Welcome to the Holistic Rural Development Programme (HRDP) success stories booklet, showcasing the transformative impact of HDFC Bank Parivartan's flagship project implemented by IGSSS in the Khandwa district of Madhya Pradesh. Through this programme, we have worked tirelessly to empower and uplift communities by addressing critical socio-economic challenges, fostering sustainable development, and promoting self-reliance.

Within the pages of this booklet, you will find a collection of inspiring stories that highlight the achievements and journeys of individuals and communities who have benefited from HRDP. Through strategic interventions, capacity-building initiatives, and community-driven solutions, HRDP has touched the lives of countless individuals, enabling them to overcome barriers, unlock their potential, and create lasting change. From promoting sustainable agriculture practices to empowering women through self-help groups, from enhancing educational infrastructure to supporting livelihoods, HRDP has left an indelible mark on the landscape of rural development.

Each success story is a testament to the dedication, collaboration, and perseverance of all those involved in this transformative journey.
ENRICHING COMMUNITIES:

JOURNEY OF ONAMASI FARMERS PRODUCERS COMPANY
Onamasi, a Nimari word meaning "to start" or "aarambh," became the foundation for the Onamasi Farmers Producers Company (FPC), formed with the support of the Indo Global Social Service Society and farmers under the Holistic Rural Development Initiative, backed by HDFC Bank Parivartan. The journey of this FPC began two years ago as a means to strengthen the farmer's group in the 15 villages where the Holistic Rural Development Programme (HRDP) was being implemented.

In the year 2020-2021, the first step was taken towards the formation of the FPC and the farmer's interest group (FIG) in these villages. A total of 15 FIGs were established, with 30-40 farmers in each group. However, the challenge arose during the COVID-19 pandemic as the FIGs needed to be inspired to form the FPC. Numerous online meetings were conducted, along with the formation of WhatsApp groups, training sessions, and exposure for the Board of Directors (BoD), emphasizing the importance of the FPC, income generation, and their role in the process. Technical support from Krishi Vigyan Kendra Khandwa was sought for all agricultural activities, and the IGSSS team and KVK played a crucial role in motivating the farmers to increase their income and reduce input costs. Eventually, the FIGs agreed to form the FPC, and a Board of Directors consisting of 10 members, with 60% women representation, was selected through consensus. In April 2022, after completing the necessary documentation and selecting a Chartered Accountant (CA), the FPC was officially registered.

The next challenge for the FPC was to collect share money and expand its shareholder base. The FIGs decided to inspire other farmers to join the FPC as shareholders, and through various efforts, the FPC managed to attract more members. Additionally, several small-scale enterprises such as 15 Jaivik Ghar for the production of bio-pesticides, vermicompost, poultry and animal feed units, and chips units were developed and linked with the Onamasi FPC. To promote these products, collaborations were formed with different line departments, including horticulture, Krishi Vigyan Kendra, and NRLM, and the FPC showcased its products in various exhibitions, fairs, and marketplaces.

Presently, the FPC has a share capital of 4.0 lakhs and 400 shareholders. Looking to the future, the FPC plans to promote collective farming of the medicinal crop Ashwagandha. This journey of the Onamasi Farmers Producers Company highlights the collective efforts of the farmers, the support received from various stakeholders, and the progress made in enhancing livelihoods and promoting sustainable agricultural practices in the region.
ओनामासी, एक निमाड़ी शब्द है जिसका अर्थ है "शुरू करना" या "आरम्भ", ओनामासी फार्मस प्रोड्योक्सर्स कंपनी (FPC) की नीव रखी गयी, जो कि इंडो-ग्लोबल सोशल सर्विस सोसाइटी और किसानों के समर्थन से HRDP के तहत गठित किया गया था। इस एफपीसी की यात्रा दो साल पहले उन 15 गांवों में किसान समूह को मजबूत करने के साधन के रूप में शुरु हुई जहां HRDP लागू किया जा रहा था।

वर्ष 2020-2021 में इन गांवों में एफपीसी और किसान हित समूह (एफआईजी) के गठन की दिशा में पहला कदम उठाया गया। प्रत्येक समूह में 30-40 किसानों के साथ कुल 15 एफआईजी थपित किए गए थे। हालांकि, COVID-19 महामारी के दौरान चुनौती उत्पन्न हुई क्योंकि FIGs को FPC बनाने के लिए प्रेरित करने की आवश्यकता थी। लातूसेप विद्युक्त एक बीजाकक के लिए एक्सपोजर के साथ-साथ कई ऑनलाइन बैठकें आयोजित की गईं, जिसमें एफपीसी के महत्व, आय सूचना और प्रक्रिया में उनकी सहायता पर जोर दिया गया। कृषि विज्ञान केंद्र खंडवा से सभी कृषि गतिविधियों के लिए तकनीकी सहायता मांगी गई और आईजीएसएसएस और कृषि विज्ञान केंद्र खंडवा का आयोजन किया गया, और 60% महिलाओं के प्रतिनिधियों के साथ 10 सदस्यों वाले निदेशक मंडल को अपने समूह के लिए सहमति से चुना गया। अप्रैल 2022 में, आवश्यक दस्तावेज को पूरा करने और चार्टर्ड एकाउंटेंट (सीए) का चयन करने के बाद, एफपीसी की आधिकारिक तौर पर पंजीकृत किया गया था।

एफपीसी के लिए अगली चुनौती शेयर धन इकट्ठा करना और अपने शेयरधारक आधार का विस्तार करना था। एफआईजी ने अनन्त किसानों को एफपीसी में शेयरधारकों के रूप में शामिल होने के लिए प्रेरित करने का फैसला किया, और विभिन्न प्रयासों के माध्यम से, एफपीसी अधिक सदस्यों को आकर्षित करने में कामयाब रहा। इसके अतिरिक्त, जैव-कीटनाशक, वर्मीकम्पोस्ट, कुकुट और पशु चारा इकाइयों के उत्पादन के लिए 15 जैविक घर जैसे कई छोटे पैमाने के उद्योगों और चिस्ता इकाइयों को विकसित किया गया और ओनामासी एफपीसी के साथ जोड़ा गया। इन उद्योगों को बढ़ावा देने के लिए, बागवानी, कृषि विज्ञान केंद्र और एनआरएलएम सहित विभिन्न लाइन विभागों के साथ सहयोग किया गया और एफपीसी ने विभिन्न प्रदर्शनीयों, मेलों और बाजारों में अपने उत्पादों का प्रदर्शन किया।

वर्तमान में, FPC की शेयर पूंजी 4.0 लाख और 400 शेयरधारक हैं। भविष्य को देखते हुए, एफपीसी औषधीय फसल अश्रुगंध की सामूहिक खेती को बढ़ावा देने की योजना बना रही है। ओनामासी फार्मस प्रोड्योक्सर्स कंपनी की यह यात्रा किसानों के सामूहिक प्रयासों, विभिन्न हितधारकों से प्राप्त समर्थन और क्षेत्र में आजीविका बढ़ाने और टिकाऊ कृषि पद्धतियों को बढ़ावा देने में हुई प्रगति पर प्रकाश डालती है।
A PARADIGM SHIFT:

DRIP IRRIGATION RESULTS IN HIGHER CROP OUTPUT
Rajesh Patel, a 50-year-old farmer from Lohari village in Khandwa district, used flood irrigation for his crops on his 4-acre land. However, he faced challenges as his bore well would dry up after two rounds of irrigation, resulting in a decrease of 30 to 40 per cent in yield. Attending a VDC meeting organized by IGSSS, he discussed his problem and was advised to adopt micro-irrigation. He shifted to drip irrigation on one acre of land. Rajesh is now experiencing time and water savings, allowing for three rounds of irrigation and improving crop production. This success has motivated him to continue using micro-irrigation in the future. Under the project, a total of 45 beneficiaries received drip irrigation and 120 beneficiaries received sprinkler irrigation for a combined land area of 165 acres.
A PATH TO SELF-RELIANCE:

WOMEN ENTREPRENEURS THRIVE IN POULTRY FARMING VENTURE
The Sai Self-Help Group in Baidiyaw Village, Khandwa block, is an inspiring example of women entrepreneurs who have become vital providers for their families. They recently embarked on Kadaknath poultry farming, a significant step towards poverty alleviation and tackling hunger and malnutrition. Starting a small poultry unit in June 2021 has brought in additional income without incurring extra expenses. The estimated profit is impressive, with a net profit of INR 44,775 in just a five-month cycle. Archana, a member of the group, mentioned that two members alternate in caring for the poultry for one hour in the morning and evening. With the establishment of five units, 51 landless women from self-help groups are benefiting, boosting production and fostering self-reliance.

बेड़याव गांव, खंडवा ब्लॉक में साई सेल्फ-हेल्प ग्रुप महिलाओं का प्रेरणादायक उदाहरण है। इन महिलाओं ने हाल ही में कड़कनाथ पोल्ट्री फार्मिंग में कदम रखा है, जो गरीबी निवारण और भूखमरी और पोषाहर के साथ संघर्ष करने का महत्वपूर्ण कदम है। जून 2021 में एक छोटी पोल्ट्री इकाई शुरू करने से अतिरिक्त आय प्राप्त हुई है बिना अतिरिक्त खर्च के। पांच महीने की अवधि में कुल अनुमानित लाभ INR 44,775 है। ग्रुप की सदस्य अर्थना ने बताया कि सुबह और शाम को एक घंटे के लिए दो सदस्य पोल्ट्री की देखभाल करती हैं। पांच इकाइयों की स्थापना के साथ, सेल्फ-हेल्प ग्रुपों से संबंधित 51 बिना भूमि वाली महिलाओं को लाभ मिल रहा है औरउत्पादन और आत्मनिर्भरता को बढ़ावा मिल रहा है।
CHANGING NARRATIVES:
FROM HOUSEHOLD DUTIES TO ENTREPRENEURSHIP
Arbi (Taar) has become a lifeline for farmers in Khandwa Block, helping them recover losses in the Kharif and Rabi seasons. Devanti Patel, president of the SANU self-help group in Ladanpur village, had a vision of becoming an entrepreneur. She started a solar-based chips unit. Devanti and her SHG members produce and sell Arbi, Potato, and Banana chips locally. This is Madhya Pradesh's first Arbi Chips Processing Unit, reducing carbon emissions with solar energy. The unit received an 6.5 lakh grant under MPFME for further upgradation. Devanti's journey inspires other women to start their own businesses, contributing to their economic empowerment and rural development. Arbi chips not only provide financial stability for farmers but also promote sustainable agriculture practices in the region.
TRANSFORMING EDUCATION:

BREATHING NEW LIFE IN GOVERNMENT SCHOOLS
We transformed seven Government Primary Schools in Khandwa through various initiatives. The school infrastructure was restored, repaired, and renovated, creating a welcoming environment for students. Vibrant educational paintings adorned the once-dull walls, stimulating children's interest in learning. School gardens were established, promoting physical activity and providing a pleasant atmosphere. Additionally, we introduced Smart Classes with digital learning platforms, fostering enthusiasm and improving attendance. Sports activities were encouraged, with tournaments organized and sports kits provided to schools. Remedial classes were conducted, benefiting children in the ANKUR category, and 202 students successfully transitioned to the TARUN category. These efforts revitalized the spirit of self-reliance in Khandwa communities, empowering them to embrace opportunities and prepare for the future.
HARVESTING HEALTH:
IMPACT OF BORI WADI ON COMMUNITY NUTRITION
Gulab Bi, a landless resident of Panjariya village in Eastern Nimar, Madhya Pradesh, relied on wages for sustenance. However, her family's diet lacked nutrition due to limited purchasing options. Recognizing the issue, the Village Development Committee (VDC) and Self Help Group (SHG) discussed the need to motivate families to establish kitchen gardens, known as "Bori wadi." The objective was to improve nutrition, obtain fresh vegetables, utilize wastewater, and save money. Gulab Bi was chosen by the VDC to create her own Bori wadi since she did not have her own land. She cultivated various vegetables, such as ladyfinger, bottle gourd, mustard, tomato, spinach, coriander leaves, green chilli, sponge gourd, and fenugreek leaves. Overall this initiative has benefited 900 people in project villages, ensuring access to quality vegetables.
LIGHTING THE WAY:

SUSTAINABLE ENERGY SOLUTIONS
In 15 target villages, the project has been promoting sustainable energy and reducing dependency on conventional sources. Solar-based household lights were distributed to 225 families, enabling them to overcome frequent power cuts. Marginalized families were selected based on their commitment to contribute to the procurement of lights. Beneficiaries received orientation on solar energy's importance and usage during village meetings, with final selections made in collaboration with Village Development Committees. Solar streetlights were also installed in the 15 villages, addressing the challenge of inadequate lighting during rainy seasons. With the support of PRI and VDC members, 150 spaces were identified for installation, providing 5-6 hours of light after sunset. Village development committees now have the responsibility of maintaining and protecting the units with support from PRIs.
FROM SELF-DOUBT TO EMPOWERMENT:

PARVATI SEN'S INSPIRING JOURNEY
Parvati Sen, the leader of the OM self-help group in Lohari village, faced self-confidence issues and fear of public speaking. However, with the project's support, they discovered the benefits of organic products and started making vermicompost. The project team encouraged them to spread awareness in other villages through songs and street plays. They created a script and a song in the local language, Nimari, and performed in seven villages, educating people about organic farming and the process and advantages of vermicompost. As a result, 60 vermicompost beds were developed in 15 villages. This initiative not only empowered Parvati's group but also promoted sustainable farming practices and income generation in the communities. Their journey exemplifies how small actions can create a ripple effect of positive change in rural areas.
BREAKING THE CYCLE
OF LOSSES:
THE IMPACT OF GOAT
REARING ON WOMEN'S
LIVELIHOODS
In 15 target villages of Khandwa and Pandhana Block, where agriculture and daily agri wages are the primary sources of income, farmers have been facing losses due to climate conditions affecting cash crops for the past five years. This has led to distress among families, forcing them to work as wage labourers in the village or nearby cities. To empower women in these households, a Goat Rearing Unit has been proposed. The unit aims to develop the capacities of selected women through training on goat management practices and post-market sales. Initially, a group of women, chosen based on income and land availability, underwent training by Krishi Vigyan Kendra. They received input support for purchasing goats and contributed labour for developing sheds. The project has led to increased income through the self-help group, freeing them from exploitative moneylenders. Twelve self-help groups in different villages have been supported through the Goat Rearing Unit.
GROWING PROSPERITY:

A FARMER'S PATH TO HIGHER YIELDS
"My name is Sawan Ingle, a resident of Ladanpur village in Khandwa district, Madhya Pradesh. With 3 acres of land, I have been engaged in agriculture for the past 6 years, supporting my family's income and livelihood. However, I faced challenges such as insect attacks, poor soil fertility, low production, and high input costs due to the use of insecticides, pesticides, and chemical fertilizers.

IGSSS connected me with Krishi Vigyan Kendra where I attended a demonstration training. They provided me with a new variety of soybean called RVS-2001-4, along with seed treatment medicines, liquid fertilizers, and soybean seeds. With the knowledge gained and support received, I achieved a soybean production of around 9-10 quintals per acre, enhancing my income by approximately 20-25%.

"मेरा नाम सावन इंगले है। मैं मध्य प्रदेश के खंडवा जिले के लाडनपुर गाँव का रहने वाला हूँ। 3 एकड़ जमीन के साथ, मैं पिछले 6 वर्षों से कृषि में लगा हुआ हूँ, जिससे मेरे परिवार की आय और आजीविका चलती है। हालाँकि, मुझे कीटनाशकों और रासायनिक उद्भरकों के उपयोग के कारण कीटों के हमले, खराब मिट्टी की उद्भरता, कम उत्पादन और उच्च लागत जैसी चुनौतियों का सामना करना पड़ा।

HRDP प्रोजेक्ट ने मुझे कृषि विज्ञान केंद्र से जोड़ा जहां मैंने एक प्रशिक्षण में भाग लिया। उन्होंने मुझे सोयाबीन की एक नई किस्म RVS-2001-4 प्रदान की, साथ ही बीज उपचार दवाएं, तरल उद्भरक और सोयाबीन के बीज भी दिए। प्राप्त ज्ञान और समर्थन के साथ, मैंने प्रति एकड़ लगभग 9-10 किव्वल्ट्स सोयाबीन का उत्पादन हासिल किया, जिससे मेरी आय में लगभग 20-25% की वृद्धि हुई।"
WATER SCARCITY SOLVED:

RENOVATED CHECK DAMS PROVIDE IRRIGATION SUPPORT
In collaboration with the Village Development Committee (VDC) and an engineer, two check dams in Rampura have been renovated to address the water scarcity issue. The repaired dams now provide irrigation facilities to support agriculture on a total of 26 acres of land. Eight farmers will benefit from this initiative, ensuring better water availability for their crops. The renovation project was carried out following discussions and approval in the VDC meeting. This effort aims to enhance agricultural productivity and support the livelihoods of the farming community in Rampura.

ग्राम विकास समिति (वीडीसी) और एक इंजीनियर के सहयोग से, पानी की कमी के मुद्दे को हल करने के लिए रामपुरा में दो चेक बांधों का नवीनीकरण किया गया है। मरम्मत किए गए बांध अब कुल 26 एकड़ भूमि पर कृषि करने के लिए सिंचाई की सुविधा प्रदान करते हुए पहल से आठ किसान लाभान्वित हो रहे हैं, जिससे उनकी फसलों के लिए बेहतर पानी की उपलब्धता सुनिश्चित हो रही है। वीडीसी बैठक में विचार-विमर्श और अनुमोदन के बाद नवीनीकरण परियोजना को अंजाम दिया गया। इस प्रयास का उद्देश्य कृषि उत्पादकता को बढ़ाना और रामपुरा में कृषक समुदाय की आजीविका की सहायता करना है।
SHIFTING TO NATURAL:

THE JOURNEY OF AN ORGANIC FARMER
Mohan Patel, a farmer from the village of Lohari in Khandwa district, Madhya Pradesh, has chosen to adopt organic farming practices to overcome the declining crop production and rising costs associated with traditional methods. With the collaboration of Krishi Vigyan Kendra (KVK) and IGSSS under the front-line demonstration scheme, Mohan attended a training session conducted by KVK. He was provided with necessary resources such as a drum, jaggery, gram flour, and cow urine for making organic fertilizers. Mohan is following an organic farming system, using vermicompost and organic fertilizers instead of chemicals. He expects a yield of 10-12 quintals per acre, a 20-25% increase in income, and improved soil fertility. His success showcases the potential of investing in the right agricultural practices and providing farmers with up-to-date knowledge.
EARTHWORMS AND COMPOST:

A WINNING COMBINATION FOR FARMERS
The Windrow Method combines earthworm farming and compost production, yielding up to 25 kg of earthworms and 750 kg of compost in just 45-60 days. This innovative approach offers farmers an organic solution for enriching their soil and an additional income source through earthworm sales. Over the past 18 months, 200 farmers were trained, with 110 adopting the method, reducing cultivation costs to INR 800 per acre. Going forward, the plan is to scale production and partner with JaivikGhar and the Farmer Producer Company to expand its reach. The goal is to involve 100 more farmers by June 2023, promoting sustainable agriculture practices in the community.
A LIFELINE RESTORED:

MULTIPURPOSE WELLS ENHANCE WATER ACCESSIBILITY
Community wells serve as vital sources of water for households and livestock in the villages. However, during a needs assessment conducted by VDC members, it was discovered that six out of the 23 community wells were in a state of disrepair, lacking proper structures and hygiene. To address this, the project proposed a complex structure design that would provide a hygienic water collection platform for the community while also accommodating drinking water needs for animals. Consequently, six locations in Bediyaw, Rampura, Babadiyakaji, Khadki, and Bamangaon were identified for the development of multipurpose community wells. These renovated wells aim to restore water accessibility, benefiting both humans and animals in the villages.

सामुदायिक कुएं, गांवों में घरों और पशुओं के लिए पानी के महत्वपूर्ण स्रोत के रूप में काम करते हैं। हालांकि, वीडीसी सदस्यों द्वारा किए गए जरूरतों के आकलन के दौरान, यह पता चला कि 23 सामुदायिक कुओं में से छह जीवनात्मक की स्थिति में थे और उचित संरचनाओं और स्वच्छता की कमी भी थी। इसे संबोधित करने के लिए, परियोजना ने एक जटिल संरचना डिजाइन का प्रस्ताव दिया जो समुदाय के लिए एक स्वच्छ जल संग्रह मंच प्रदान करेगा जबकि जानवरों के लिए पीने के पानी की जरूरतों को भी समायोजित करेगा। नतीजतन, बहुउद्देशीय सामुदायिक कुओं के विकास के लिए बेड़ियाव, रामपुरा, बाबड़िया, खड़की और बमनगांव में छह स्थानों की पहचान की गई। इन पुनर्निर्मित कुओं का उद्देश्य पानी की पहुंच को बढ़ाना है, जिससे गांवों में मनुष्यों और जानवरों दोनों को लाभ हो सके।
BUILDING A BRIGHT FUTURE:

JULEKHA BI'S PATH TO FINANCIAL INDEPENDENCE
Julekha Bi, a member of the Gulshan self-help group in the Khandwa district, owns a cutlery and poultry business, earning 6000-7000 Rs/- per month. She supports her family of five in Panjhariya village. Previously reliant on her husband's income as an Auto-Rickshaw driver, they struggled with expenses and couldn't plan for the future. After joining an IGSSS-supported group, they obtained a loan and started a successful poultry business. Julekha then opened a cutlery shop, saving the community time and fuel. Her income now allows her to save and plan for expansion, including starting a grocery business. Working from home, she enjoys better health and earnings with less labour. Her improved financial situation brings happiness to her family.
PATHWAYS TO PROSPERITY:

THE TRANSFORMATIVE POWER OF SELF-HELP GROUPS
Parvati Sen, a married middle-aged woman from Lohari village, juggles household duties while supporting her four children. Restricted by traditional roles, she used to fetch water, prepare food, and work as a wage earner in the village. However, the COVID-19 pandemic disrupted her income. Parvati and other women in Lohari joined the Holistic Rural Development Programme, learning about self-help groups and overcoming initial challenges. With weekly savings of INR 20 per member, the groups accumulated a total of INR 5,340. Supported by the Madhya Pradesh Rural Livelihood Mission, they received revolving Rs. 14,000, enabling inter-loaning within the group. Encouraged by this success, Parvati opened a shop selling clothing, while Rinki Rathore started a grocery store. A total of 13 new and 19 existing self-help groups have benefited from the programme, gaining entrepreneurial skills and financial literacy.

लौहारी गांव की एक विवाहित महिला पार्वती सेन अपने चार बच्चों का पालन-पोषण करते हुए घरेलू कार्यक्रमों का पालन करती हैं। पारंपरिक भूमिकाओं से प्रतिबिंत, वह गांव में पानी लाने, खाना बनाने और दिहाड़ी मजदूर के रूप में काम करती थी। हालाँकि, COVID-19 महामारी ने उसकी आय को बाधित कर दिया। लौहारी में पार्वती और अन्य महिलाएं समग्र ग्रामीण विकास कार्यक्रम के अंतर्गत होने वाली मीटिंग में शामिल हुईं, स्वयं सहायता समूहों के बारे में सीख और शुरुआती चुनौतियों पर काबू पाया। प्रति सप्ताह 20 रुपये की साप्ताहिक बचत के साथ, समूह ने कुल 5,340 रुपये जमा किए। मध्य प्रदेश ग्रामीण आजीविका मिशन द्वारा समर्थित, उन्हें 14,000 रुपये की परिक्रमामूल्यि निधि प्राप्त हुई, जिससे समूह के भीतर अंतर-ऋण को सक्षम किया गया। इस सफलता से उत्साहित पार्वती ने कपड़ों की दुकान खोली, जबकि रिकी राठौर ने किराने की दुकान खोली। कुल 13 नए और 19 मौजूदा स्वयं सहायता समूह इस कार्यक्रम से लाभान्वित हुए हैं और उद्यमशीलता कौशल और वित्तीय साक्षरता प्राप्त कर रहे हैं।
BLOSSOMING SUCCESS:

SMALL FARMERS REAP BENEFITS WITH AGROHORTI CULTIVATION
In an effort to increase the income of small farmers in project villages, mango, guava, and custard apple plants have been cultivated in the same area of land where crops were previously grown. The Agrohorti module has supported 45 small farmers, with 30 being supported by HRDP and 15 by the NadanfaloudhyanYojna under NAREGA. The farmers aim to achieve a 20-25% increase in income by adopting the Agrohorti module, growing both crops and orchards on one acre of land. The decision was made during a monthly VDC meeting where 45 farmers were selected and a resolution was passed in their favour. Under the project, 45 orchids have been established to facilitate income enhancement.

HRDP के अंतर्गत गांवों में छोटे किसानों की आय बढ़ाने के प्रयास में, आम, अमरूद और सीताफल के पौधों की खेती उसी भूमि के क्षेत्र में की गई है जहां पहले फसलें उगाई जाती थीं। एग्रोहॉटरी मॉडल ने 45 छोटे किसानों की सहायता की है, जिनमें से 30 को एचआरडीपी द्वारा और 15 को नरेगा के तहत नंदन फलौयान योजना द्वारा सहायता की गयी है। किसानों का लक्ष्य कृषि उद्यानिकी मॉडल को अपनाकर एक एकड़ भूमि पर फसल और ऑर्चर्ड दोनों उगाकर आय में 20-25% की वृद्धि हासिल करना है। निर्णय मासिक वीडीसी बैठक के दौरान किया गया था जहां 45 किसानों का चयन किया गया था और उनके पक्ष में एक प्रस्ताव पारित किया गया था। परियोजना के तहत, आय में वृद्धि के लिए 45 ऑर्चर्ड स्थापित किए गए हैं।
FROM MODEST TO MODEL:
TRANSFORMATION OF ANGANWADI CENTRE
The small Anganwadi in Hapla village, Khandwa district, has transformed into a model centre with its creative approach. Initially facing challenges such as lack of infrastructure, unorganized setup, and low attendance, a VDC meeting was organized to address the same. The centre underwent a makeover with attractive BALA paintings, educational posters, games kits, carpets, and improved facilities like clean drinking water, repairing toilets, and proper sanitation. This revitalization increased children's interest and attendance, improved the attendance of women and adolescent girls in meetings, and reduced malnourishment cases. The centre now serves as a hub for preschool education, and maternal and child nutrition, and has become a source of inspiration for other Anganwadi centres. This initiative extended to six other centres in villages including Hapla, Tithiya, Panjhariya, Bamnagaon, Lohari, and Ladanpur.
GROWING GREEN:
JAIVIKGHAR
PROMOTING NATURAL FARMING
In response to the increasing problems caused by chemical fertilizers in the Khandwa district, the project took the initiative to establish a Jaivikghar in Teerandajpur village. The Krishna SHG established the Jaivikghar in March 2022. Training on the preparation of bio-inputs was provided by Krishi Vigyan Kendra. The women in the village are now actively involved in producing Neemastra, Dasppattikadha, Amritpani, vermicompost, and other natural farming products. They sell these products to local farmers, promoting natural farming practices. A total of 15 Jaivikghar units have been set up in project villages under HRDP. Various products, including Amritpani and PanchpattiKadha, are sold at Rs 120 per bottle.
BREAKING BARRIERS:
FINANCIAL LITERACY
TRANSFORM LIVES
Anita Kapil and Zaida Mansuri, members of the Durga Self-Help Group, had faced difficulties in their childhood due to a lack of education. However, when introduced to the group, they saw an opportunity to make a difference for their families through collective savings and strategic investments. Attending a session on Financial Literacy organized under the project, they gained knowledge on financial record keeping, despite being unable to sign themselves. They relied on their children to learn this important skill. Anita and Zaida now believe in sustaining livelihoods for a brighter future.
RELIEF EFFORTS FOR VULNERABLE GROUPS AMIDST COVID-19
The project initiated short-term relief measures for the most vulnerable families affected by COVID-19. Families who lost jobs, breadwinners, or faced livelihood disruptions were included. A list of 466 families without earners, 20 families with lost breadwinners, and 61 migrant families was finalized. Comprehensive standard operating protocols (SOPs) were developed, incorporating government directives, to ensure safety during relief efforts. SOPs were explained to para workers, and ration kits were distributed in open fields with VDC members following COVID-19 protocols. The efforts received appreciation from local administrations and villagers, leading to additional demands for ration kits.
EVENT
UPDATES
NEW AVENUES FOR
ONAMASI FPO!

The One District, One Product (ODOP) initiative by the Government of India is aimed to foster balanced regional development across all districts of the country. Under the initiative, a fair was organized by the Horticulture Department in Khandwa to promote local agriculture and horticulture commodities. Onamasi, a Farmer Producer Organisation (FPO) promoted under the project, put up their stall at the event and attracted a lot of attention. The FPO sells products like vermicompost, earthworms, organic fertilizers, etc. along with locally produced taro, potato and banana chips. Various government officials and farmers visited Onamasi’s stall and inquired about the products. Overall, the FPO received orders for 15 quintal vermicompost and 2 quintal worms.

भारत सरकार द्वारा वन डिस्ट्रिक्ट, वन प्रोडक्ट (ODOP) पहल का उद्देश्य देश के सभी जिलों में संतुलित क्षेत्रीय विकास को बढ़ावा देना है। पहल के तहत उद्योगी विभाग द्वारा खंडवा में स्थानीय कृषि और बागवानी वस्तुओं को बढ़ावा देने के लिए मेले का आयोजन किया गया। इस परियोजना के तहत प्रवर्तित एक किसान उत्पादक संगठन (एफपीओ) ओनामासी ने इस कार्यक्रम में अपना स्टॉल लगाया और बहुत ध्यान आकर्षित किया। एफपीओ स्थानीय स्तर पर उत्पादित तारो, आलू और केले के चिस्त्र के साथ वर्मिकम्पोस्ट, केंचुए, जैविक खाद आदि जैसे उत्पाद बेचता है। विभिन्न सरकारी अधिकारियों और किसानों ने ओनामासी के स्टॉल पर जाकर उत्पादों के बारे में पूछताछ की। कुल मिलाकर, एफपीओ को 15 क्विंटल वर्मिकम्पोस्ट और 2 क्विंटल केंचुए के ऑर्डर मिले।
'World Soil Day' was celebrated with the farmers of Lohari village in Khandwa district, Madya Pradesh and in four different villages of Bundelkhand region. In Lohari, through street plays and other activities, farmers were informed about the importance of soil health, its management, and the benefits of using organic fertilizers and pesticides. The event also aimed to create awareness about the changing scenario in the agriculture sector and the need for judicious use of inputs to improve soil productivity.

विश्व मृदा दिवस लौहारी गांव में किसानों के साथ मनाया गया। नुक्कड़ नाटकों व अन्य गतिविधियों के माध्यम से किसानों को मिट्टी की सेहत, उसके प्रबंधन और जैविक खाद व कीटनाशकों के प्रयोग से होने वाले फायदों के बारे में बताया गया। इस आयोजन का उद्देश्य कृषि क्षेत्र में बदलते परिदृश्य और मिट्टी की उत्पादकता में सुधार के लिए आदनों के विवेकपूर्ण उपयोग की आवश्यकता के बारे में जागरूकता पैदा करना था।
The middle school children in Bediyao village participated in the celebration of 'World Energy Conservation Day' on 14 December. The day is marked to educate people about energy, its sources, and the need for energy conservation for a sustainable and greener future. With the assistance of the education department, our team organised a drawing and essay competition for 62 students and awarded prizes to the winners. The students enthusiastically engaged, produced stunning drawings, wrote essays, and displayed their originality and interest.
Covering topics such as carrier guidance, government job opportunities and their preparation, physical training, livelihood opportunities, cybercrime and security and stress management, a ‘Yuva Sansad’ program was organised in Khandwa. More than 75 youth from our project villages participated in the program and benefited from the various informative sessions.
OBSERVING

NATIONAL GIRL CHILD DAY

80 Girls from classes 6 through 10 participated in an event that was held at Bamangaon Ankhai Government Middle School in honour of 'National Girl Child Day.'

A training session was organised where girls learned about self-defence techniques along with pranayam, basic exercises, meditation, food habits, etc. The event was graced by officials from the education department and a master trainer from the Taekwondo Samiti.

"राष्ट्रीय बालिका दिवस" के उपलक्ष्य में बमनगांव अंखाई सरकारी मध्य विद्यालय में आयोजित एक कार्यक्रम में कक्षा 6 से 10 तक की 80 लड़कियों ने भाग लिया।

एक प्रशिक्षण सत्र आयोजित किया गया था जहाँ लड़कियों ने प्राणायाम, बुनियादी व्यायाम, ध्यान, भोजन की आदतों आदि के साथ-साथ आत्मरक्षा तकनीकों के बारे में सीखा। इस कार्यक्रम में शिक्षा विभाग के अधिकारियों और ताइक्वांडो समिति के एक मास्टर ट्रेनर ने भाग लिया।
FLYING HIGH:
SANU SHG IS OVERJOYED!

When the Hon. Chief Minister of Madhya Pradesh, Mr. Shivraj Singh Chouhan visited the stall of Sanu Self-Help Group (SHG) and sampled arbi and potato chips, it was a watershed moment for the team. The SHG had set up a stall in the Ladli Behna Yojana Mahsamelan under the umbrella of Onamasri Farmers Producers Company. The stall was set up with the help of Khandwa's local administration to display SHG's Arbi, Potato, and Banana chips. The CM praised the Sanu SHG's efforts and wished them the best in their future endeavours.

जब मध्य प्रदेश के माननीय मुख्यमंत्री श्री शिवराज सिंह चौहान ने सानू स्वयं सहायता समूह (SHG) के स्टॉल पर जाकर अरबी और आलू के चिप्स का नमूना लिया, यह टीम के लिए एक ऐतिहासिक क्षण था। SHG ने लाडली बहना योजना महासमेलन में ओनामासी फार्मर्स प्रोड्यूसर्स कंपनी की छत्रछाया में एक स्टॉल लगाया था। SHG की अरबी, आलू और केले के चिप्स को प्रदर्शित करने के लिए खंडवा के स्थानीय प्रशासन की मदद से स्टॉल लगाया गया था। सीएम ने सानू एसएचजी के प्रयासों की प्रशंसा की और उनके भविष्य के प्रयासों में सर्वश्रेष्ठ होने की कामना की।
Marking International Women's Day, the Onamasi Farmer's Producers Organization (FPO) hosted an awareness and interaction programme in Ladanpur village of the Khandwa district, Madhya Pradesh. Dignitaries from several government entities attended the programme and provided information on the different government schemes for women. They also urged women to create their start-ups as a means of generating income. 280 women participated in the programme, and the best entrepreneurs among them were given awards for encouragement.
In Ladanpur village, an awareness and interaction program was held on National Farmers Day. Representatives from Krishi Vigyan Kendra and Horticulture Department provided orientation on natural farming and encouraged farmers to utilize government schemes. Farmers shared their experiences of using vermicompost and Jivamrit production. 186 farmers from the project villages participated. Gifts were awarded to those practising the best farming approaches.

लाडनपुर गांव में राष्ट्रीय किसान दिवस पर जागरूकता एवं संवाद कार्यक्रम का आयोजन किया गया। कृषि विज्ञान केंद्र और उद्यानिकी विभाग के प्रतिनिधियों ने प्राकृतिक खेती पर उन्मुखीकरण प्रदान किया और किसानों को सरकारी योजनाओं का उपयोग करने के लिए प्रोत्साहित किया। किसानों ने वर्मीकम्प्लेस्ट और जीवामृत उत्पादन के प्रयोग के अपने अनुभव साझा किए। परियोजना गांवों के 186 किसानों ने भाग लिया। सर्वाधिक कृषि पद्धतियों का अभ्यास करने वालों को उपहार प्रदान किए गए।
MEDIA COVERAGE:

राजस्थान संसाधन के अध्यक्ष पर इंडो-ग्लोबल सोसाइटी सोसाइटी संसद

ख़ंड़ा दैनिक गोल्ड

अंतर्राष्ट्रीय ग्रामीण महिला दिवस मनाया

ख़ंड़ा दैनिक गोल्ड

(कृषि मंत्री विजयलल मलेल) - हेंडो ग्लोबल सोसाइटी सोसाइटी ख़ंड़ा द्वारा ग्राम निवासियों में अंतर्राष्ट्रीय ग्रामीण महिला दिवस के अवसर पर कल्याण कर दिया गया। ख़ंड़ा के अध्यक्ष दैनिक गोल्ड ने मजबूती की कहने के लिए आयोजन आयोजित किए। अन्य तरफ पदार्पण भी किया गया।

राजस्थान के नियम-निपटन सरकारी और निदेशकों को प्रस्तुत किया गया।
As we reflect on the journey so far, we are humbled and honoured to have been a part of this transformative endeavour. Together, we have made a positive impact on the lives of individuals and communities, fostering sustainable development and empowering future generations.

We extend our deepest appreciation to HDFC Bank Parivartan for its vision and commitment to social development. Your partnership has enabled us to implement impactful initiatives and create lasting change. Your unwavering commitment, support, and collaboration have been instrumental in the success of the project.

To the project staff, thank you for your dedication, hard work, and passion. Your tireless efforts have been the driving force behind the success of HRDP, and we are immensely grateful for your tireless commitment to the cause.

We would also like to express our sincere appreciation to the government officials who have supported the project. Your guidance, collaboration, and belief in our shared vision have been invaluable in navigating challenges and achieving our goals.

To the communities we have served, thank you for your trust, cooperation, and active participation. Your resilience, enthusiasm, and willingness to embrace change have been truly inspiring. It is your engagement and determination that have fueled our motivation to create a better future together.

From
Team IGSSS