

 **HDFC BANK**
PARIVARTAN
A step towards progress

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Celebrating the Spirit of Humanity

TRAVERSING THE ROAD TO SELF-RELIANCE

STORY OF CHANGE 2015-2019



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The 5000+ people of 11 villages living in Barwaha block, Khargaon District, Madhya Pradesh carved a path toward their sustainable economic, social and environmental well-being.

Map of 11 villages in Barwaha Block



In 2015, the 11 villages were struggling with__

- 1) Low agricultural productivity
- 2) Water shortage for irrigation and drinking purposes
- 3) Lack of alternative employment / income generating avenues especially for women
- 4) Disrupted power supply
- 5) Dilapidated water and sanitation structure in Government schools
- 6) Decreased green cover and poor soil quality

Indo-Global Social Service Society, with support from HDFC Bank implemented Holistic Rural Development Programme (HRDP) in these 11 villages with the following objectives:

1. To build resilience in 500 small and marginal farmers by adopting diversified, climate smart agriculture practices.
2. To increase incomes of 150 rural youth and 650 women by enhancing their livelihood portfolios through sustainable small-scale enterprises.
3. To promote judicious management of natural resources in the community through soil-water-plantation conservation measures.
4. To increase health seeking behavior among community members by creating community sensitization on sanitation, water usage and waste management –
5. To develop strong community-based institutions, with increased skills and capacities to plan and manage their own development, in convergence with the government.





AN ALL-ROUND APPROACH: IMPLEMENTATION OF THE HOLISTIC RURAL DEVELOPMENT PROGRAMME (HRDP)

From 2015 to 2020 the programme made several interventions in the targeted villages. Many of these interventions have positively impacted the lives and livelihoods of the people. Let us have a look at some of these major interventions.

AGRICULTURE RESOURCE CENTRES:

To enhance the overall productivity and reduce farm labour, agricultural equipment were provided to 500 farmers of 10 villages through community maintained Agriculture Resource Centres (ARC). After mapping the needs and paying capacity of the farmers a rate cap was decided for farming equipment, which are now being provided to the farmers on rent through ARCs.

OBJECTIVES:

- Increase Availability of Quality and advanced Equipment to farmers
- Decrease the Drudgery of Farm Labor
- Reduce the cultivation time and cost of cultivation
- Increase in cropping intensity

How managing an ARC and providing to our farmers gives me satisfaction

"Our Village is 24 kilometres far from the block headquarters and due to the remoteness of the village, the frequency of public transport is very low. With this, most of our time and money gets spent in travelling to the block headquarters to procure farming equipment. The ones that are already in our village are provided at high rates which marginal farmers like us cannot afford. Today, this Agriculture Resource centre is a great support. We initially acquainted ourselves with the proper usage and maintenance of the equipment and now proudly are providing the farmers of our village with required equipment at a very nominal price," says Shera Chouhan Member of ARC in Aroda Village, Khargone

Amount as Rent
Received in Year – 01

80,345

Number of
Farmers Benefited

342

Amount as Rent
Received in Year – 02

78,130

Number of
Farmers Benefited

311

Amount as Rent
Received in Year – 03

67,411

Number of
Farmers Benefited

298



(Of all 10 ARCs established 2016-17)

VILLAGE LEVEL ENTERPRISES

The aim was to focus on knowledge dissemination amongst women about development and processing of farm-based produce. This further helped them in being financially sufficient through the initial capital assistance provided for procurement of the processing equipment.

OBJECTIVES:



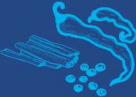





- Providing a space for women to attain financial stability
- Developing leadership qualities in women by making them participative in decision making at village level
- Making community development gender inclusive

Now, I have understood my value and I am able to develop an independent identity within my family and the village as a whole_____

Devi Ahillya Spice Unit is an enterprise created over the years, in a small quaint village Kundiya which lies on the banks of river Narmada.

"Till now our lives were directed by the men of the family, whether elder or younger. We were nothing but a labor for them. Our household work was never recognized and for life we were confined within the four walls of our house, neither were we consulted for any minor or major household decisions," says Rekha Baghel member of the enterprise. IGSSS under their project initially conducted a capacity building session with target households to understand the need and standard of living of the target women. These women were then offered to start a processing unit of locally grown chilly, however, they were over enthusiastic and participative and proposed to start turmeric and coriander processing as well. Further, IGSSS also supported the group by connecting them to local market and the demands for their products is increasing in other districts as well due to unmatched quality. Recently, MP Rural Livelihood Mission promised a credit of Rs. 80,000 to this enterprise.



	VILLAGE NAME	Kundiya	Kundiya	Kundiya	Belsar	Sendhwa	Sendhwa
	PRODUCT NAME	Chili Powder	Turmeric Powder	Coriander Powder	Wheat Flour	Wheat Flour	Pulse Processing Unit
	TYPE OF PRODUCT	Process Product - Spices	Spices	Spices	Processed Cereal Commodity	Processed Cereal Commodity	Processing of Tur
	CURRENT PRODUCTION LEVEL (Quantity Per Month)	60 Kg to 96 Kg Per Month (Depends on the Procurement Price)	20 Kg	20 Kg	3000 Kg	1200 Kg	0
	NO. OF PERSONS INVOLVED (Directly)	10	10	10	10	11	11
	REVENUES GENERATED (Last Three Month)	39,000	9,490	6,600	12,000	5000	0
	PROFIT	9150	4390	1800	6900	1100	0
	SHARE PER PERSON	500	500	500	100	50	500

- 167 Women members of Self-Help Groups have been linked with HDFC SLI scheme and availed 25,05,000/- (Twenty-Five Lakhs and Five Thousand) as revolving fund to initiate their individual startups.
- 3 Groups have been linked with Madhya Pradesh State Rural Livelihood Mission, availed the Resource Funds of INR 30,000/-.

50% of Women linked to SLI have successfully repaid the loan and linked up with the second cycle of credit loan.



CLIMATE SMART AGRICULTURE:

The aim was to diversify and make farming practices of 768 marginal farmers sustainable through organic measures, enhancing the crop intensity, mix and multi cropping measures and integration of livestock into the concurrent farming mechanism.

OBJECTIVES:

- Increasing farmer Income through adaptation of diversified agriculture practices
- Strengthening ARCs to increase the farm mechanization ratio in the village
- Increasing Organic Farming Measures at Farms

98 farmers started the practice of vermin composting which reduces the financial dependency on chemical fertilizers by 10 to 13% and even increased the moisture content in the soil. while 30 farmers adapted Azola cultivation which provided fodder for their cattle and reducing their dependency on market procured fodder. All this was done after well planned and curated capacity building sessions.

How getting to know my land helped me

In Mehndikheda village, farmers have been cultivating their small holding without much knowledge about the quality of their soil and other agriculturally based knowledge. Due to excessive use of chemical fertilizers and hybrid crops, the soil fertility had decreased manifold and many common crops like chilly, caught diseases. IGSSS mapped the agricultural practices in the village and identified the lacunae in farming practices that cause the farmers to live under economic distress throughout the year; it was ignorance about the nature of their soil and knowledge about the appropriate crops to be cultivated. Hence, IGSSS under their project conducted session to impart knowledge of crop diversification after which many farmers got the confidence to cultivate crops they had never even thought of before.

“I didn't know that the sandy nature of my land's soil was good for growing musk melon and watermelon. Only after this session I got to know and I started growing these two fruits that yield 25,000 every harvest season,” says Chotu bhai of Taraniya village. He also used vermin compost over these crops for a better yield.



- **30 Farmers** have enabled sources of green fodder, through adaptation of Azola Cultivation and reduced the cost incurred in procurement of fodder from market by 10-15%
- **357 Farmers** from 10 target villages are using organic inoculants, reducing the usage of high-priced pesticides and insecticide
- **19 Farmers** using Waste Decomposer measure to develop compost of agriculture and household level waste
- **23 Farmers** practicing summer vegetables crops due to the increased availability of ground water source through effective management of irrigation during Kharif and Rabi season



CONSERVATION OF NATURAL RESOURCES

Khargone district and the target 10 villages in the district are surrounded by forest habitation and River Narmada, hence it was pertinent to disseminate the significance of saving natural resources across the target community.

OBJECTIVES:

- Development and Implementation of Village Resource Management Plans through Village Development Committees
- Increase the Green Cover within the village boundaries
- Increase the Water retention level in the village
- Increase the ground water availability in the village
- Increase the water conservation measures at village level



9 community wells from 6 target villages have been rejuvenated, enabling the domestic water availability for the 195 families of target villages

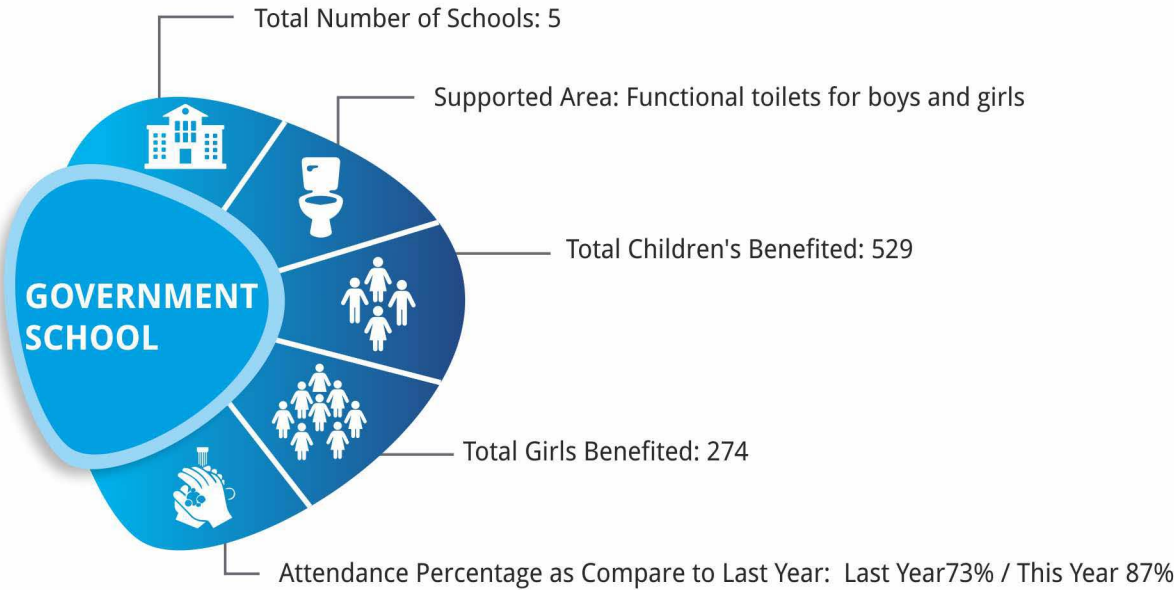


Alley Tree Plantation Drive conducted in the 4 target villages, with proactive support from the village development committees. 2900 trees have been planted in the villages



Rain Water Harvesting

VILLAGE	SURFACE AREA	AMOUNT OF WATER COLLECTED
Lakhanpura	80 ft. x 20 ft.= 1600 sqft.	1807756.63 ltr.
Kundiya	15 ft. x 30 ft.= 450 sqft.	45196.61 ltr.
Taraniya	20 ft. x 40 ft.= 800 sqft.	1807756.63 ltr.
Mehndikheda	15 ft. x 20 ft.= 300 sqft.	30127.47 ltr.
Khamkheda	15 ft. x 30 ft.= 450 sqft.	45196.61 ltr.
Aroda	80 ft. x 20ft.= 1600 sqft.	1807756.63 ltr.
Ratanpur	80 ft. x 20ft.= 1600 sqft.	1807756.63 ltr.



Water, Sanitation and Hygiene (WASH) session imparted in 1129 school going students of 22 schools in the target 11 villages.

- Increase in attendance rate in the target schools by 16%.
- 10 schools are using designated spaces for waste disposal by installation of dust bins.
- Students in 05 schools have increased accessibility to safe sanitation facility.
- Students have increased access to safe drinking water in 10 schools.

PROMOTIONS OF HEALTH SEEKING BEHAVIOUR IN THE COMMUNITY

The vision here was to strengthen community led structures of waste management and sanitation that would promote practices of proper health and hygiene in the village.

OBJECTIVES:

- Enabling School level and household level waste disposal and management
- Upbringing Judicious Sanitation Measures at household level and village level
- Enabling knowledge among the adolescent on safe menstruation measures
- Upscaling behavior change communication among the target households on Wash and Health Issues



NAME OF STRUCTURE	UV Based Water supply system for drinking purpose (Non Solar)
NO OF UNITS	10
TOTAL AVERAGE CAPACITY OF TANK (LTR)	500 Ltr. Storage, 40 Ltr. Purification Capacity Each
NUMBER OF STUDENTS BENEFITED	529 Students

First responders during crisis

The Village Development Committees created under HRDP in Khargone did not leave any stone unturned during the COVID pandemic and lockdown, to ensure that the inhabitants of target villages spend the lockdown with ease.

The members of VDCs of three target villages set up barricades at the entrance of the village and made a roster of shifts amongst themselves. This checked the entry and exit of people during the lockdown and also kept a check on social distancing recommended during this crisis.

Devi Ahilya Self Group adapted to the conditions of COVID lockdown. When they could not harvest their crop and operate their processing units, they started stitching masks achieving two outcomes, one of providing the community with an essential precaution against COVID and second, generating income for themselves. In initial days 3 women contacted a storekeeper in Khargone and availed an order of INR 5000 to stitch 1000 Mask.

Besides proving with ration and essential items to people in need the VDC members also assisted the Health department in smooth functioning of quarantine facilities for the migrant labourers who were returning to their villages.

11 Micro Plans have been developed and submitted to PRIs through Gram Sabha

19 proposed activities in Micro Plans, have been taken up by the PRIs in their plan of actions

Members of VDC have also visited the Block offices to submit the resolution and amendments for the development of villages, 9 application have been submitted from 9 target villages

Total Community Convergence of Programme – INR 9,22,866/-

Total Government Convergence – INR 12,21,556/-



Thank You!

This journey of change would not have been possible without the hard work of the community. The farmers, women and youth collaborated with the project team in creating the Change. Their grit, determination and trust in the project team has been the driver. Salute to their unwavering support!

We are thankful for the financial support and guidance from HDFC Bank in steering the project towards its intended goal.

And finally, the members of the project team, who went beyond their call of duty to make the project a success.