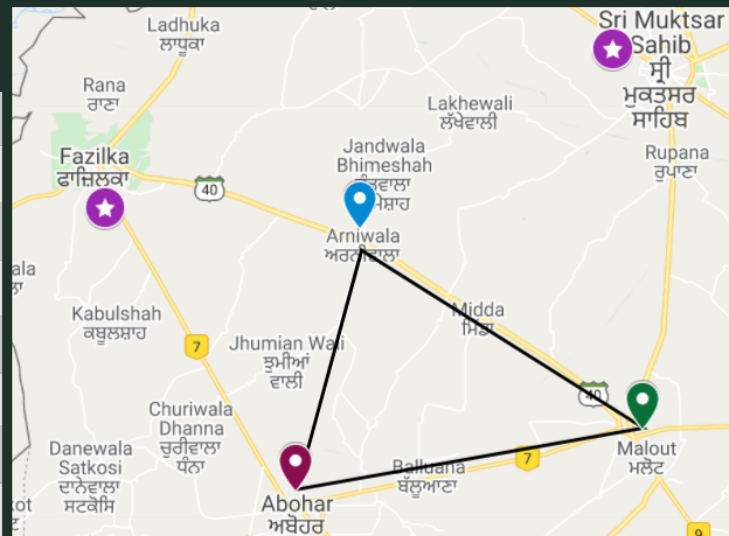
# BACKGROUND INFORMATION

## PUNJAB



### VILLAGE BLOCK DISTRICT

|                  |          |         |
|------------------|----------|---------|
| Ramsara          | Abohar   | Fazilka |
| Wahbwala         | Abohar   | Fazilka |
| Johar Khera      | Abohar   | Fazilka |
| Narayanpura      | Abohar   | Fazilka |
| Baluana          | Abohar   | Fazilka |
| Pakki Tibbi      | Malout   | Muktsar |
| Tahliwala Jattan | Arniwala | Fazilka |
| Mahuana Bodla    | Arniwala | Fazilka |



In Punjab the HRDP is underway in 7 districts, covering the full Punjab geographically. CARD is implementing the project in the SW part of Punjab in 2 districts namely Fazilka and Sri - Muktsar ,covering 8 villages and 5000 households, thus facilitating development initiatives among the community to usher in rural development.

The community of this largely agrarian region enjoys agriculture, horticulture & dairy activities. Most of the farmers practice traditional agriculture and sow wheat and gram during Rabi and Cotton and rice during Kharif. These methods, handed down the generations, are outdated and have not resulted in the economic progress of the farmers. Even after practicing animal rearing to supplement their incomes, the farmers face problems covering their monthly expenses after paying for the labour, fertilizers, pesticide, irrigation, seed, and transportation costs. Meanwhile the landless community members have very limited livelihood options. Additionally, the lack of basic infrastructure such as toilets, irrigation channels and educational facilities in schools, lack of access to potable water, diligent veterinary services and public conveniences such as roads and electricity are the main concern of the villagers of this region. Committed to make a positive impact, CARD has implemented the project through working on HRDP's 5 development themes :

- NATURAL RESOURCE MANAGEMENT**
- SKILL DEVELOPMENT & LIVELIHOOD ENHANCEMENT**
- PROMOTION OF EDUCATION**
- HEALTHCARE & HYGIENE**
- FINANCIAL LITERACY & INCLUSION**

# 1 NATURAL RESOURCE MANAGEMENT

In 2017, During the Participatory rural assessment of 8 villages of district Fazilka and Muktsar, the need for agricultural innovation and integrated natural resource development was identified when problems such as dilapidated ponds, excessive waterlogging, high soil erosion and surface runoff, traditional farming of intensive water crops, excessive use of chemical fertilizers and pesticides presented themselves. Seeing these obstacles as opportunities for growth, CARD undertook strategic initiatives to bring in and apply technologies for conservation, management, and sustainable utilization of natural resources to ensure food, nutrition, and environmental security. The initiatives are as follows :

**01** Inlet Channel Construction

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**02** Promotion of Organic Composting

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**03** Pond development and deepening

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**04** Formation of FIGs

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**05** Implementation of Soil Testing

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**06** Demonstration of best Agronomic practices

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**07** Promotion of Kitchen Garden

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**08** Promotion of Commercial Vegetable cultivation

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**09** Formation of Farmer Producer Organization FPOs

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**10** Tree Plantation awareness Drives and Distribution & Plantation of Fruit Trees

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**11** Multilayering Farming of vegetables

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**12** Introduction & Implementation of Drip Irrigation System

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# 1

## INLET CHANNEL CONSTRUCTION

**Inlet Channel :** Inlet channel is the process of adding an impermeable layer on the edges of the trench reducing water loss on account of seepage.

### NEED

Due to lack of proper infrastructure for directing river water to agricultural fields, the villagers were leaving their land unirrigated. The water trenches and channels made in mud were resulting in water logging , and heavy soil erosion. Moreover these mud channels were prone to animal burrowing and the stagnant water caused heavy growth of weeds.

### OUR INTERVENTION

6620 meter of Inlet channel constructed in 8 project villages, benefitting 400 farmers directly and 3000 farmers indirectly.



**INCREASED AREA UNDER IRRIGATION : 5%**  
**REDUCTION IN WEED MANAGEMENT COST : 80%**  
**IRRIGATION WATER CONSERVED: 5%**  
**REDUCTION IN LABOR COST : 30%**

# 2

## PROMOTION OF ORGANIC COMPOSTING

**Organic Composting** is the natural process of recycling organic matter, such as leaves and food scraps, into a valuable fertilizer that can enrich soil and plants

### NEED

On noticing that the soil quality was deteriorating due to heavy use of chemical fertilizers resulting in problems such as increase in input costs, depletion of organic carbon and reduction in the market price of the agricultural produce, we introduced farmers to organic composting techniques such as Vermi composting , Nadep Pits and Azolla pits in all 8 villages.

### OUR INTERVENTION

Vermi-Compost Shed Constructed = 32 (Size 18x10x1) Feet

Vermi Bag Distributed = 175 (Size 12x4x2) feet

NADEP pit Constructed = 69 (Size 10x5x3) feet

Azolla Pit Constructed = 80 (Size 10x3x1.5) Feet

On account of using Azolla, farmers have been able to reduce their animal feed costs by 20%

About 180 farmers across 8 villages have adopted organic composting method



**REDUCTION IN THE USE OF CHEMICALS : 15%**

**REDUCTION ON FERTILIZER COST/ ACRE : 15%**



# 3

## POND DEVELOPMENT AND DEEPENING

### NEED

Abohar, a naturally dry area has ground water that is not suitable for agricultural use. The traditional irrigation method of using canals to irrigate the fields leads to water shortage in summers and wastage of water during the rainy season. Hence, a water storage infrastructure was required.

### OUR INTERVENTION

A total of 4 Farm ponds, were constructed in villages Ramsara, Wahbwala, Johar Khera and Narayanpura respectively. Each Farm pond has a size of 60x60x10 feet , and a capacity of 5 lakh litres. The combined water storage capacity of farm ponds is 20 lakh litres of water and the farmers now can irrigate their fields year round.



**INCREASED AREA UNDER IRRIGATION : 20%**  
**INCREASE IN CROP PRODUCTION : 15%**



## SUCCESS STORIES

A farmer from Johar Khera, after struggling for years to irrigate his fields, gets access to a total of 420 feet of inlet channel for his 2 acres of agricultural land.

### THE IMPACT

Total Savings in Labor Cost/ annum = INR 10000  
Savings in Chemicals /(Weed management cost) :1400/  
Water conserved due to irrigation management: 5 %  
Area increased under Irrigation : 5 %

### FARMER REAPS BENEFITS OF AZOLLA CULTIVATION

Azolla pits (10x3x1 feet) were constructed in all the 8 villages to reduce nutrient leaching from surface and ground water and also to improve the soils' water holding capacity. Additionally a farmer from Ramsara village has achieved savings by reducing the fodder cost by using the Azolla manure to supplement the feed farm animals.

### THE IMPACT

20% Reduction in the use of animal feed  
10 % Increase in the milk production  
Azolla production achieved - 200 gms/day

### POND DEVELOPMENT BRINGS RELIEF

A farmer from village Ramsara used to depend on river water and rainfall to irrigate his land. As a result, he could only cultivate 2.5 acres out of his 4 acre land.

Post pond development he has :

Irrigated 3 acres of his land  
Increased his income by 20 % and  
Increased area under cultivation by 20%



**FARMER MANPREET SINGH**  
**VILLAGE JOHAR KHERA**



**FARMER PREM KUMAR**  
**VILLAGE BALUANA**



**FARMER SHYOKARAN SINGH**  
**VILLAGE RAMSARA**

## 4 FORMATION OF FARMER INTEREST GROUPS (FIG)

### NEED

Farmers practicing traditional cropping have been wanting to embrace agricultural innovations for a long time. Lack of support and practical demonstration of best agronomic practices have contributed to the inability of the farmers to branch out and adopt new practices.

### OUR INTERVENTION

CARD collaborating with farmers, has created Farmer's interest groups (FIGs) that foster collaboration, information exchange, and adoption of best practices amongst the farmers. The farmers were trained in groups and taken on field trips to get exposure on BEST AGRONOMIC PRACTICES.



**59 FIGS FORMED IN 8 VILLAGES, EACH GROUP COMPRISING OF 15 FARMERS. EXPOSURE VISITS AS WELL AS PRACTICAL DEMONSTRATIONS ARRANGED, REGULAR MEETINGS CURATED BY CARD**



**NEED**

Soil testing is an important diagnostic tool for determining the nutrient needs of plants. The nutritional profile of soil differs from place to place and is influenced by various factors. Thus, soil testing is used in most advanced crop-production areas of the world to determine fertilization needs for crops. In Punjab, as most farmers are practicing traditional farming, farmers often use chemical fertilizers and due to the absence of soil testing the chemical content of the soil increases, reducing yields and disturbing the soil's nutritional and carbon content as well as reducing the number of helpful micro-organisms in the soil.

**OUR INTERVENTION**

Under Parivartan, 1280 soil samples were taken in all 8 villages, covering 1280 acres of farm land. The farmers were also taught how to read the reports and identify the micronutrients and macronutrients in the soil and adjust the fertilizer dosage of the soil accordingly.



**REDUCTION IN THE USE OF CHEMICALS : 10%**  
**REDUCTION IN FERTILIZER COST/ACRE : 15%**  
**INCREASE IN THE YIELD 10%**

6 **DEMONSTRATION OF BEST AGRONOMIC PRACTICES****NEED**

Witnessing the interest of the FIG farmers to exposure visits, and on getting requests from farmers to reduce dependence on chemical fertilizers, CARD decided to establish demo plots, to demonstrate best agricultural practices for pesticide, insecticide and fertilizer management as well as organic farming methods, from sowing to harvesting including the use of bio fertilizers and insect sticky traps.

**OUR INTERVENTION**

Total 296 Demo plots of 1 acre each were established in the 8 project villages and farmers were taught the foll :

- Soil Treatment : Farmers were taught soil preparation techniques that will prepare the soil for sowing.
- Sowing Technique and Timing: Farmers were demonstrated proper crop sowing times and pattern.
- Seed Treatment with Fungicide Application : Farmers were demonstrated with methods for coating seeds with fungicide.
- Farmers were demonstrated how to apply the basal dose of bio-fungicide (Trichoderma and Pseudomonas) mixed with farmyard manure in soil.
- Critical stage of irrigation of different traditional crops taught to farmers.
- Bio-fertilizer dosage along-with timings for different crops till harvesting stage taught to farmers.
- The feeding habits and lifecycles of insect and pests like thrifts, whitefly, brown leafhopper, stemborer as wells pest and integrated disease management (IDM) practices like - physical, mechanical and use of bio agents like ladybird beetle, trichogramma species to prevent viruses and diseases like cotton wilt, clc virus, bacterial blight & guccha disease.
- Harvesting and storage management of wheat, paddy and cotton crops and prevention practices for protecting the produce during storage demonstrated to the farmers.



**SAVINGS IN CHEMICAL COST - 20 %**  
**REDUCTION IN LABOUR COST - 30 %**  
**REDUCTION IN CHEMICAL USE - 20%**



### NEED

The rural population of Fazilka and Sri- Muktsar is primarily dependent on agriculture, thus earning a living to provide food for the family becomes difficult for men and women with small or no land holdings.

### OUR INTERVENTION

A total of 407 kitchen gardens in 8 project villages were constructed. We trained the villagers in the methods of sowing, harvesting and taking care of different vegetables. Pesticides, bio-fertilizers and seeds were also provided and WSHG members were encouraged to adopt the backyard farming techniques to reduce household expenses and supplement family's nutritional needs.

**407 HOUSEHOLDS POSTIVELY IMPACTED**

**15 % REDUCTION IN MONTHLY HOUSEHOLD EXPENSE**



### THE SUCCESS OF KITCHEN GARDEN

Manfool ram, a farmer with marginal land holding is using his house's backyard space since Nov 2020 for growing his vegetables.

Plot Size = 30x25 Feet//

Vegetables grown till date :

1. PUMPKIN 1.5 QUINTAL
2. BHINDI 20 KGS
3. TINDA 40 KGS
4. CUCUMBER 40 KGS
5. COW-PEA 15 KGS
6. BOTTLE GUARD 10 KGS

NET INCOME IN 6 MONTHS SINCE NOV 2020, AFTER CONSUMPTION OF VEGETABLES FOR THE FAMILY'S NUTRITIONAL NEED : ₹ 3750/-



**FARMER MANFOOL RAM  
VILLAGE RAMASARA**

### BEST AGRO PRACTICES INCREASES FARMER'S YIELDS

Encouraged after attending the training at PAU (Punjab Agricultural University) Ludhiana, Inderjeet from Narayanpura participated in the plot demonstrations enthusiastically. Learning through practical field observations and supported by CARD in procuring cotton seeds (Variety RCH-776) and application of bio-fertilizers, bio-pesticides and, bio-fungicides, Inderjeet was able to :

**INCREASE HIS COTTON YIELD BY 10% AND  
REDUCE THE USAGE OF CHEMICALS BY 20%**



**FARMER INDERJEET  
VILLAGE NARAYANPURA**



## NEED

The traditional crops are sown twice a year on account of their harvesting time. Majority farmers sowing crops such as Rice, Wheat and Sugarcane face the problem of earning a regular monthly income. Even after practicing cow, goat, and poultry rearing, the farmers have difficulty in covering their monthly expenses and were reluctant to switch over to vegetable farming due to the lack of training.

| Irrigation Problems                                                                                                                                                                                                                                                                                                                                                                                                                                                | Pesticide Failure                                                                                                                                                                               | Fertilizer Problems                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Traditional agriculture uses flood irrigation that is not set up to distribute the water ideally; most of the water used does not get absorbed by crops but evaporates.                                                                                                                                                                                                                                                                                            | The extensive use of pesticides leads to a cycle wherein more, or different combinations of chemicals are used, making pests resistant & increasing chemical content of the soil and the crops. | Due to manual broadcasting, fertilizer application is nonuniform, reducing the productivity. These chemicals only temporarily boost yield & excessive use causes Nitrate leaching, causing water pollution and excessive oxygen absorption. |
| <p style="text-align: center;"><b>Soil Degradation and Erosion</b></p> <ul style="list-style-type: none"> <li>Traditional farming tends to leech the land of its nutrients, such as organic carbon, gradually resulting in undernourished and eroded soil.</li> <li>The use of machines such as tractors and harvesters that are used for traditional crops loosen topsoil and inhibit vegetative cover growth, hence making the soil prone to erosion.</li> </ul> |                                                                                                                                                                                                 |                                                                                                                                                                                                                                             |

## OUR INTERVENTION

To leverage the already formed FIGs, a pilot project of vegetable cultivation in the 2 villages - Ramsara and Narayanpura was launched in 2019-2020. A total of 40 farmers were selected, 20 from each village for a 3 day training session at the Centre of Excellence for Vegetable Kartarpur, Punjab. Post training the farmers were supported in procuring the vegetable seeds (Tinda, Sponge Gourd, Bitter Gourd, Pumpkin and Bottle Gourd), and were assisted in buying and in the proper use of Bio-Pesticides, Bio-Fertilizers, and Bio-Fungicides. The farmers were mentored in applying the scientific techniques learnt in the training on 0.5 acres of their fields.



**THE FARMERS INVOLVED IN THE PILOT PROJECT ACHIEVED SIGNIFICANT INCREASE IN THEIR NET ANNUAL INCOME AFTER ADJUSTING FOR ALL THE INPUT AND LABOR COSTS.**

**REDUCTION IN THE USE OF ELECTRICITY FOR IRRIGATING FIELDS - 10%  
IRRIGATION WATER CONSERVED- 20%**



## SUCCESS STORIES OF VEGETABLE CULTIVATION

Post training, the farmers have taken up vegetable cultivation with a lot of enthusiasm, achieving modest results. Seeing their success, 18 other farmers have adopted vegetable growing in 2 villages – Ramsara (8 farmers) and Narayanpura (10 farmers). In addition, a couple of farmers from village Narayanpura have grown watermelon successfully in their fields.

For Eg.

Naresh Kumar , growing vegetables such as :

Sponge gourd

Bitter gourd

Bottle gourd

Pumpkin

**HAS EARNED ₹24700 IN 6 MONTHS FROM**

**0.5 ACRES OF LAND**

**AN INCOME INCREASE OF 30%/ANNUM**



**FARMER NARESH KUMAR  
VILLAGE RAMSARA**

Anil Kumar, a farmer from Narayanpura motivated by seeing the success of vegetable cultivation and the latest agro inputs grew:

Chilli

Watermelon

Brinjal

**IN 2 ACRES OF HIS LAND USING LATEST AGRONOMICAL PRACTICES SUCH AS MULCHING, DRIP IRRIGATION, AND MINIMAL CHEMICAL DOSAGE & WITHIN 6 MONTHS GENERATED :**

**₹ 330000 FROM 2 ACRES OF LAND**

**NET PROFIT/ACRE IN 6 MONTHS: ₹ 100000**



**FARMER ANIL KUMAR  
VILLAGE NARAYANPURA**

## 9

### FORMATION OF FPO - FARMER PRODUCER ORGANIZATIONS

Following the success of FIGs – Farmer interest groups that fostered collaboration and innovation among farmers, the next logical step was to formalise the FIGs into a legal entity- ABOHAR KISAN PRODUCER COMPANY LIMITED. This company is an FPO, which, consisting of primary producers(farmers) as shareholders, provides a platform for sharing of profits/benefits among its members.





## NEED

Through our work here, we observed that farmers with small land holdings did not have access to the benefits of economy of scales. Besides, in agricultural marketing, there is a long chain of intermediaries who very often work non-transparently leading to the situation where the producer/farmer receives only a small part of the price that the consumer pays ultimately. Hence, it was decided through the FIG's to formalise and merge to form a legal entity that will give its members better bargaining power vis-à-vis the bulk buyers of produce and bulk suppliers of inputs.

## OUR INTERVENTION

- CARD assisting the farmers of 8 project villages, helped in formation and registration of ABOHAR KISAN PRODUCER COMPANY LIMITED, engaging close to 400 farmers as shareholders.
- Training sessions were conducted to explain the benefits and registration procedures to farmers and the selection of board members was facilitated. At least 1 villager from each village, including women, was selected ensuring representation of all. Regular meetings are conducted by the CEO, Arun K, CARD's agro-expert, who has spearheaded the process of securing subsidies from the Govt. including agricultural equipment.
- These equipment are offered to member farmers through custom hiring scheme, providing them access to machineries like rotavators, cotton sowing machine, wheat sowing machine, rice sowing machine, at subsidized rental rates.
- Additionally a shop/ outlet has been opened, providing seeds, like RCH773 cotton, HD2967 wheat, mustard seeds; fertilizers & pesticides to farmers 5% cheaper than market prices.



**FARMERS ENGAGED WITH FPO : 377**

**SHARE CAPITAL - 3.77 LAKH**

**22 DIFFERENT AGRO EQUIP. AVAILABLE TO FARMERS AT SUBSIDIZED RATES**

**INCOME INCREASE/FARMER DUE TO REDUCTION IN AGRO INPUT EXPENSES -10%**

## 10 AWARENESS DRIVES & DISTRIBUTION & PLANTATION OF FRUIT TREES

### THE BACKGROUND

The development of the rural blocks - Abohar, Malout and Arniwala, including roads and infrastructure development has resulted in cutting of trees. Moreover, the farmers as well as local women were not fully aware of the advantages of trees. To increase awareness about trees and encourage their plantation, 40 awareness drives and tree distribution initiatives were carried out in all 8 project villages.

**CLOSE TO 3000 FRUIT TREES DISTRIBUTED TO MORE THAN 350 RURAL HOUSEHOLDS IMPROVING THEIR NUTRITION AND WELLBEING**

**650 VILLAGERS INCLUDING SCHOOL CHILDREN, TEACHERS, VDC, FIG & WSHG MEMBERS MADE AWARE ABOUT POSITIVE IMPACTS OF TREE PLANTATION**  
**MORE THAN 15 VARIETIES OF FRUIT TREES LIKE MANGO, GUAVA, PEAR, PLUM, NEEM, JACKFRUIT ETC. DISTRIBUTED AND PLANTED**





Multilayer farming also called multistage cropping or multi-tire farming system is one type of intercropping that allows growing and cultivation of compatible plants at the same time on the same field at different heights. It is generally used for the horticulture plants and vegetable cash crops. It involves the use of frames of bamboos or concrete to grow creeper vegetables like bottle guards and zucchinis vertically, whereas other vegetables like spinach, chillies etc. are grown on land between the vertical frames. This method allows farmers to sow multiple crops together and increase their incomes.

### NEED

After the success of commercial vegetable initiative, there was a significant enthusiasm in farmers to adopt further innovation and further increase their incomes from the same piece of land. hence the idea of multilayer farming was conceived.

### OUR INTERVENTION

The pilot project of Multilayering farming was done with 4 farmers, one from each village - Ramsara, Wabhwala, Johar Khera and Narayanpura. In addition to establishing the multilayering systems and arrangements like bamboo poles, boundary net, we helped farmers at every step from procuring seeds, using fertilizers and pesticides to helping sell and market the produce obtained from 0.5 acres of demo plot.



**IRRIGATION WATER CONSERVED: 40 %**  
**SAVINGS ACHIEVED DUE TO REDUCTION IN AGRO INPUT - FERTILIZERS, PESTICIDES : 60 %**  
**REDUCTION IN IRRIGATION ELECTRICITY: 20 %**  
**INCREASE IN FERTILIZER EFFICIENCY : 50 %**

### NEED

Due to geographical and topographical reasons, Abohar is a dry area and groundwater being unsuitable due to its high alkalinity only exacerbates the problem. In addition, due to the lack of clean and suitable irrigation water about 15 % of agricultural fields have been left uncultivated. The drip system installation scheme is available from the government but the process is extremely time consuming and farmers who have a large farm pond are only eligible, making the scheme useless for small and marginal farmers

Drip irrigation is a type of micro-irrigation system that saves water and nutrients by allowing water to drip slowly to the roots of plants, either from above the soil surface or buried below the surface. PVC or Polythene hoses are layed on the ground with holes that irrigate the roots, minimizing losses.



### OUR INTERVENTION

The activity of Drip system was undertaken to increase the irrigated area in the project location, encouraging farmers to adopt agricultural innovations, commercial vegetables and cash crops along with conserving water. A total of 16 drip irrigation units were installed on pilot basis in 7 project villages, (except Balluana) in each unit in 0.5 acre of agricultural land.

**IRRIGATION WATER CONSERVED - 40 %**  
**YIELD INCREASE ACHIEVED/ACRE - 20 %**  
**ELECTRICITY CONSERVED - 20 %**  
**SAVINGS IN INPUT COSTS (FERTILIZER, PESTICIDE, MACHINERY & LABOR) - 60 %**  
**INCREASE IN FERTILIZER EFFICIENCY - 50 %**





## DRIP IRRIGATION SUCCESS STORIES

Bhoop Ram, who used labor intensive methods to grow cotton in his fields, is now reaping the benefits of growing vegetables. Through our intervention, a drip irrigation system along-with spray pump was fitted on 0.5 acres (Demo Plot) of his land. In past 3 months he has grown vegetables such as :

**BOTTLE GOURD  
TINDA  
CUCUMBER  
OKRA  
PUMPKIN**

**QUANTITY HARVESTED TILL DATE: 12 QUINTALS  
NET EARNINGS IN 3 MONTHS FROM 0.5 ACRES :  
₹20000**



**BHOOP RAM, NARAYANPURA**

## MULTILAYERING SUCCESS STORIES

Enthused by the success of commercial vegetable farming that was carried out in 2020, multilayering concept was well received by the farmers and is showing exceptional results – increasing income sustainably and reducing the use of chemical pesticides.

An active farmer involved closely with our initiatives, Gurnaseeb Singh, using multilayering has grown vegetables such as:

**SPONGE & BITTER GOURD  
BRINJAL  
TOMATOES  
PUMPKIN**

**QUANTITY HARVESTED TILL DATE: 15.5 QUINTALS  
HAS EARNED ₹35840 IN 4 MONTHS SINCE MAR  
2021 FROM JUST 0.5 ACRES OF LAND**



**GURNASEEB SINGH, WAHBWALA**

Bikar Singh, adopting agricultural innovation fully and through our support has grown vegetables such as :

**SPONGE & BITTER GOURD  
BRINJAL  
TOMATOES  
PUMPKIN  
CHILLI**

**QUANTITY HARVESTED IN LAST 4 MONTHS:  
16 QUINTALS  
HAS EARNED ₹49400 IN 3 MONTHS SINCE MAR  
2021 FROM JUST 0.5 ACRES OF LAND**



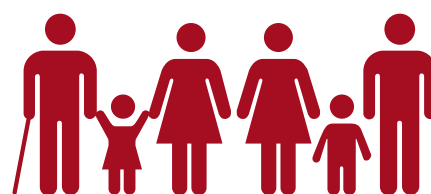
**BIKAR SINGH, JOHAR KHERA**



## SKILL DEVELOPMENT & LIVELIHOOD ENHANCEMENT

The largely agrarian population of district Fazilka and Muktsar, has traditionally depended on agriculture for livelihood, and with a large percentage of population being landless or having marginal land holdings, skill development and livelihood enhancement was urgently required. CARD with HDFC's support has implemented various initiatives to help villagers develop relevant skills to undertake initiatives to support themselves and supplement their incomes. We have also addressed the skill gap of farmers in adopting agricultural innovation and women to contribute outside of the household jobs by practicing stitching, kitchen gardening, goat rearing etc. Some of our initiatives are as follows :

**Upskilling population, and helping rural farmers and women to come out of poverty**



**01** Training and Exposure  
Visits of Farmers

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**02** Promotion of Beekeeping  
(Apiculture)

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**03** Promotion of Poultry  
Farming

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**04** Promotion of Goat Rearing

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**05** Formation of WSHG -  
Women Self Help Group

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**06** Food processing training

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**07** Stitching training

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**08** Training on & Development  
of Kitchen Gardens

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**09** Formation of VDC - Village  
Development Committee

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### NEED

During the initial participatory rural assessment we came to know the problems that farmers were facing in taking up jobs and secondary occupations after the sowing due to lack of skills. In addition, realizing the benefits of growing cash crops, the farmers were wanting to move from traditional agriculture, but were unable to do so due to lack of practical training.

### OUR INTERVENTION

The farmers approached us in the FIG meeting in year between 2017-2018 and were willing to try and adopt the latest agronomic practices to increase yield and income. Hence, training and practical demonstrations were provided to farmers so that they could adopt the modern technologies as well as undertake subsidiary occupations.



| TRAINING                                                                                                     | TRAINING PURPOSE                                                                                       | TRAINING DURATION                                | NUMBER OF FARMERS TRAINED | TOTAL FARMERS IMPACTED |
|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------|------------------------|
| Organic farming Training at Natural Gyani farms, Abohar // Zero budget Natural farming, Pingalwara, Amritsar | Demonstration of Organic farming as well as the associated best practices for natural farming          | 3 Days (A total of 4 batches conducted)          | 470                       | 600                    |
| Commercial Vegetable Farming practical training - Indo Israel project, Kartarpur                             | Demonstration and practical training and best practices for growing high cost vegetables               | 3 days ( All trained in 1 batch)                 | 40                        | 58                     |
| Exposure Visit to Model Village - Ralle Gaonsiddhi, Maharashtra                                              | Exposure of VDC members to Model Village to learn the best governance and developmental practices      | One Week (All trained in 1 batch)                | 33                        | 140                    |
| Food Processing Training in PAU ( Punjab Agricultural University), Ludhiana Bathinda Centre                  | To learn about Best practices related to cooking, processing and packaging of food to generate income. | 5 day training/batch (Total 5 batches conducted) | 85                        | 400                    |



| TRAINING                                                                                                                                           | TRAINING PURPOSE                                                                                                | TRAINING DURATION                  | NUMBER OF FARMERS TRAINED | TOTAL FARMERS IMPACTED |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|------------------------------------|---------------------------|------------------------|
| Poultry training at Maluot                                                                                                                         | Best practices on Poultry training and management                                                               | One day (All trained in 1 batch)   | 40                        | 200                    |
| Training for learning best farming practices for Kharif and Rabi Crops - conducted by consultants - Agricultural Dept., PSI Insectisides Pvt. Ltd. | Practical learning of best practices regarding Kharif and Rabi crops                                            | One day (All trained in 2 batches) | 200                       | 600                    |
| Training on cultivation of Fruit Orchards - Indo Israel Centre of excellence of fruits Mangyana, Haryana                                           | Practical workshop on cultivation, pruning, disease control & management of Fruit trees like Malta, Kinnow etc. | One day (All trained in 1 batch)   | 150                       | 400                    |
| Training on cultivation of Fruit Orchards - Pucca seeds farm, Abohar Research Centre, PAU Ludhiana                                                 | Practical workshop on cultivation, pruning, disease control & management of Fruit trees                         | One day ( All trained in 1 batch)  | 120                       | 300                    |
| Training on Mushroom Production - KVK, Sanghria, Rajasthan                                                                                         | Practical Training on Mushrooms cultivation and processing and marketing at home                                | One day ( All trained in 1 batch)  | 20                        | 84                     |
| Practical Training on Bee-Keeping// Apiculture - KVK, Abohar                                                                                       | Practical bee rearing and ecofriendly honey harvesting as a means of income                                     | 2 days All trained in 2 batches    | 210                       | 300                    |



**GLIMPSES  
OF  
TRAINING  
WORKSHOPS**



**ORGANIC FARMING TRAINING**

**GYANI NATURAL FARMS, ABOHAR**



**COMMERCIAL VEG. TRAINING**

**INDO-ISRAEL PROJECT, KARTARPUR**



**EXPOSURE VISIT TO MODEL VILLAGE**

**MODEL VILLAGE, RALLE GAON SIDHI, MAHARASHTRA**



**TRAINING ON BEST PRACTICES - RABI  
AND KHARIF CROPS**

**ABOHAR, CONSULTANT FROM PUNJAB AGRI. DEPT.**



**BEEKEEPING WORKSHOP**

**PRACTICAL DEMONSTRATION AT KVK, ABOHAR**



**MUSHROOM CULTIVATION WORKSHOP**

**KVK SANGHRIA, RAJASTHAN**

**TOTAL FARMERS TRAINED : 1368  
TOTAL TRAINING SESSIONS CONDUCTED : 15  
YIELD INCREASE/FARMER/YEAR : 15%**

**AVERAGE INCOME INCREASE /FARMER/YEAR: 15-20 %  
REDUCTION IN THE USE OF CHEMICAL FERTILIZERS : 15 %**

**FARMERS ADOPTING COMPONENTS OF THE TRAININGS AND/OR BEST AGRICULTURAL PRACTICES: 2882**



**NEED**

Farmers with Small land area and practicing traditional farming were finding their incomes insufficient to provide for their families. Hence CARD collaborated with these farmers to promote the craft of bee-keeping which as a subsidiary occupation would be a viable secondary source of income

**OUR INTERVENTION**

5 FIGs consisting of 90 Farmers in total were selected from villages of Ramsara, Wahabwala, Johar Khera, Pakki Tibbi and Baluana. The farmers were trained in harvesting honey through a 2 day practical demonstration. The farmers were also provided with infrastructure and materials to start beekeeping. The materials consisted of:

**410 BEE BOXES**

**15 HONEY TRAYS**

**10 HONEY EXTRACTING MACHINES**

**IN THE PROJECT VILLAGE PAKKI TIBBI, THE FARMERS SELLING 695 KGS HONEY FROM SEPT 2020 TO MAR 2021, HAVE EARNED A TOTAL OF 79230/-**

**IN WAHABWALA, THE FARMERS SELLING 915 KGS OF HONEY FROM SEPT 2020 TO MAR 2021, HAVE EARNED A TOTAL OF RS 112545/-**

**TOTAL FARMERS PRACTICING BEEKEEPING : 210**

**AVG. ANNUAL INCOME INCREASE/ MEMBER -5%**

**NEED**

Extended lockdowns to tackle Covid have resulted in loss of livelihood for many rural households and small land holdings of farmers and absence of skills for local population in Fazilka and Sri-Muktsar was exacerbating the problems. Poultry farming would not only produce extra income but would also ensure better nutrition for our development partners.

**OUR INTERVENTION**

- Established 64 sheds in 7 project villages
- A Total 4500 chicks were distributed to 64 beneficiaries
- 60 quintals of feed (starter & runner) worth ₹ 96000/- distributed
- 3 Vaccination drives carried out to prevent chicks disease: Ranikhet, Lasota and Gumboro.
- 64 beneficiaries trained in upkeep of chicks
- Pure RIR - Rhode Island Red breed chicks distributed

**ANNUAL INCOME INCREASE PER MEMBER - 10%**

**SKILL ENHANCEMENT IN REARING AND CARING FOR POULTRY ACHIEVED FOR 150 HOUSEHOLDS**

**INCREASED CONFIDENCE AMONG WOMEN SHG MEMBERS**





### NEED

In India, goat is called 'Poor man's cow' and is an important component of livelihood for marginal and landless farmers. Goat is a multi functional animal and can easily survive on available trees and shrubs in adverse harsh atmosphere in low fertility lands. Low income farmers can use goat's milk to support a part of their nutritional needs. Goats, which are readily acceptable among village households can also be used as collateral for raising capital if required in emergencies.

### OUR INTERVENTION

- A Total 184 beetle breed goats distributed
- Goats distributed to 88 beneficiaries in all 8 villages
- 32 health camps organized and about 200 villagers trained in goat rearing



**10% NET INCREASE IN MONTHLY INCOME ON ACCOUNT OF SELLING GOAT MILK AND BUCKS  
IMPROVEMENT IN GOAT'S BREED AND  
NUTRITION ENHANCEMENT OF VILLAGERS.**

### POULTRY SUPPLEMENTS A WOMEN'S INCOME

Saroj Rani, A member of WSHG Group Satguru after getting 45 chicks from us, grew her chicks to 100. after attending the training sessions that enabled her to take diligent care of chicks she has earned a net income of about ₹ 20000/annum and is looking forward to continue her poultry initiative.



Saroj Rani  
Village : Balluana

### GOAT REARING SUCCESS STORY

Suman Kumari from WSHG Baba Deep Singh was provided with 2 goats and through her persistence and taking advantage of the training in goat rearing & free animal health camps, grew her goats to 12 in number. She has sold off 9 goats till date & uses goat's milk to supplement her & family's nutrition.

**NET ANNUAL INCOME ACHIEVED : ₹ 15000  
NET ANNUAL INCREASE IN INCOME : 10%**



Suman Kumari  
Village : Jhurar Khera



Land is traditionally owned by men in Punjab, leaving women susceptible to economic and social hardships. Lacking access to educational opportunities and skill development avenues, Women overtime have been unable to take part in the growth of the nation. To address these issues, CARD collaborating with rural women has created WSHG groups in Fazilka and Shri Muktsar districts.

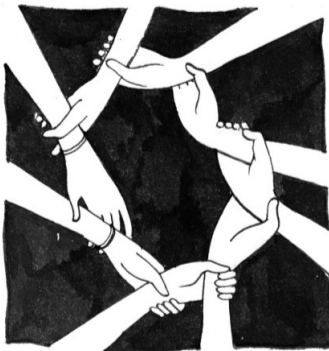
Self-help Group (SHG) is a homogenous group, with the members belonging to the same community and living in the vicinity of each other. Each SHG consists of 10-15 women and the SHGs adhere to Panchasutra - regular weekly meetings, regular weekly savings, regular weekly inter-lending, regular repayment and regular weekly bookkeeping.



## STAGES OF FUNCTIONING

1.

FORMATION



2.

SAVING



3.

SHG ACCOUNT OPENING



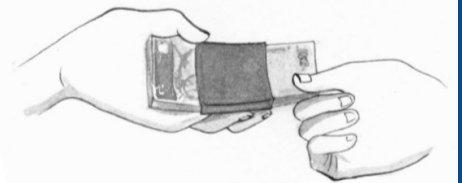
4.

SHG MEETING WITH  
RECORD KEEPING

5.

INTER-LOANING

Inter-lending helps the members to get necessary credit on time as the interest rate is low. Generally, it is 2% on the sum taken for every month. This interest is low when compared to the loan taken from local lenders. Though the interest rate is higher than the bank, it is hassle free and never requires any security or documents. The SHG make it a practice of collecting loan in fixed instalment so that it does not become a burden for the member who has taken a loan.



## OUR INTERVENTION



68 WSHGs CREATED IN DISTRICTS  
FAZILKA AND SHRI MUKTSAR  
40 SHGs GROUPS FORMED IN 2018  
28 SHGs GROUPS FORMED IN 2019



TOTAL WOMEN PART OF THE SHGS  
650// 10 MEMBERS PER GROUP  
7 TRAININGS HAVE BEEN  
IMPARTED TO ALL 68 WSGHS



THE SHG MODEL HAS MADE WOMEN MORE  
SELF RELIANT AND COLLABORATIVE,  
EMPOWERING THEM TO SOLVE THEIR OWN  
PROBLEMS. THE SKILL DEVELOPMENT AND  
TRAINING INITIATIVES HAVE UPSKILLED 1856  
WOMEN AND 171 WOMEN HAVE AVAILED  
LOAN FACILITY TILL DATE

| TRAINING                                       | TRAINING PURPOSE                                                                     | TRAINING DURATION | TOTAL SHG MEMBERS TRAINED     | TOTAL SHG MEMBERS ADOPTING TRAINING MEASURES |
|------------------------------------------------|--------------------------------------------------------------------------------------|-------------------|-------------------------------|----------------------------------------------|
| Financial Training on Saving & Budgeting       | Increasing awareness about financial planning and saving                             | One day           | 650 Members<br>68 WSHG Groups | 290 Members<br>30 WSHGs Groups               |
| Training on budgeting & interloaning practices | Interloaning model and promotion of best practices among members                     | One day           | 650 Members<br>68 WSHG Groups | 171 Members<br>18 WSHGs Groups               |
| Training on backyard Kitchen Gardens           | To enhance women's and their family's nutrition and make use of empty backyard space | One day           | 150 members of 58 SHGs        | 150 members of 58 SHGs                       |
| Stitching Training                             | To upskill women empowering them to practice a secondary occupation                  | 3 Months          | 163 members of 52 SHGs        | 220 members of 52 SHGs                       |
| Poultry Training                               | Rearing, upkeep and management of Chicks                                             | One day           | 35 SHG Members                | 35 SHG Members                               |
| Training on Goat Rearing                       | Rearing, upkeep and Management of Goats                                              | 2 days            | 120 SHG Members               | 120 SHG Members                              |
| Training on Food Processing                    | To upskill women empowering them to practice a secondary occupation                  | 5 days            | 78 SHG Members of 18 SHGs     | 93 SHG Members of 18 SHGs                    |



**GOAT REARING TRAINING**



**POULTRY TRAINING**



**KITCHEN GARDEN TRAINING**



### THE NEED

On getting to know that village women wanted to upskill themselves to supplement their incomes, we inquired whether women would be interested in attending training in food processing. Seeing the enthusiasm, we arranged food processing training for 18 SHGs.

### OUR INTERVENTION

A 5 day training of 78 Women from 18 WSHGs in Punjab Agriculture University (PAU), Regional Research Station Bathinda (Food processing Training-Cum-Business Incubation Centre) was arranged to make Bhujia, Mathi, Biscuit, Papad and other snack and bakery items.

2 master trainers from each project village were selected to form a group of 16 women. Each group/batch was then taken to PAU to undertake training and learn cooking skills based on their common interest. Topics covered through 5 different batches include :

- Fruits and vegetables conservation: - Mix pickle, sweet pickle, Jam, Chutni, Candy murabaha, squash (Lemon, Orange, kinnow, pineapple)
- Salty Snacks - Namkeen and different types of bhujia- dal Bhujia, potato Bhujia, Pakodi, Mathi, peanuts etc.
- Bakery items : Biscuits, cakes, Pastries, patties, cupcakes, and Pizza
- Dry Food items : Multigrain Flour, non-gluten flour, Sugar free flour, Daliya and oats, Soyabean paneer etc.

In addition to training, cooking equipment & raw materials support like kadai, gas, bhujia making machine, package sealing machine, weighing machine, bakery trays, food grade plastic tub and box, jars, thermometer, and refractometer were provided to WSHG members and market linkages with our FPO were also established

**TOTAL WOMEN PRACTISING FOOD PROCESSING : 98**

**TOTAL WSHG INVOLVED IN FOOD PROCESSING : 18**

**INCREASE IN ANNUAL INCOME/MEMBER : 20 %**

**INCREASED CONFIDENCE IN THEIR LEADERSHIP AND SELF RELIANCE**



Observing that the majority of women belonging to marginal families were relying on daily wage labour to supplement their incomes, we saw the opportunity to upskill the WSHG members, arranging stitching classes for the community.

163 SHG Members of 52 SHGs were trained in all the project villages. In addition to 3 month training, raw material was provided to SHGs members to practice and hone their skills. During the training, stitching of garments such as palazzo, sharara, frock, school dresses and masks was demonstrated.



**TOTAL WOMEN PRACTISING STITCHING : 200**

**INCREASE IN ANNUAL INCOME/MEMBER : 40 %**

**INCREASED CONFIDENCE IN THEIR LEADERSHIP AND SELF RELIANCE**





### THE NEED

The women of the rural blocks of Fazilka and Shri- Muktsar are semiskilled and hence mainly take up unskilled jobs or are home-makers in-charge of the household expenses and chores, looking after the nutrition needs of their families. The vegetables being expensive and the prices fluctuating significantly the women often found it difficult to ensure nutrition of their households. Having less or no landholdings exasperated the problems. Women and the whole family often resorted to surviving on chapati and salt.

### OUR INTERVENTION

CARD collaborating with the SHG's, trained the members to use their respective backyard space to grow vegetables. The training included the plantation techniques that covered the method of sowing, time of sowing and best practices related to irrigation, and the effective use of bio-fertilizers and bio pesticides. Additionally, seeds, bio-fertilizer and bio- Pesticide materials were also provided to WSHG beneficiaries.



**TOTAL WOMEN TRAINED : 650 - MEMBERS OF 68 WSHGS OF ALL 8 PROJECT VILLAGES**  
**11 DIFFERENT VARIETIES OF SEEDS DISTRIBUTED TO OVER 600 HOUSEHOLDS INCLUDING PUMPKIN, GREEN CHILIES, BRINJAL, CARROTS, BEETROOT, RADISH AND CORIANDER ETC.**  
**AVG. ANNUAL SAVINGS IN EXPENDITURE/HOUSEHOLD : ₹ 20000/-**  
**THE FOOD IS MORE PALATABLE & HENCE THE FAMILY'S NUTRITIONAL PROFILE IS BETTER & NET CALORIC INTAKE HAS INCREASED.**

### STITCHING

### OUR SUCCESS STORIES

Sumitra, A member of WSHG Group Hare Rama Hare Krishna is earning ₹200/day and ₹5000/month after attending the 3 month stitching training camp. Achieving an annual income increase of 40 %, she is now able to support her family. The training sessions have enabled her to not only be independent, but also help the villagers in Covid. During the pandemic in lockdown, she provided essential services of stitching facemasks and clothes for villagers .



**SUMITRA**  
**VILLAGE : RAMSARA**

### FOOD PROCESSING

Encouraged by the training, Baba Deep Singh WSHG from village Johar Khera has started making edible products like Mathi, Bhujia, Papad. The group makes 25 kg Mathi, 25 kg Bhujia and 20 kg Mattar monthly.

WSHG group is generating a net profit of ₹ 5000/ month during the lockdown period. The members distribute this profit among themselves.





Village Development Committees (VDCs) are voluntary associations of village people for local administration.

To facilitate the development process driven for the villagers and by the villagers, 8 VDC (Village Development Committee) groups were created, one for each project village in the districts of Fazilka and Sri-Muktsar. Each VDC consists of 10-12 members, representing each ward and/or caste in the village.

The unity of villagers can be accredited to this VDCs, a community institution that helps villagers in solving local problems. Through VDC meetings, our field team comes to know about the needs and problems of the villagers. Additionally, all the development work is done in the VDC's presence, ensuring villager's active participation in and ownership of different development initiatives.

### VDC'S IN FAZILKA AND MUKTSAR AN OVERVIEW

#### RAMSARA

##### TOTAL MEMBERS

11

#### JOHAR KHERA

##### TOTAL MEMBERS

9

#### NARAYANPURA

##### TOTAL MEMBERS

10

#### WAHABWALA

##### TOTAL MEMBERS

9

#### BALUANA

##### TOTAL MEMBERS

9

#### PAKKI TIBBI

##### TOTAL MEMBERS

11

#### TAHLIWALA JATTAN

##### TOTAL MEMBERS

9

#### MAHUANA BODLA

##### TOTAL MEMBERS

15

**IN ADDITION TO THE FORMATION , WE ALSO TRAINED VDC MEMBERS THROUGH EXPOSURE VISITS AND IN HOUSE TRAINING SESSIONS.**



#### EXPOSURE VISIT

**TO MODEL VILLAGE  
RALEGAON SIDHI  
DURATION OF VISIT  
07 DAYS**

#### LOCAL TRAININGS

**TRAININGS DONE  
32  
TRAINING DURATION  
03 HOURS**

# 3

## HEALTHCARE & HYGIENE

Prime Minister Narendra Modi had pledged to clean up the country by launching the Swachh Bharat Abhiyaan from the Red Fort, and making villages open defecation-free was one of the schemes' main components. But on working in the country's northwest frontier, it was found out that only 10% of the villages were open defecation-free. Schools and villages lacked access to clean drinking water, leading to diseases and making the rural population vulnerable. HDFC bank, with CARD as its implementing agency, has actively worked towards providing better healthcare and sanitation facilities to eradicate Non-Communicable diseases, building accessible sanitation facilities despite challenging terrain and remote areas. Some of the initiatives are as follows :

**01** Construction of House  
Hold Toilets

**02** Construction of School  
Sanitation Units

**03** Organizing of Animal  
Health Camps

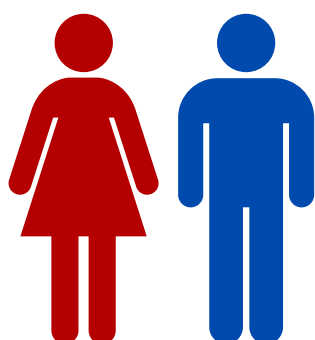
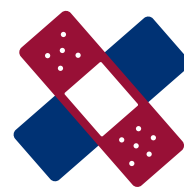
**04** Training of Adolscent Girls

**05** Installation of Sanitary  
Pad Machines

**06** Hand-wash Training to  
Primary Children

**07** Distribution of Hygiene  
Kits

**08** Formation of Youth Clubs &  
organizing of Sports events



**Enabling rural population  
to enjoy a better health & life**



# 1

## CONSTRUCTION OF HOUSEHOLD TOILETS

### NEED

As per our initial participatory rural assessment we found that the toilet coverage of the villages in Fazilka was around 15%. Some toilets were being constructed through the Indian govt's Swachh Bharat Abhiyan but were not enough to achieve 100% toilet coverage in the villages. Moreover open defecation and the its effects were the primary cause of poor hygiene among the villagers and were compounding health problems.

### OUR INTERVENTION

- With the help of VDC, we selected beneficiaries that did not have access to toilets
- Worked with the beneficiaries to construct household toilets in all 8 project villages
- Total 110 household toilets constructed



**BESIDES IMPROVEMENT IN HYGIENE AND THE QUALITY OF LIFE , 100% TOILET COVERAGE ACHIEVED IN ALL 8 VILLAGES**

# 2

## CONSTRUCTION OF SCHOOL SANITATION UNITS

### NEED

Mostly the schools had poor sanitation and sewage management systems. Hence the VDCs of different villages requested for construction of toilets and proper hygiene facility for children.

### OUR INTERVENTION

- A total of 8 sanitation units (Toilets) - consisting of separate girls and boys toilets with taps for hand washing constructed in all the project villages.
- 1 unit constructed for each Govt. School in each village, covering 8 rural schools of Fazilka & Sri Muktsar districts.



**PUTTING BRAKES ON INCIDENCE OF INFECTIOUS DISEASES, WE ARE ENSURING CHILDREN'S HEALTH AND HAVE POSITIVELY IMPACTED 3243 CHILDREN ACROSS 8 VILLAGES**

# 3

## ORGANISING OF ANIMAL HEALTH CAMPS

### NEED

With farming being the prime occupation of farmers, livestock rearing has always been secondary. Due to lack of knowledge about animal disease management & best practices in rearing, problems like ticks & parasite infestations, poor health & low milk yield were common. Hence we conducted animal health camps to ensure veterinary services at the doorstep, enabling farmers to monitor the animal's health and adopt best rearing practices to enhance rural livestock.



**32 ANIMAL HEALTH CAMPS ORGANISED ACROSS 8 VILLAGES**

**10440 ANIMALS TREATED**

**2259 HOUSEHOLDS IMPACTED AND EDUCATED ON ROUTINE DISEASE MONITORING, VACCINATION & DILIGENT UPKEEP OF ANIMALS**





**VEENA RANI**

## SANITATION SUCCESS STORIES

Veena Rani from Johar Khera did not have access to a proper toilet. She and her family were using a mud toilet that did not have a full roof. Moreover, the toilet did not have proper ventilation, lighting, sewage piping system and washing system. The cleaning of toilet was very difficult and being open without any doors, it was a festering ground for flies and mosquitos, causing health problems for her and her family.



**AMARJEET KAUR**

Amarjeet Kaur from Mahuana Bodla did not have a toilet in her home. she used to go out to defecate in open with other women. Going far from home with others in darkness (early mornings or late evenings) & using other people's fields or land had dented her self confidence & curbed her independence. Moreover, maintaining hygiene & cleanliness like washing of the hands was very difficult in the open, increasing the probability of the health problems and diseases.

Through our intervention, both women got access to a fully functional toilet with ceramic toilet seat, sewage connection pipes, water tap and flushing system, proper lighting and ventilation as well as septic tanks for hygienic sewage collection and safe disposal. The women have full access to the toilets 24X7 and are more reliant, confident, stress free and healthy than before.

## 4

## TRAINING OF ADOLESCENT GIRLS

### NEED

Adolescence is a tricky part of an individual's life as one is going through physical and emotional changes. Adolescents require special attention, care and support from their parents. But, in largely rural blocks of Fazilka and Sri - Muktsar adolescents, especially girls don't have access to proper knowledge and guidance on issues related to health, hygiene and sanitation. This leads to many misconceptions, poor understanding of best hygiene practices in adolescent girls. CARD, through its trainings & awareness sessions on personal hygiene is working with rural girls to promote health and well-being among adolescents.



- TO PROVIDE A SAFE AND ENCOURAGING ENVIRONMENT TO DISCUSS THE BEST PRACTICES RELATED TO HEALTH, SANITATION AND EMOTIONAL ISSUES AMONG ADOLESCENT GIRLS , 16 TRAINING WORKSHOPS IN THE 8 VILLAGES WERE ORGANISED.
- A TOTAL OF 1187 GIRLS WERE COUNSELLED AND HELPED TO OVERCOME THE STIGMA RELATED TO HEALTH ISSUES AND WERE ENCOURAGED TO ADOPT THE BEST SANITARY AND HYGIENE PRACTICES.





### THE BACKGROUND

During the training workshops, we learnt that adolescent girls were having problems in procuring sanitary pads, owing to social stigmas and unavailability of pads. Hence sanitary pad vending machines and disposal units were installed in total of 2 schools of villages Ramsara & Baluana. Additionally, the girls were trained to use them diligently.

The machines are installed in girls' toilets, and the girls can get a sanitized pad after putting a ₹5 coin in the machine; The money accumulated is then used to buy new and install new pads.



**487 SCHOOL GIRLS IN 2 VILLAGES HAVE GOT ACCESS TO ON-DEMAND, SAFE AND AFFORDABLE SANITARY PADS**

Encouraged by the success of the sanitary pad machine & recognizing the need of safe disposal of used pads, the Govt. school in Ramsara installed an electric sanitary pad burning machine near the pad disposal machine to ensure safe disposal of used pads, serving as an excellent example of proper hygiene practices among school girls.



**ELECTRIC PAD DISPOSAL UNIT**

### NEED

The usability and functionality of school hygiene facilities can be addressed and ensured through a comprehensive approach where teachers and students are made aware of the significance of maintaining diligent hygiene. Hygiene education, local ownership, and adherence to norms provide great opportunities to contribute to desired hygiene behavior among school-going children improving health, attendance and learning performance.

- TO ENCOURAGE SCHOOL CHILDREN TO WASH THEIR HANDS AND USE SANITATION EQUIPMENT DILIGENTLY, CARD ORGANIZED 8 HAND WASHING WORKSHOPS IN THE SCHOOLS OF ALL THE PROJECT VILLAGES.
- A TOTAL OF 2061 GIRLS AND BOYS WERE DEMONSTRATED WITH BEST PRACTICES OF WASHING HANDS AND MAINTAINING DILIGENT HYGIENE.
- OUR TRAINING WORKSHOPS SHALL LEAD TO LONG-TERM BENEFITS WRT TO CHILDREN'S HEALTH AND WELLBEING BY ENSURING PROPER USE OF ALL THE FACILITIES INSTALLED AT THE SCHOOLS.



Shot on OPPO F5  
By Balbir sing 9876317028 987731361



2019 08 30 05



### THE BACKGROUND

The young kids of this rural hamlet are naughty and carefree by nature and don't practice proper and diligent hygiene practices. The Covid-19 pandemic made proper handwashing procedures and following of diligent hygiene practices all the more important. Hence, to keep the young children (4 - 9 yrs) protected, the kids of 8 schools of all the project villages were trained by our field team in the best hygiene practices including proper hand washing techniques. Post training, hygiene kits were distributed to school children so that they themselves and their parents can look after their hygiene needs

**130 HYGIENE KITS DISTRIBUTED TO 1040 CHILDREN IN PRIMARY SCHOOLS OF ALL 8 PROJECT VILLAGES**

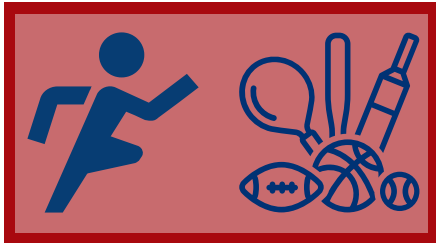
**COMPONENTS OF HYGIENE KIT :**

**HAND WASH SOAP, NAIL CUTTER, SANITIZER**



### THE BACKGROUND

The youth of Punjab have been excelling at sports for a long time. But the widespread drug problem in SW region of Punjab has been Punjab's scourge for over two decades. The region, sharing a 553-km border with Pakistan, is a destination as well as a transit point for smuggled drugs. Recognizing sports as way to channelize youth's esp. adolescents' energy in a direction away from drugs, 8 youth clubs in all the 8 project villages (one /village) were constituted under the Parivartan project.



- A TOTAL OF 172 YOUTHS ACROSS 8 VILLAGES ARE THE MEMBERS OF THE CLUBS, EACH CLUB HAVING 21-24 MEMBERS
- EACH YOUTH CLUB HAS MEMBERS FROM ALL PARTS AND ALL CASTES AND COMMUNITY OF THE RESPECTIVE VILLAGE, FOSTERING BONDING AND FRIENDSHIPS ACROSS DIFFERENT CASTS AND COMMUNITIES.
- DRESS KITS AND SPORTS MATERIALS AND EQUIPMENTS SUCH AS, BATS, WICKETS, BADMINTON SHUTTLES, FOOTBALLS, VOLLEYBALLS WITH NETS, T-SHIRTS, SOCKS AND FOOTBALL JERSEYS ETC. PROVIDED TO THE MEMBERS.
- A TOTAL OF 25 INTRA AND INTER VILLAGE SPORTS EVENTS LIKE CRICKET , FOOTBALL TOURNAMENT ORGANIZED TO KEEP THE YOUTH INVOLVED IN SPORTS.
- ABOUT 600 YOUTHS FROM ABOHAR, ARNIWALA AND MALOUT PARTICIPATED IN THE SPORTS EVENTS.





## SANITATION SUCCESS STORIES

### HANDWASH TRAINING RESULTS IN TRANSFORMATION



Gautam, son of daily wageer Rajinder Kumar is a 5th class student of Govt. Primary School at Ramsara. As both of his parents are daily wageers, he could not get the attention and support required to inculcate good personal hygiene habits. As a result, he often came to school with unkempt hair, long nails and dirty uniform and teeth. He also was not washing his hands properly prior his midday meal, setting a poor example for other kids in his class.

After attending our workshop on personal hygiene and handwashing, he realized the importance of maintaining cleanliness and through diligent efforts has picked good hygiene and cleanliness practices including proper cutting of nails, brushing of teeth and washing of hands, bringing delight to his teachers and parents.



**GAUTAM KUMAR**  
**VILLAGE : RAMSARA**



**PRIMARY SCHOOL CHILDREN HAVE ADOPTED DILIGENT HANDWASHING**

### ADOLSCENT TRAINING WORKSHOP HELPS A TEENAGER IN GETTING OVER HER HESITATION

In the rural blocks of Fazilka district, topics related to sex and periods are not discussed. These conversations are avoided by the parents of adolescent children. Moreover, due to the social taboo associated with these topics, they are not discussed openly in schools as well and the children esp. girls prefer it this way, shying away from having an open and healthy conversation and staying quite about their problems. Aarti D/O Sarvesh Kumar from village Ramsra ( name changed to protect identity) also had this problem and hence unable to discuss things, she was not fully aware about the proper use of sanitary pads. She had adopted the traditional method learnt from her grandmother- using rags and bits of old cloth during her periods. The use of the cloth as well as its disposal was a health and sanitation hazard.



**A SCHOOL GIRL USING THE PAD DISPOSAL UNIT**

The adolescent training workshop that involved ASHA workers training the girls about best hygiene practices during periods helped Aarti a lot to come out of her shell and clear her doubts, learning the proper way of using and disposing sanitary pads. She has got over her hesitation and is actively using the pad dispensing and disposal machines respectively at Ramsra school.

# 4

## PROMOTION OF EDUCATION

Education is necessary for poverty alleviation, improving health and productivity, driving gender parity, and opening doors for socio-economic progress. The pursuit of knowledge and love for learning fosters confidence and self-esteem and helps individuals to maximize their potential and develop skills to contribute meaningfully to the civic, economic, cultural, and social growth of the nation.

India, with a very young demographic, has approximately 300 million children of school-going age. The first nine years of a child's life is critical – 85% of the child's brain is developed during this period and it takes a full support system to raise a child – parents, teachers, caregivers, friends, and peers, along with educational ecosystem comprising of schools, playgrounds, libraries. However, in many communities, these frameworks do not function well. At the unit level, the parents' own levels of education and financial empowerment impact their children's lives. At the community level, poverty and social stigmas hamper the opportunities available to children. At a systemic level, lack of resources, negligence and inadequate quality-teaching aids and processes lead to a sub-optimal educational ecosystem. Working at the grassroots, CARD has developed deep understanding of the educational system – Anganwadi, primary and secondary schools and is using its expertise in the field to realize HDFC's goal of changing the way economically marginalized students seek education, providing them with a fair opportunity to excel. Some of the initiatives taken to usher in the PARIVARTAN are as follows:

**01** Construction of Smart Classrooms

**02** Development of Model Schools

**03** Distribution of Teaching Learning Material

**04** Organizing of Nukkad Natak

**05** Employment of teachers for teaching Maths and English

**06** Bala Paintings in Schools



**Improving Educational Experience  
of Rural Children**



### NEED

The schools here, though adequately staffed did not have infrastructure or technology to impart quality interactive learning to children through videos & simulations. The classes were imparted traditionally through lectures & explanations on a chalk board, limiting learning to 2D figures & basic diagrams.

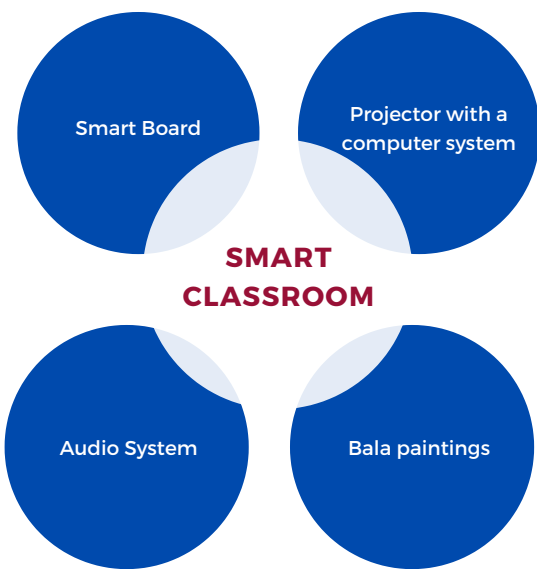
### OUR INTERVENTION

- Smart classrooms were constructed in 8 Govt. schools (1 Primary, 2 middle and 5 senior) of all the project villages. The smart classes were outfitted with a Projector, audio system, white and green board, microphone and bala - paintings making learning interactive and introducing students to use technology.
- 30 teachers trained in the use of technology for teaching the students through videos, simulations and presentations.

**THE EDUCATION EXPERIENCE OF STUDENTS HAS SIGNIFICANTLY IMPROVED.**

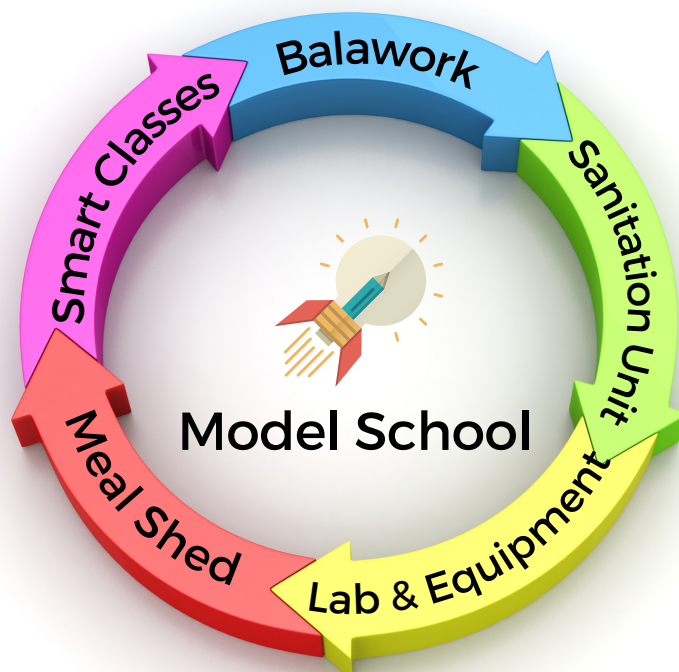
**THE TEACHERS FIND IT EASIER TO EXPLAIN CONCEPTS AND SUBJECTS RANGING FROM GEOGRAPHY TO SCIENCE VIA SIMULATIONS.**

**THE BALA WORK STIMULATES THE STUDENTS' SENSES TO ABSORB MORE AND UNDERSTAND BETTER.**



### THE BACKGROUND

The Govt. schools in the rural agricultural blocks of Fazilka and Sri- Muktsar districts mainly cater to marginal & poor households. The economic pressures of the households restrict enrolment & keep the attendance very low. Missing out on a wholesome educational experience, the students grow up into unskilled youth & have to take up low paying jobs/labor, remaining village bound. To break this vicious cycle, CARD with HDFC bank's help developed 2 model schools in Malout & Abohar blocks.





## OUR INTERVENTION

- We developed 2 model schools for the rural population - Govt. Sen. Sec. School in Johar Khera and Govt. Sen. Sec. School in Pakki Tibbi.
- The schools have been provided with and upgraded through Smart Class Rooms, Science Labs with equipment for physics, chemistry and biology like Ohm's apparatus, compound microscopes, skeleton structures, Ph testing kits, beakers and measuring cylinders, concave lenses & magnetic needle with stands etc.
- The computer labs were updated by providing the schools with 10 computers in total.
- A Sanitation unit - Toilet (Girl and boys separate) with handwash facilities and a midday meal shed for children in Johar Khera's school was constructed whereas in Pakki Tibbi school a walkway of interlocking tiles covering an area of about 850 sq. feet was constructed.
- Bala paintings, covering an area of 7000 Sq. feet were done in Govt. School Johar Khera.



**THE EDUCATION EXPERIENCE OF 910 RURAL STUDENTS HAS SIGNIFICANTLY IMPROVED**  
**CHILDREN ENJOY ATTENDING SCHOOLS AND CLASSES, WITH STUDENT ENROLLMENT INCREASING FROM 550 IN 2017 TO 910 IN 2021, AN OVERALL INCREASE OF 65% FOR BOTH SCHOOLS**  
**10 TEACHERS HAVE SUCCESSFULLY UPSKILLED THEMSELVES TO LECTURE STUDENTS THROUGH THE USE OF INTERACTIVE SIMULATIONS, PRESENTATION AND VIDEOS IN THE SMART CLASSES**



**THE NEED**

Children in the Govt. schools are mostly from poor families. Although, they get access to Govt. uniforms, and study books, they don't get any support for writing notebooks, copies, calligraphy books, and stationary including pencils and sharpeners, and learning materials such as illustrated charts. Additionally, the SMC (School Management Committees) and teachers appraised us of some additional arrangements and materials like sitting mats and dustbins and white boards with stands to improve the student's educational experience.

**STUDENTS OF 8 PRIMARY SCHOOLS OF THE PROJECT VILLAGES PROVIDED WITH TLM**

**3200 NOTEBOOKS, 2000 PENCILS, 1500 PENS, 350 INTERACTIVE CHARTS, 100 FLASH CARDS SETS & 1500 DRAWING BOOKS DISTRIBUTED**

**10 SCHOOLS PROVIDED WITH 108 DUSTBINS, 32 WHITEBOARDS WITH STANDS AND 40 GLOBES.**

**A TOTAL OF 2940 STUDENTS ASSISTED WITH TEACHING AND LEARNING MATERIALS**

**THE NEED**

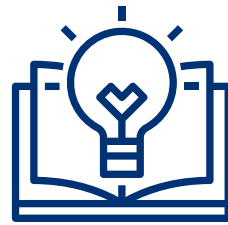
Due the low literacy rate and the reliance on social customs and stories passed on from generation to generation, increasing awareness and sensitizing the rural population on sensitive issues were posing a challenge. To remove social stigmas and educate the population in an interactive and risk free setting, Nukkad Nataks – street plays and short skits in collaboration with Natrang Society Abohar and 2 other societies in all the 8 project villages were organized.


**24 NUKKAD NATAKS HELD ACROSS 8 VILLAGES**

**1500 VILLAGERS MADE AWARE ABOUT PERTINENT SOCIAL ISSUES LIKE CHILD EDUCATION, FEMALE FOETICIDE, ENVIRONMENT CONSERVATION, PLANTING OF TREES, DRUG ABUSE, OPEN DEFECATION, DOWRY SYSTEM, WASTE MANAGEMENT AND DISCRIMINATION BASED ON SEX AND CASTE.**



On coming to know about staffing problems as well as the learning difficulties of Govt. school students especially in English and Maths, 2 teachers each in all the Senior Sec. schools of the 8 project villages were arranged with the help of HDFC Bank. The teachers supported the Govt. school staff in teaching English and Maths to the students of classes 6th, 7th and 8th. The support teachers taught the selected students each day during the working hours of the school, teaching 3 hours/day.



**755 STUDENTS BENEFITTED ACROSS 8 VILLAGES BY AVAILING THE CLASSES CONDUCTED BY THE TEACHERS AN INCREASE IN ANNUAL MARKS OF 7-8 % PER STUDENT OF ALL THE 3 CLASSES ACHIEVED FOR EACH SCHOOL ON ACCOUNT OF REDUCTION OF WORKLOAD ON GOVT TEACHERS, THEIR TEACHING EFFICIENCY IMPROVED, LEADING TO BETTER OVERALL RESULTS, THEREBY ENRICHING THE STUDENT'S EDUCATIONAL EXPERIENCE**

BaLA- Building as learning Aid is about developing the school's entire physical environment as a learning aid – the inside, the outside, the semi-open spaces – every where, maximizing the educational value of the space. It is based on 'how children learn' by engaging and interacting with the environment.

The Govt. schools in Punjab have been built traditionally, conceived to provide shelter and facilitate information exchange and learning among students and teachers. As with other parts of India, not much attention was paid to the interface between the building design and design of the teaching and program. No thought was given on how the use of space and its constituent elements, including walls and gardens, can support more diverse learning activities apart from traditional teaching and lecturing.



**12 GOVT. SCHOOLS IN 8 VILLAGES ENHANCED WITH BALA-WORK  
A TOTAL OF 73286 SQ. FT. AREA COVERED WITH INTERACTIVE PAINTINGS**





**BUILDING THE FUTURE ONE DAY A TIME**

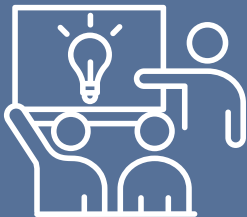
Gurvinder, a student of Sr. Sec. School Pakki Tibbi belonged to a poor household. He used to support his parents in daily labor and hence had a low attendance due to which his performance in the technical subjects such as Maths and English was poor. Over time his family situation improved, allowing him to come to school regularly, but the conceptual gaps developed in VIIth class (2017) in English and Maths were still keeping his scores low.

The support teachers provided by HDFC bank to the Pakki Tibbi School were a big help to Gurvinder. He attended the support classes regularly and worked diligently with the teachers to fill his conceptual gaps. Gradually, his results started improving. From scoring a 52% in 2017, in 2020, Gurvinder scored 75% in class IX exams.



**BRIMMING WITH CONFIDENCE**  
CURRENTLY STUDYING IN CLASS X, GURVINDER IS CONFIDENT AND HOPES TO ACHIEVE A MERIT IN THE UPCOMING BOARD EXAMS, AN OUTCOME HE COULD NOT HAVE THOUGHT OF A COUPLE OF YEARS BEFORE.

**GURVINDER SINGH S/O JASWANT SINGH  
VILLAGE : PAKKI TIBBI**



**JUST LIKE GURVINDER, ALISHA FROM PAKKI TIBBI ALSO BENEFITTED FROM THE SUPPORT TEACHERS. THE EXTRA CLASSES AND THE SPECIAL ATTENTION OF THE TEACHERS HELPED HER OVERCOME HER FEAR OF ENGLISH. WITHIN 2 YEARS, SHE IS FLUENT IN SPEAKING, READING AND WRITING COMPONENTS AND HOPES TO BE AN ENGLISH TEACHER SOMEDAY SO THAT SHE CAN HELP STUDENTS LIKE HER TO OVERCOME THE LEARNING BARRIER.**

**ALISHA SINGH D/O BOOTA SINGH  
VILLAGE : PAKKI TIBBI**

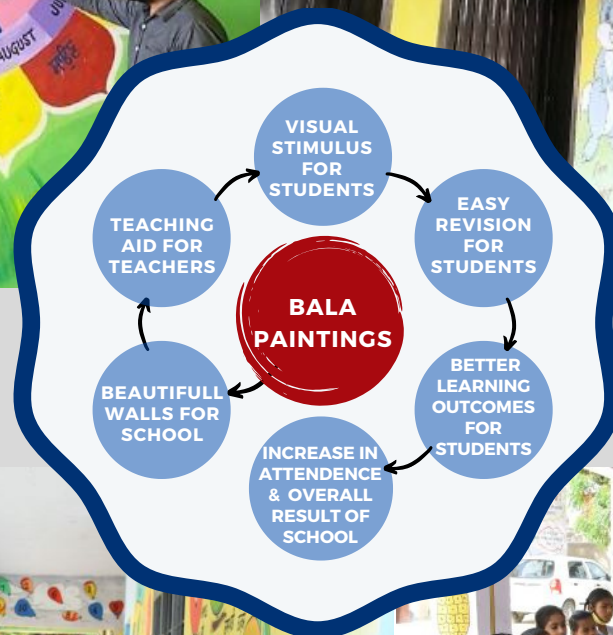


## ENHANCING SCHOOLS THROUGH BALAWORK



**BUILDING AS**

**LEARNING AID**



**NIRMALJIT KAUR D/O GURWINDER SINGH FROM MAHUANA BODLA IS A STUDENT OF GOVT. PRIMARY SCHOOL IN MAHUANA BODLA. IN 2018, AS A STUDENT OF IIIIRD CLASS, SHE WAS STRUGGLING TO REMEMBER THE BASIC SHAPES AND GENERAL KNOWLEDGE. FEELING DISCOURAGED, SHE DID NOT LIKE ATTENDING SCHOOL WHERE THE LEARNING WAS LECTURE BASED. POST THE BALAWORK, SHE FINDS IT EASIER TO LEARN, REVISE AND HENCE RETAIN THE CLASS CONTENT. HER GK AND RECOGNITION OF BASIC SHAPES AND ENGLISH VOCABULARY HAVE IMPROVED. SHE RECENTLY SCORED 78% IN VTH CLASS AND HER ATTENDANCE HAS IMPROVED BY 15%**



# 5 FINANCIAL LITERACY AND INCLUSION

In India, millions of people are part of unorganized sector and hence are aloof from the formal economy, unable to reap benefits of economic gains and unable to participate in the nation's progress. Communities just cannot interact with the world at large, without basic financial literacy and inclusion. In Rural India, women still manage the household budget and with financial inclusion being the need of the hour, under the guidance of HDFC Bank financial trainings on savings and inter-lending for SHG Women were conducted :

## FINANCIAL TRAINING ON SAVINGS AND INTERLOANING

### THE BACKGROUND

Recognizing financial literacy to be the first step towards real financial inclusion, the field team conducted financial literacy trainings for SHG Women. The trainings were conducted in 2 phases. In the first phase, the women were taught the basics about financial planning and savings and then were taught how to use the saved money diligently for their economic needs through best inter-lending practices. The trainings were aimed to enable households to make sensible financial decisions and educate the women who manage the monthly household finances.

### TRAINING ON SAVINGS

A total of 650 women of 68 WHGs from the 8 villages were trained by our field team

The SHG members were taught proper documenting skills and basic financial calculations and recordkeeping



**TOTAL SAVING ACHIEVED TILL DATE (APPOX) : 5,30000/- (FIVE LAKH THIRTY THOUSAND)**  
**WOMEN FEEL EMPOWERED AFTER PICKING UP SKILLS OF BASIC RECORD KEEPING & CALCULATIONS**  
**SHG MEMBERS ARE USING THE COLLECTED SUM TO GIVE LOANS TO THE NEEDY WOMEN**

### TRAINING ON INTERLOANING

A total of 650 women of 68 WHGs from the 8 villages were trained by our field team in interlending procedures, and its associated documentation.

171 women of 18 SHGs have adopted interlending successfully and are giving loans to other women at an interest of 2 % per annum, promoting financial independence.



## SUCCESS STORY

### JAI HANUMAN SELF HELP GROUP VILL : BALLUANA

Post our trainings on saving and inter-lending the SHG has saved ₹ 44000 and has done inter-lending 6 times, providing loans to each other for personal and professional expenses. Total 6 women have availed loans worth ₹ 42000/-





# THE LEGACIES OF HRDP ABOHAR



**FARMERS OF ALL 8 VILLAGES HAVE BEEN NURTURED AND MOTIVATED THROUGH EXPOSURE VISITS AND SKILL TRAINING CAMPS & THUS HAVE EMBRACED RESPONSIBLE AND EFFICIENT VEGETABLE FARMING, A VIABLE MEANS TO SUPPLEMENT THEIR INCOMES.**

**THE FIGS HAVE HELPED FARMERS TO MOVE AWAY FROM TRADITIONAL FARMING METHODS AND TECHNIQUES, WHEREAS THE FPO HAS BROUGHT THEM ALL TOGETHER TO EMBRACE THIS CHANGE POSITIVELY AND HELP EACH OTHER IN THIS JOURNEY TOWARDS PARIVARTAN. THE ACTIVITIES UNDER NATURAL RESOURCE MANAGEMENT HAVE BEEN READILY ACCEPTED BY THE BENEFICIARIES, EVIDENT BY THE CONTRIBUTION RECEIVED FROM THE FARMING HOUSEHOLDS. EFFORTS TO MAKE FARMERS SELF RELIANT AND TAKE OWNERSHIP HAVE BEEN SUCCESSFUL.**

**TOTAL APPROX. EXPENDITURE ON NATURAL RESOURCE MANAGEMENT INITIATIVES : 1.95 CRORES**

**TOTAL CONTRIBUTION OF BENEFICIARIES : 34.4 LAKHS // 17.5 %**

**CLOSE TO 3000 FARMERS IMPACTED POSITIVELY**









# *Irreversible* PARIVARTAN

**WOMEN OF ALL THE THREE RURAL BLOCKS - ABOHAR, MALOUT AND ARNIWALA ARE A LOT MORE REASSURED AND CONFIDENT ABOUT THEIR ABILITIES. THE SKILL TRAINING INITIATIVES, EXPOSURE VISITS AND FINANCIAL AND INTERLOANING TRAINING HAVE HELPED CLOSE TO 1100 WOMEN TO TAKE CHARGE OF THEIR LIVES - A WELCOME CHANGE**



# CENTRE FOR ADVANCED RESEARCH & DEVELOPMENT

MORE THAN 50 PARTNERS - NATIONAL AND INTERNATIONAL  
 FIELD FACILITATION IN 843 VILLAGES OF 40 BLOCKS OF 17 DISTRICTS OF 6 STATES  
 MORE THAN 70 PROJECTS COMPLETED

TEAM OF OVER 250 PROFESSIONALS AND 1000 CRPS  
 FORMATION SUPPORT TO 3500 SHGS, 16 FPOS & A NATURAL PRODUCT COMPANY  
 MORE THAN 200000 RURAL HOUSEHOLDS REACHED



27 Offices  
in  
6 States

MORE THAN 80  
Anganwadi &  
Schools developed

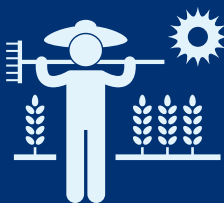
3500  
SHG's  
Formed

900  
Villages Impacted

2 LAKHS  
Households Reached



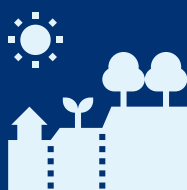
3 LAKHS  
Total  
People  
Impacted



12000  
Farmers  
Supported  
through FPO's



1 LAKH HECTARES  
Total Area covered under  
Watershed activities



18000  
Total Watershed  
structures made

16  
UN SDGs covered  
through our projects



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