

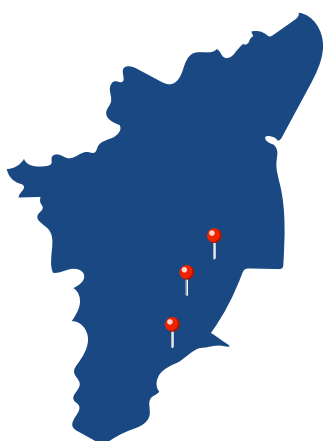


FOSTERING SOCIAL - ENTERPRISES FOR UPSCALING SUSTAINABLE TRADING OF AGRICULTURE PRODUCES TO ENHANCE INCOME OF SMALL AND MARGINAL FARMERS

SUCCESS STORIES



Project Title	P0361 - Fostering Social-enterprises for Upscaling Sustainable Trading of Agriculture produces to enhance Income of Small and Marginal Farmers
Funded By	HDFC Parivarthan
Implemented by	DHAN Foundation
Project Objective	Establishing economic movement of farmers and bringing the behavioural change among the farmers on the production (25% yield increase) and marketing and consumption practices is the important intervention to be made by all the stakeholders to bring the hope to the farmers and to transform agriculture as a viable livelihood option.
Geography	Ramnad, Shivangai and Pudukottai
Target Group	Small and Marginal farmers from Devakottai, Kallal, Thirupathur blocks in Sivaganga, Kamuthi, Mudhukulathur, Kadaladi and Thirupulani blocks in Ramnad and Ponnamaravathy, Viralimalai and Thirumayam blocks in Pudukottai
Number of individuals impacted by the project	20000



01 03 10

State

Districts

Locations & Social Enterprises

20,000 Farmers

About DHAN Foundation

Development of Humane Action (DHAN) Foundation, a professional development organisation, was initiated on October 2, 1997. It brings highly motivated, educated young women and men to the development sector. They would make new innovations in development to root out poverty from the country, in thus achieving the Mission of the organisation.

DHAN Foundation is a premier development institution in the country, working for the upliftment of the poor and the disadvantaged segment of the community. The Foundation has been promoted with the objective to bring in highly motivated and educated young women and men to the development sector. Our belief is that energetic and dynamic people like you develop new innovations and upscale novel interventions in combating poverty and creating a fair and equitable society

About HDFC Parivartan

HDFC Bank is helping to transform the lives of millions of Indians through its social initiatives. These initiatives fall under the umbrella of 'Parivartan,' aiming to contribute to the economic and social development of the country by sustainably empowering its communities.

Parivartan has been a catalyst in making a difference in the lives of people through its interventions in the areas of rural development, education, skill development and livelihood enhancement, healthcare & hygiene, and financial literacy.

With a lot already accomplished, it continues to bring about change in line with its philosophy of Sustainability and Innovation



Photography&Design

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Success Story

01



Empowering Farmers, Improving Soil Health through Vermi-Compost preparation training

Member Name: Mr. Palanisamy

Location: Perambur Village, Viralimalai Block, Pudukottai District

People Institution: Viralimalai Vayalaga Jeevidam Farmers Producer Company Limited (Viralimalai VJFPC)

Primary Producer Group: Nethaji Vayalaga Jeevidam

Vermi-Compost Application: Vermicompost, also known as worm castings or worm manure, is a nutrient-rich organic fertilizer produced through the decomposition of organic material by earthworms. Its application offers several benefits to farmers: i) Nutrient Rich Soil Amendment, ii) Improved Soil Structure, iii) Increased microbial load and Activity, iv) Enhanced Plant Growth and Yield, v) Natural Pest Suppression, vi) Reduced Dependency and cost on Chemical Fertilizers, vii) Soil moisture conservation, viii) Enhanced Biodiversity

Project Area: The project village Perambur consists of 3322 ha. Of which 15% is dry land and 3.5% is under bore well irrigation. The remaining major area of 2695 Ha. comes under waste land, common grazing land and the 'reserve forest' where only shrubs and bushes are coming up with scanty rainfall. The terrain, in general, has red sandy loam soils, poor in fertility and does not have good moisture retention capacity.

Need for the Intervention: Direct sown paddy is the major crop cultivated with poor yield. Farmers of this area suffered gradual yield decrease because of severe usage of synthetic fertilizer. The average yield of the paddy was 1500 Kgs per acre through which a farmer can earn only Rs. 28,500 / acre.

Viralimalai VJFPCL planned to make an intervention to improve the soil quality by applying vermicompost and thereby increase the yield. The members are not aware of vermicompost application and its benefit to increase the soil fertility and thereby the yield of the crop.



Production and distribution of vermicompost was the intervention made to achieve the target. Capacity building training on Vermicompost Production technology was given to the PPG members.



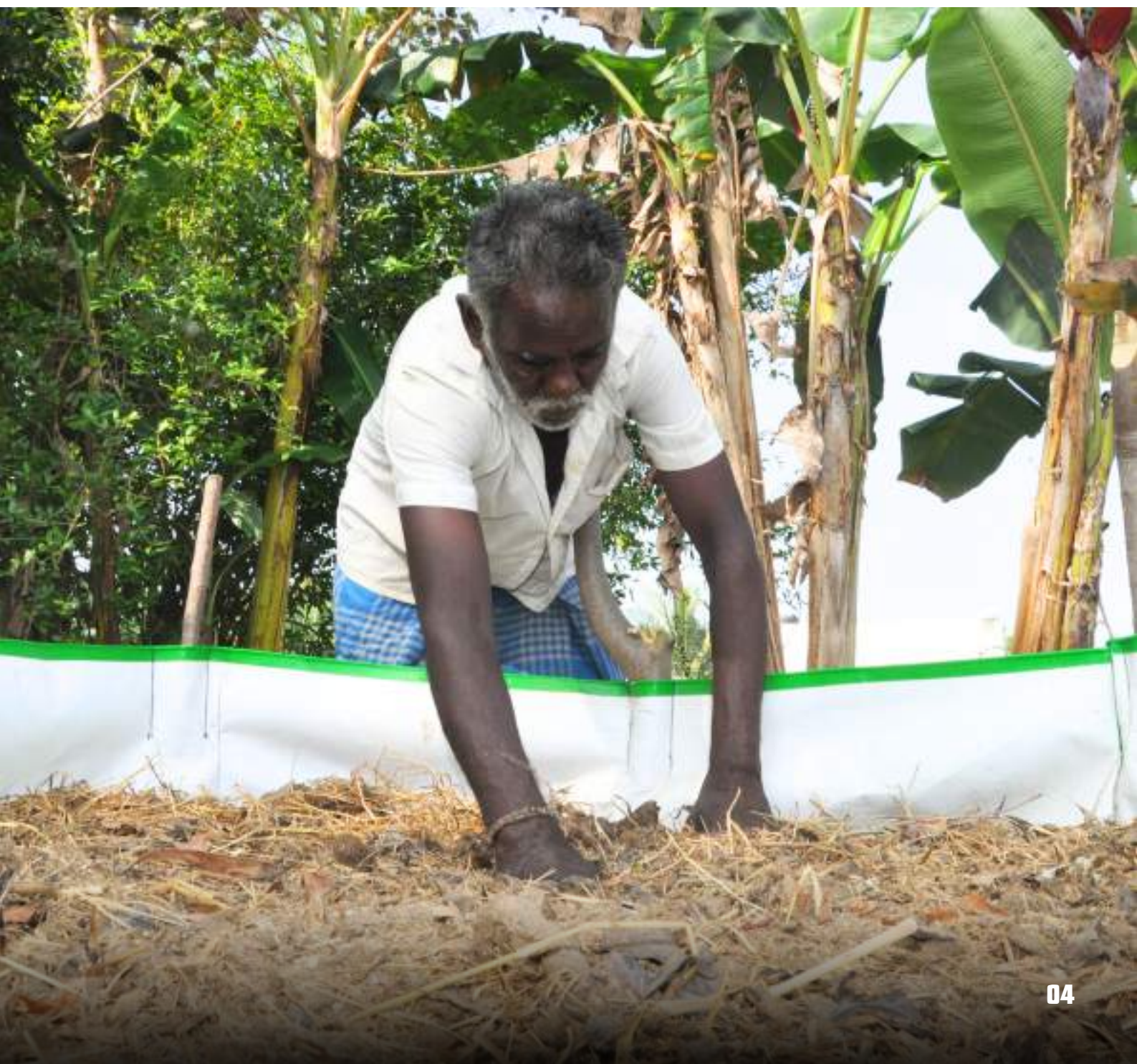
After Intervention: Mr. Palanisamy, a PPG member from Perambur with a 10th-grade education, actively participated in the vermicomposting training. Recognizing the benefits, he established a unit on his farm, leveraging his three milch animals. With support from the HDFC Parivartan SUSTAIN project, he built 6' x 3' x 3' vermicompost pits and produced 20 quintals of vermicompost. He applied 6 quintals to a one-acre trial plot, combining it with practices like summer ploughing, bio agent seed treatment (Rhizobium and Trichoderma), and border cropping. He initially invested Rs 3500 for tarpaulin sheet and for purchasing worms.

Upon incorporating vermicompost manure into his own fields, Mr. Palanisamy experienced a notable surge in crop yield, witnessing an impressive increment of 300 Kgs/Ac from 1500 kgs to 1800 kgs. This enhanced productivity translated to a substantial financial gain, as he successfully earned Rs 36,000 per acre. Furthermore, the water retention capacity of his fields has seen a significant improvement.

Mr. Palanisamy now sells both earthworms and vermicompost, priced at Rs. 150/kg and Rs. 600/quintal, respectively. He enjoys strong demand from government departments and fellow farmers.

After receiving training and vermin bags from the SUSTAIN project, his monthly income increased to a consistent Rs. 2,000. Inspired by his success, he now aims to expand his vermicomposting business.

Success and Expansion: Through the implementation of FPO with the help of HDFC Parivartan fund support and resulting capacity building and empowerment, Mr. Palanisamy has Emerged as a catalyst for change, assuming the role as an agripreneur to produce vermicompost for self and for his fellow members thereby contributing to the increased agricultural production and sustainability.





Success Story

02



Empowering women farmers by Facilitating Quality Seed Supply through Ponnamaravathy Kalanjia Jeevidam FPCL

Member Name: Ms.SenthamaraiUthayakumar

Location: Karuppukudi Village, Ponnamaravathy Block, Pudukottai District

People Institution: Ponnamaravathy Kalanjia Jeevidam Farmers Producer Company Limited (PKJFPCL)

Primary Producer Group: Ellai Karuppar Kalanjia Jeevidam

Facilitating Quality Seed Supply: Selecting High Quality seeds is a crucial step in successful paddy cultivation. Some of the important factors to be considered when choosing paddy seeds are i) Germination Percentage ii) Disease Resistance, iii) Pest Resistance iv) Yield Potential etc

Project Area: Ponnamaravathy Block is located in Pudukottai District and comprises 42 panchayats encompassing 253 villages.



The primary occupation in this block is agriculture, with the district relying on water from the Cauvery River to foster the growth in the agricultural sector. Paddy, being the focus crop, followed by rice fallow crops Viz., pulses, cotton, and vegetables as the principal crops cultivated in the region. Women farmers are taking lead role in Ponnamaravathy Block.

Need for Intervention: Women farmers in Ponnamaravathy relied on local dealers, who are unreliable sources, for seeds, facing issues like delayed deliveries, poor quality, and inflated prices. These factors hampered their yields, income potential, and overall sustainability.



Role of FPO in ensuring quality seeds: The Ponnamaravathy Kalanjia Jeevidam Farmers Producer Company Limited (PKJFPCL) exemplifies the transformative power of collective action and access to quality seeds for women farmers in Tamil Nadu. This case study delves into their intervention, focusing on the crucial role of using quality seeds in improving agricultural productivity and livelihoods.

Recognizing the challenge faced by women farmers, the PKJFPCL intervened in September 2022. The FPO procured and distributed 2,500 Kg of high-quality paddy seeds (ADT 45 variety) to 150 women farmers across six villages. These certified seeds delivered directly to farm gates, offered superior germination rates and higher yields, besides eliminating transportation costs and time constraints.



The Story of Ms.Senthamarai : Ms.SenthamaraiUthayakumar, a prominent woman farmer in Ponnamaravathy Block and an integral member in the Ponnamaravathy Kalanjia Jeevidam Board, took the initiative to experiment with high-quality seeds, specifically the ADT 45 variety, in her field. Previously, her paddy yield was limited to 27 bags. However, following this intervention, she noted a substantial increase, achieving a yield of 29 bags in the subsequent season.

She further advocated for this intervention within her group, leveraging her role as the President of the EllaiKarupar Kalanjia Jeevidam Group. Thanks to this intervention, her group experienced several advantages, including:

- Access to Quality Seeds: Timely availability of ADT 45 variety seeds at their farm gate
- Savings: on cost of the seed @ ₹210 per bag
- Yield increase of 2 bags per acre

This led to an additional income of ₹5200 per member in one Acre.



Farm Field Schools: Members of the group benefited from participating in farm field schools, where they acquired valuable knowledge on improved agricultural practices like Panchayakavya preparation and sustainable seed production. As a result of the testimonials shared by Ms. Senthamarai Uthayakumar and others, a growing number of women in the community expressed their interest in experimenting with the high-quality seed. Ponnamaravathy Kalanjia Jeevidam FPO facilitated the Quality Seed supply in Large scale.

Impacts : Quantifiable and Qualitative Benefits

This intervention yielded significant benefits for 150 women farmer

- **Transportation and Time Savings:** Eliminated travel costs, saving ₹100 per member.
- **Sustainable Seed Storage:** certified seeds allowed for storage for the next season, saving ₹950-1000 per bag.
- **Increased Productivity:** Improved seeds and knowledge-sharing through farm field schools led to an average 2-bag increase in yield per acre (approximately ₹3000 additional income).
- **Empowerment and Knowledge Gain:** Fostered collective action,

knowledge sharing, and a sense of empowerment among women farmers.

Looking Forward: Sustainability and Expansion

The PKJFPCL plans to expand their intervention to reach 750 farmers in the next season. Their focus on sustainability includes:

- Continuing access to quality seeds at affordable prices.
- Empowering women farmers through knowledge sharing and capacity building.
- Exploring partnerships with government agencies and NGOs for wider impact.

Way Forward

By implementing the Sustain Project through HDFC Parivartan fund assistance, The Ponnamaravathy Kalanjia Jeevidam Farmers Producer Company has demonstrated the immense potential of collective action to empower women farmers by supplying quality seeds to enhance agricultural productivity and income for sustainable rural development. This case study serves as an inspiration for similar initiatives, highlighting the power of collaboration and innovation in transforming lives and communities.





Success Story

03



Blooming Success: Revolutionizing Cattle Feed with Azolla Cultivation

Member Name: Ms.Vijaya

Location: Aathangadu Village, Ponnamaravathy Block, Pudukottai District

People Institution: Ponnamaravathy Kalanjia Jeevidam Farmers Producer Company Limited

Primary Producer Group: Athinamilagi Iyyanar Kalanjia Jeevidam

Azolla as Cattle Feed: Azolla is a small, floating aquatic fern that has gained attention for its potential use as cattle feed. There are several benefits associated with incorporating Azolla into the diet of cattle, i) High Nutrient content ii) Protein Source, iii) Cost Effective Feed Supplement, iv) High digestibility to cattle.

Challenges faced by Livestock farmers at Ponnamaravathy Block:

Farmers of this block who are rearing cattle face following problems

- **Forage Availability and Quality:** Limited availability of high-quality forage is a significant challenge due to Drought conditions or fluctuations in weather patterns.
- **Seasonal Changes:** Seasonal variations affect the availability of green fodder and other nutritional resources for cattle.
- **Water Scarcity:** Availability of water for both cattle and forage cultivation is crucial. In semi-arid region like Pudukkottai, water scarcity poses a challenge for both irrigation and livestock hydration.
- **High Input Costs:** The cost of commercial cattle feed and supplementary nutrients are high. Small farmers find it challenging to afford quality feed at affordable cost.
- Farmers face difficulties in providing consistent and balanced diets throughout the year



The Intervention of Ponnamaravathy Kalanjia Jeevidam FPO: The Ponnamaravathy KJFPCL, with support from HDFC, introduced Azolla cultivation as an intervention to address the above said challenges. Azolla is a fast-growing, aquatic fern rich in protein and essential nutrients, making it a valuable source of animal feed.



Story of Ms. Vijaya – adopted Azolla Cultivation: This case study examines the positive impact of Azolla cultivation by Ms. Vijaya, a member of the Athinamilagi Iyyanar Kalanjia Jeevidam Group in Aathangadu village representing 200 families in the village. Her primary livelihood was paddy cultivation and cattle rearing. She is rearing three cows for milk production. Ms. Vijaya participated in training and seminars on Azolla cultivation, provided by the FPO with support from HDFC Parivartan project. She started Azolla cultivation in a small pit (3ft x 3ft) and used it as feed for her livestock.

Within six months, Ms. Vijaya observed a significant increase in milk yield and higher SNF (solids-not-fat) content, leading to a better market price. Her milk income increased from Rs. 26 per liter to Rs. 32 per liter, resulting in a monthly income increase from Rs. 10,000 to Rs. 15,000. The increased income has enabled Ms. Vijaya to invest in her children's education and improve her family's well-being.

The Impact and scope for the Scaling up

Adoption of this sustainable practice of Azolla cultivation, Ms. Vijaya has become a farmerpreneur who produces Azolla for herself to increase her income, but also to her fellow group members and generating additional income and promoting this practice within the community. The case of Ms. Vijaya demonstrates the transformative power of Azolla cultivation in empowering rural women, enhancing livelihoods, and fostering sustainable agricultural practices. The success story can be replicated in other similar contexts, promoting broader adoption of Azolla cultivation, and contributing to rural development goals.





Success Story

04



Boosting Prosperity of Poultry through Azolla Production

Name of the Member: Ms.Kavitha

Location: Nagappanpatti, Thirupathur Block, Sivagangai District

People Institution: Thirupathur Vayalaga Jeevidam Farmers Producer Company Limited

Primary Producer Group: Murugaperumal Vayalaga Jeevidam

Azolla as poultry feed: Azolla is a small aquatic fern that grows rapidly in water and is used as a green fodder for poultry also just like Cattle feed. It has gained popularity as a nutritious and sustainable feed supplement due to its high protein content, essential amino acids, vitamins, and minerals. The use of Azolla in poultry diets has several potential benefits, including improved growth rates, egg production, and overall health. It also offers a sustainable and cost-effective alternative to traditional protein sources.

The Story of Ms.Kavitha - Challenges faced in Poultry : Ms. Kavitha, a dedicated member of VJFPCL, primarily relied on agriculture, poultry, and daily wages for income. She faced huge challenges in poultry farming which are as follows

1. Fluctuations in the cost and unavailability of feed ingredients at proper time
2. Imbalances in essential nutrients such as proteins, vitamins, and minerals lead to poor growth, reduced egg production, and other health issues.
3. Contaminated or poor-quality feed ingredients suppressed the growth of chicken.

The Intervention by Thirupathur VJFPCL : Recognizing the challenges of increasing feed costs and potential health concerns with conventional poultry feed, the VJFPCL introduced training on Azolla cultivation to the Murugaperumal Vayalaga Jeevidam group. Inspired by the training, Ms. Kavitha volunteered to demonstrate Azolla cultivation on her farm. With support from the VJFPCL, she acquired an Azolla bed and received guidance on cultivation techniques. Starting with a small investment of Rs. 80 for 1kg of Azolla, Ms. Kavitha now harvests a remarkable yield 3kgs per week.



Ms.Kavitha witnessing the Impact: Integrating Azolla into her chicken feed resulted in noticeable improvements in their health and well-being. This translated to increased egg production and marketability, leading to higher remuneration for Ms. Kavitha. The immunity and disease resistance of the hens have been enhanced, leading to an increase in their overall weight. Additionally, there has been a reduction in transportation costs for purchasing feed from shops, as she now produces the feed on her own. Her monthly income has witnessed a significant rise of Rs. 8,000 since April 2023.



Ms. Kavitha demonstrates the versatility of Azolla by utilizing it as organic fertilizer in her paddy field also. This has led to reduced weed populations, improved panicle initiation, and potentially higher paddy yields. Azolla served as a green manure, effectively lowered excess manure costs by Rs. 1000 per acre. The crops displayed improved health after its incorporation into the field as manure.

Scope for empowering small poultry farmers by replication:

The empowerment of Ms. Kavitha through the trainings given by the FPO with the support of HDFC Parivartan Project and resultant success story has served as an inspiration to other members of the Murugaperumal Vayalaga Jeevidam group and the wider community. Her leadership and active participation in knowledge sharing encourage wider adoption of Azolla cultivation.

Ms. Kavitha's case exemplifies the transformative potential of Azolla cultivation by poultry farmers to have sustainability.





Success Story

05



Enhancing Productivity of Paddy through the application of Fish Amino Acid

Name of the Member: Mr.Vellaisamy

Location: Thekkur Village, Thirupathur Block, Sivagangai District

People Institution: Thirupathur Vayalaga Jeevidam Farmers Producer Company Limited

Primary Producer Group: Varamudayar Vayalaga Jeevidam Group

Project Area: Thirupathur block is situated in between 10°01'30" and 10°17'30" North latitude and 78°33'00" and 78°30'00" East Longitude, covering an area of 345.22 Sq. Km. About 53% of the block area is found to be under agricultural land. Agriculture is the main occupation in this block. Waste land and water bodies are found to cover about 20% which includes 584 tanks and 126 Ooranis (Local Water Bodies) and 20% of the block area respectively.

Nearly 4% of the block area is covered with problem soil. The members in this area are experiencing reduction in productivity due to ill health of the soil. Hence, the FPO decided to intervene to address the issue by introducing spraying Fish Amino Acid(FFA) to increase the productivity.

Fish Amino Acid as Productivity Enhancer: Fish Amino Acid (FAA) is a liquid organic fertilizer derived from fish waste through a fermentation process. It contains essential nutrients, amino acids, and other organic compounds that are beneficial for plant growth. Fish Amino Acid is commonly used in agriculture as a foliar spray or soil drench to increase the productivity.



The Story of Mr.Vellaisamy : A dedicated paddy farmer from Thekkur Village in Thirupathur Block, has enrolled as a member of Thirupathur Vayalaga Jeevidam Farmers Producer Company. Together with his neighboring farmers, he confronted challenges such as the gradual decrease in soil fertility. Between 2015 and 2020, his paddy yield faced a notable decline from 25 bags per acre to 22 bags per acre.

In 2022, Mr. Vellaisami came to know the benefits of using Fish Amino Acid through a Farm Field School organized by Thirupathur Vayalaga Jeevidam Farmers Producer Company Limited. Actively participating in the training program, he initiated the production of Fish Amino Acid. The FFS training equipped him with knowledge on traditional methods, pest control, and the advantages of applying organic fertilizers like Fish Amino Acid.

Mr. Vellaisamy ardently embraced organic practices, incorporating the use of Fish Amino Acid and traditional methods. Initially investing only Rs. 1000 for production, he utilized readily available raw materials such as fish waste, plastic containers, and steering sticks.

The Impact: Enhanced Productivity

Besides the knowledge on applying Fish Amino Acid through foliar spray, Mr. Vellaisamy also embraced various organic practices acquired from the Farm Field School. In comparison to the previous year's conventional farming, he noticed a notable increase in yield by 5 bags per acre.



This resulted in a substantial income boost of Rs. 6000 per acre, underscoring the economic viability of organic practices. Furthermore, the reduced dependence on chemical fertilizers and pesticides contributed to significant cost savings.

Beyond Mr. Vellaisami: Inspired by the success of Mr. Vellaisamy, other members of the Varamudaiyar Vayalaga Jeevidam group have started adopting organic methods and Fish Amino Acid, showcasing the ripple effect of individual action. Mr. Vellaisami's commitment to organic farming extends beyond personal gain, aiming to improve soil health for future generations. Mr. Vellaisami's story underscores the significant potential of organic farming practices, particularly utilizing Fish Amino Acid, to enhance agricultural productivity, improve farmer income, and promote environmental sustainability. This case study can serve as an inspiration for wider adoption of such methods, contributing to a more resilient and sustainable agricultural future.





Success Story

06



Seeds of Success: Transforming Lives Through Sustainable Farming in Muthur Village

Name of the Member: Ms.Vellaiyammal

Location: Muthur Village, Thirupathur Block, Sivagangai District.

People Institution: Thirupathur Vayalaga Jeevidam Farmers Producer Company Limited.

Primary Producer Group: Annai Theresa Vayalaga Jeevidam Group

Certified Seed: Certified seeds are produced involving strict standards and procedures under controlled conditions and guidance of Seed Certification Department to ensure their genetic purity, identity, and viability. Using Certified seed in paddy crop cultivation refers to using high-quality seeds that have been thoroughly tested, inspected, and certified by authorized seed certification organizations.

Introduction: Mrs. Velaiyammal, who is a dedicated member of the Annaithersa PPG group, derives her income from agriculture and daily wages. Since its inception of PPG in 2020, Mrs. Velaiyammal has played a pivotal role in the group's growth and development. Residing in the heart of Muthur village, she stands as a testament in using Certified seed and as transformative power to the community for sustainable farming practices.

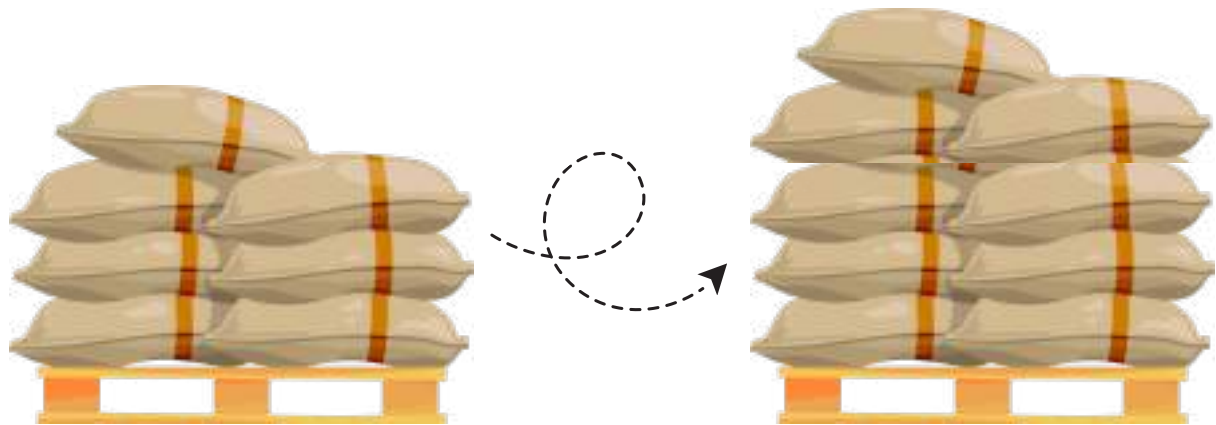
Challenges Faced: However, like many others in her community, she also faced challenges in optimizing her farming practices and maximizing her yield. The struggle was real, and the need for intervention was evident. The main reason being use of seeds from local sources with lot of quality variations.

The Jeevidam FPO's Initiative: Quality seed distribution is one of the Jeevidam FPOs' initiative with the support of HDFC Parivartan, a beacon of hope for individuals like Mrs. Velaiyammal seeking sustainable solutions for agricultural prosperity. In collaboration with the Primary Producer Groups like Annaithersa Vayalaga Jeevidam Group, Jeevidam undertook a mission to uplift the community through the distribution of certified paddy seeds and organic fertilizers.



Impactful Intervention: Mrs. Velaiyammal received certified paddy seeds through Jeevidam, a simple yet impactful gesture that would pave the way for a bountiful harvest. The distribution of organic fertilizers, including the nutrient-rich panchakavya, not only reduced her expenses but also inspired a shift towards organic farming practices.

Results and Success Story: With 60 cents of paddy field owned by her Mrs. Velaiyammal witnessed a remarkable transformation in her yield. The intervention led to a substantial increase, with a harvest of **25 bags compared to the previous year's** modest of **21 bags**.



The financial benefits were equally impressive, with Mrs. Velaiyammal gaining Rs. 5000 directly from the distributed paddy seeds.

Conclusion: Mrs. Velaiyammal's journey from agricultural challenges to a thriving harvest serves as a beacon of success for the Annaithersa PPG group and the Jeevidam FPOs intervention. This case study highlights the power of collaborative efforts in bringing about positive change, proving that a small intervention of quality seed can blossom into a garden of prosperity for an entire community.



Success Story

07



Cultivating Prosperity: A Case Study on Sustainable Farming Practices in Periyapattinum Village

Name of the Member: Mr.Sundhararaj

Location: Periyapattinam Village, Thirupullani Block, Ramanathapuram District.

People Institution: Thirupullani Vayalaga Jeevidam Farmers Producer Company Limited

Primary Producer Group: Varagi Amman Vayalaga Jeevidam

Project Area: In the coastal villages of Thirupullani block, where coconut trees thrive, a dedicated group named Varagi Amman Vayalaga Jeevidam is making waves in promoting sustainable farming practices. The problem faced by the members in this area are water retention by soil and productivity of Coconut trees. The FPO planned to intervene by introducing Vermicomposting to address these dual problem.

Vermicompost: Vermicompost is a nutrient-rich organic fertilizer and soil conditioner produced through the process of vermicomposting. Vermicomposting involves the use of earthworms to decompose organic materials into a valuable, humus-like material known as vermicompost or worm castings. The natural and environmentally friendly process of producing, enhances the nutrient content of the compost and improves soil structure. The intervention aimed to reduce costs, increase efficiency, and foster sustainable practices.

The Story of Mr.Sundhararaj and Varagiamman Vayalaga Jeevidam Group: The Varagi Amman Vayalaga Jeevidam group operates in the coastal villages of Muthupettai, Velayuthapuram, and Periyapattinum, with a focus on coconut cultivation. Farmers in these areas apply vermicompost once every four months or during the rainy season to enhance growth of coconut tree. Periyapattinum, a village under Regunathapuram Panchayat, is home of 17 proactive members, including Mr. Sundharraj, who are intensively growing coconut trees.



A stalwart in agriculture for the past 30 years, Mr. Sundharraj resides in Periyapattinum with his three children, who are college students. With 5 acres of land, he cultivates coconut trees, mango trees as intercrops, and also engages in paddy cultivation. Proud owner of two cows, Mr. Sundharraj is not only a member but also the leader of Varagi Amman Vayalaga Jeevidam.

Jeevidam FPO's Intervention for Vermicompost Production: Despite having the facilities to produce vermicompost, the members purchased it from a local shop due to a lack of knowledge on production technology. Jeevidam identified Mr. Sundhararaj who came forward voluntarily to establish a vermicompost production unit in his field.



Cost Analysis and Savings: With an initial purchasing price of Rs. 300 per bag, Mr. Sundharraj spent Rs. 7500 for 25 bags. Jeevidam's intervention empowered him to produce vermicompost at a total cost of Rs. 2600, saving Rs. 4900 for a one-time production. The breakdown includes Rs. 600 for earthworms, Rs. 1000 for cow dung, and Rs. 1000 for labor (2 laborers).

Impact: The impact of Jeevidam's intervention extends beyond financial savings for Mr. Sundharraj who now possesses the knowledge and skills for vermicompost production and acts as a change agent inspiring other farmers in the group. The earthworm invasion in his coconut farm has increased, leading to better growth and nut production. Additionally, the soil's water-holding capacity has improved, contributing to overall agricultural sustainability.

Conclusion: Mr. Sundharraj's journey from purchasing vermicompost to becoming a self-sufficient producer reflects the success of Varagi Amman Vayalaga Jeevidam's mission due to the promotion of Jeevidam FPO with the fund assistance from HDFC. The case study exemplifies the positive influence of targeted interventions, showcasing the potential for sustainable farming practices to transform lives and communities





Success Story

08



Seeds of Change: Empowering Farmers through Quality Seeds in Velanoor Village

Name of the member: Mr.Muthusamy

Location: Velanoor Village, Thirupullani Block, Ramanathapuram District

People Institution: Thirupullani Vayalaga Jeevidam Farmers Producer Company Limited

Primary Producer Group: Sivalinga Vayalaga Jeevidam Group

Project Area : Ramanathapuram is renowned for its persistent drought conditions, posing significant challenges to cultivating crops such as Paddy in the region. One of the key hurdles is the careful selection of a suitable paddy variety. This variety must exhibit drought tolerance and deliver robust yields even in the face of limited water availability.

Recognizing the pressing need for agricultural resilience amid the evolving climate the Thirupullani Vayalaga Jeevidam Farmers Producer Organization promoted with the HDFC Parivartan through DHAN Foundation planned to intervene in this activity serving the proactive group of paddy farmers belonging to Sivalinga Vayalaga Jeevidam group. This initiative aims to enhance agricultural production and fortify the community against the challenges imposed by a changing climate.

Need for the Intervention: In Velanoor village the farmers are facing challenges in yield and income of paddy due to adoption of traditional seed material. This case study explores the positive impact of Jeevidam's intervention, emphasizing the adoption of quality seeds to enhance productivity. Recognizing the need for improved agricultural practices, Jeevidam intervened by distributing quality seeds, specifically the NLR Variety seed, a Foundation Class 1 type known for its moderately drought-tolerant characteristics.

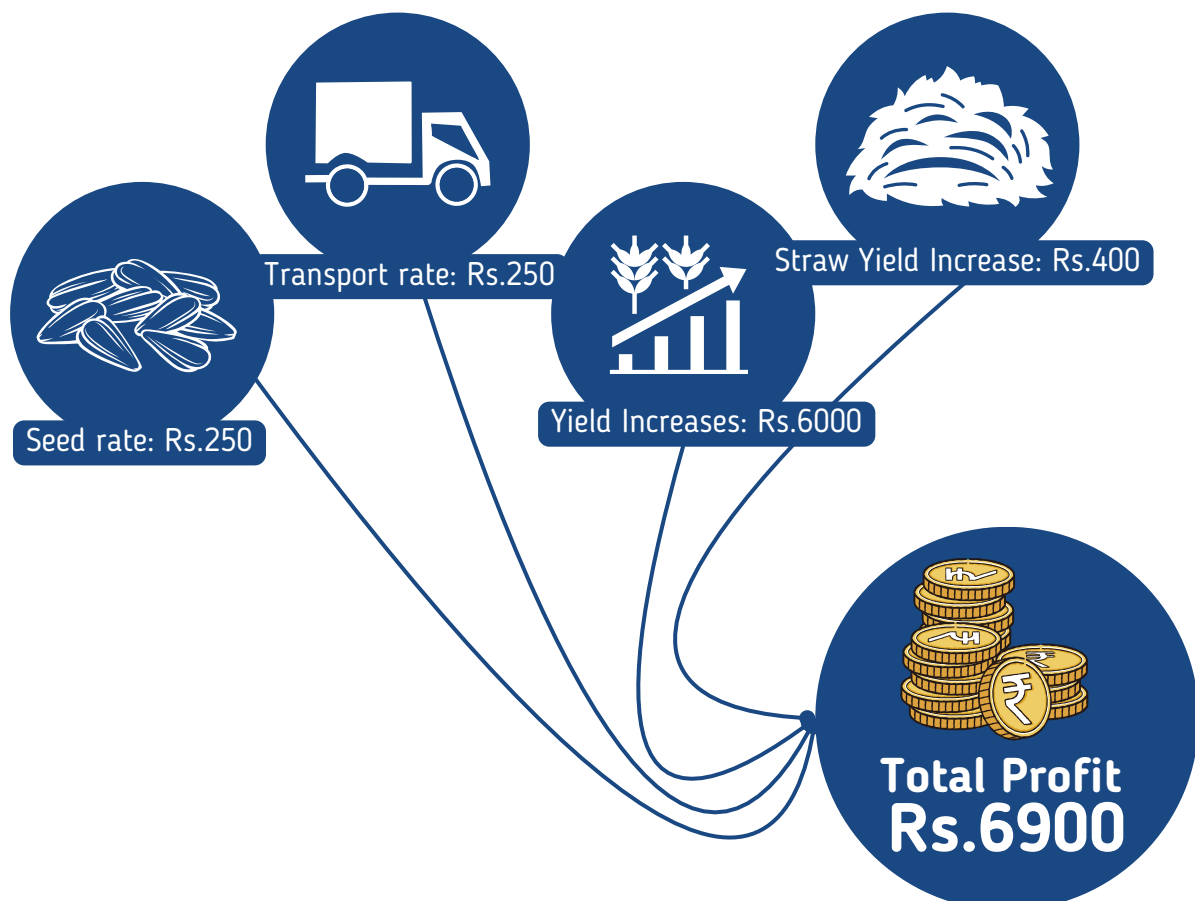
Training and Field Visits: To ensure optimal utilization of the quality seeds, Jeevidam provided comprehensive training on productivity enhancement of paddy crops. Continuous field visits were conducted, offering practical insights and support to all the members. A case study on the success by Mr.Muthusamy was taken to showcase the impact of using good quality seeds.



The Story of the Farmer Mr. Muthusamy: He is a member and leader of the Sivalinga Vayalaga Jeevidam group. As a seasoned farmer and daily wage worker, he resides in Velanoor village, Thirupullani Panchayat, Ramanathapuram District. With two married children and a modest livestock of 5 goats and 2 cows, Muthusamy primarily cultivates rain fed paddy crops. Despite his experience, the use of seeds collected from the last cultivation resulted in low yields and income. He received 5 bags of these seeds, each containing 30 kg, replacing the traditional seed-saving practice.

Financial Impact: The results were tangible and impactful. In a season plagued by drought, Muthusamy's yield increased from the usual 18 bags to an impressive 20 bags, thanks to Jeevidam's intervention. This not only translated to better sustenance but also brought in an additional income of Rs. 6900, demonstrating the economic benefits of quality seeds.

Profit Breakdown:



Impact:

The intervention had a multi-faceted impact on Muthusamy's farming practices

1. Quality and first-grade seeds ensured a robust crop foundation.
2. The seeds were available at a lower market price compared to local shops.
3. The crops exhibited good vegetative growth and produced quality grains.
4. The NLR Variety seeds proved to withstand drought conditions effectively.
5. Reduced pest and disease infestations contributed to overall crop health.

Conclusion:

Muthusamy's journey from using traditional seeds to embrace quality seeds exemplifies the positive influence of Jeevidam's intervention. This case study illustrates the importance of empowering farmers with knowledge and resources, ultimately leading to improved agricultural outcomes, enhanced income, and a more sustainable farming future.





Success Story

09



Sowing Success: The Art and Science of Productivity - A Farm Field School Spotlight

Name of the member: Ms.Deivanai

Location: Pillaimangalam village, Thirumayam Block, Pudukottai District

People Institution: Thirumayam Farmers Producer Company Limited

Primary Producer Group: Gangai Uzhavar Jeevidam

The Project Area: In the rain fed agricultural landscapes of Thirumayam block, Thirumayam Vayalagam Jeevidam Farmers Producers Company Limited (TVJFPCL) has emerged as a trailblazer in fostering positive transformation. Registered under the Companies Act on August 5th, 2022, TVJFPCL recognized the need for productivity enhancement among its farmers, primarily engaged in rain fed paddy cultivation. This case study delves into the transformative impact of the Farm Field School initiated by TVJFPCL, focusing on the success story of Mrs. Deivanai from Pillaimangalam village.

The Need for the intervention – FFS: Concerned about lower crop yields and a lack of knowledge on productivity enhancement among its members, TVJFPCL devised a plan to conduct a Farm Field School (FFS). The school aimed to impart training on modern agricultural techniques with a focus on the System of Rice Intensification (SRI), integrated pest and disease management, and the application of organic manures. With the support of HDFC Parivartan Project, the FFS was launched to bridge the knowledge gap and elevate the agricultural practices of the farmers.

Farm Field School: A Farm Field School (FFS) is an innovative and participatory approach to agricultural extension and education. The primary goal of Farm Field Schools is to empower farmers with the knowledge and techniques necessary for sustainable and improved agricultural practices. It is a group-based learning process that brings together farmers to acquire new knowledge and skills through practical, hands-on experiences in the field. The Key features of Farm Field Schools are i) Participatory Learning, ii) Group Dynamics iii) Experiential Learning iv) Seasonal Focus (Cropping Calendar) v) Holistic Approach from Land preparation to Post Harvest techniques vi) Community involvement.



Mrs. Deivanai's Journey to Sustainable Farming Mastery with FFS: Mrs. Deivanai, a dedicated member of the Gangai Uzhavar Jeevidam Group, was chosen for the FFS training and demonstration. Four comprehensive classes were conducted throughout the crop cycle, covering various aspects of SRI techniques, pest and disease management, and the use of organic manures. The FFS spanned from the time of sowing to harvesting, ensuring a holistic learning experience.

Existing Practices vs. Jeevidam Interventions: Before the FFS, farmers, including Mrs. Deivanai, followed traditional practices of cultivation such as random planting, use of excess rate of seed, Fertilizer and other inputs which were limiting factor of production and income. The interventions introduced through the FFS brought about significant changes

Existing Practices / Status:

- Row and plant spacing: Improper spacing with 3-4 tillers per plant.
- Pest and diseases management: Reliance on inorganic chemicals.
- Fertilizer Usage: Predominant use of inorganic fertilizers.
- Yield: 20-23 bags/acre.



Result after Jeevidam Intervention:

- Row and plant spacing: Adoption of proper spacing and row planting, resulting in increased tillering percentage with 5-6 tillers per hill.
- Pest and diseases management: Implementation of natural and physical methods, such as using yellow sticky traps and bird perches, leading to a 30-40% reduction in pest attacks.
- Fertilizer Usage: Utilization of organic fertilizers like Panchakavya, reducing fertilizer costs by 20%.
- Yield: Increased to 28 bags/acre, marking a significant improvement of 4-5 bags per acre.

Impact: The Farm Field School initiative led to a range of positive outcomes for Mrs. Deivanai and other participating farmers

- Knowledge acquisition on organic pest and diseases management.
- Substantial increase in yield.
- Reduction in fertilizer costs, contributing to overall financial savings.

Conclusion: The success story of Mrs. Deivanai reflects the transformative impact of the Farm Field School conducted by TVJFPCL. This case study underscores the importance of knowledge dissemination and the adoption of sustainable agricultural practices, ultimately leading to increased productivity, reduced costs, and improved livelihoods for farmers in Thirumayam block.





Success Story

10



Harvesting Hope: TVJFPCL's Case Study on Empowering Rainfed Farms Through Strategic Seed Interventions

Name of the People Institution: Thirumayam Vayalaga Jeevidam Farmers Producer Company Limited

Location: Thirumayam Block, Pudukottai District

Introduction: Thirumayam Vayalagam Jeevidam Farmers Producers Company Limited (TVJFPCL), registered under the Companies Act on August 5th, 2022, took a pioneering step to empower farmers to use good quality seeds by farmers engaged in rain fed cultivation in Thirumayam block. This case study highlights the transformative impact of TVJFPCL's seed intervention, providing quality seeds at affordable rates, conducting Farm Field School training, and ultimately fostering significant economic and agricultural gains for its members.

Interventions: Recognizing the challenges faced by farmers in acquiring quality seeds, TVJFPCL intervened by supplying 2500 kg of high-quality paddy seeds to 150 farmers across 8 villages in September 2022. The chosen paddy varieties included Deluxe Ponni, JCL, Culture, CR 1009, and ADT 37. Farm Field School training sessions were conducted with the assistance of agriculture experts, covering aspects from the onset of the season to harvest, enhancing members' knowledge and production capabilities.

Certified and Foundation Seeds: Certified seed is the terms used in the context of seed certification programs, which is designed to ensure the quality and purity of seeds used in agriculture. The program aims in maintaining the genetic purity and integrity of crop varieties and promoting the use of high-quality planting material. Production of certified seeds undergoes rigorous testing and certification processes by the Officials of Seed Certification Department.



Financial Benefits: The intervention resulted in substantial financial benefits for each member

- Savings of Rs 200 per member on seed prices.
- Savings of Rs 100 per member on transportation costs and time.
- Storage of certified seeds for the next season, saving Rs 950-1000 per bag.
- Production enhancement of 2-3 bags per acre, resulting in increased income of Rs 4000 per acre.

Impact – Before and After:

Before the Intervention:

- Farm Field School practices were not in place.
- Low-quality seeds were used.
- High cost of paddy seeds at Rs 1200 per bag for an acre in the market.
- Poor seed quality of harvested seed prevented use in the next season.
- Average yield in Thirumayam Block was 1450-1500 kgs per acre.

After the Intervention:

- Farm Field School was conducted with the support of HDFC Parivartan and technical expertise from agricultural experts.
- Farmers received certified seeds.
- Certified seeds could be stored for the next season.
- Significant savings on seed storage and transportation costs.
- Average yield increased to 1700 kgs per acre.

Scope for Expansion: The success of the intervention is evident in the savings of Rs 3600 per acre for each member, totalling Rs 5.4 lakhs for 150 farmers. Encouraged by this impact, TVJFPCL plans to extend the intervention to at least 1000 farmers in the next season, furthering the positive transformation in rainfed cultivation practices.

Conclusion: TVJFPCL's strategic seed intervention not only addressed the challenges faced by farmers but also paved the way for increased productivity, reduced costs, and enhanced incomes. This case study showcases the potential of well-designed interventions to empower farming communities and create a sustainable and prosperous agricultural future.



Success Story

11



Rainfed Renaissance - Unveiling Agricultural Transformation with Certified Seeds and Innovation

Name of the member: Ms.Iyyammal

Location: Thurumpupatti Village, Kallal Block, Sivaganagai District

People Institution: Kallal Rainfed Jeevidam Farmers Producer Company Limited

Primary Producer Group: Maha-Mariyamman Uzhavar Jeevidam Group

Project Area: Kallal block consists of 44 panchayats and 223 villages. Geographical area of the block is 399 sq.km. The major occupation of the block is agriculture. Paddy, Groundnut, Ragi are the major crops. The Rainfed area of the block where the red soil is predominant; Groundnut and Paddy are the major crops in rain fed farming. The net cropped area in Kallal is 18 percentage area and gross cropped area is 67.81 percentage.

Challenges and Previous Practices: Facing challenges with low-quality seeds and inadequate fertilization, Mrs. Ayyammal, with two acres of land, struggled to achieve optimal yields in her paddy farming endeavors. The reliance on third-quality seeds and imbalanced fertilizers resulted in a meager 23 bags per acre.

Introduction: In Maha Mariamman Uzhavar Jeevidam group, Mrs. Ayyammal emerges as a symbol of transformation, showcasing the impact of strategic interventions in agriculture. This case study highlights the journey of the group, initiated in 2021 with 17 members, predominantly engaged in agriculture and livestock rearing.

Interventions by Kallal Rainfed Jeevidam FPCL: The Kallal RJFPCL intervened to revolutionize the agricultural practices of the group. In the current season, 7 tons of certified paddy seeds with high-germination percentage was distributed directly at the farm gates, including Mrs. Ayyammal, at an affordable price. With the support of HDFC Parivartan, the Farm Field School was conducted, covering essential aspects from seed selection to harvest.



Farm Field School Trainings:

- Summer ploughing
- Soil testing
- Seed selection
- Traditional methods (Using natural traps –Bird Perches)
- Integrated Pest Management (IPM) – Yellow Sticky Trap & Light Trap
- Integrated Nutrient Management (INM)
- Disease and Pest Control (DPC)

Adoption of Best Practices: Mrs. Ayyammal understood the learnings from the Farm Field School, making decisions based on soil testing reports. With reduced fertilizer usage and improved pest control, she effectively lowered the overall cost of cultivation. The strategic interventions resulted in a remarkable increase in yield, from 23 bags to an impressive 28 bags per acre. She was able to save Rs 13500 in cost of production for two acres of Paddy.

S.NO	PARTICULARS	Iyyammal – Member Profit(Rs/acre)	For 2 acre of land (Rs)
1	Savings on Seed cost	100	200
2	Savings on transport cost	100	100
3	Productivity increase through quality seed	5 bags per acre (Rs.5500 per acre)	11000
4	Seed usage for next season	1100 per bag	2200
Total		Rs.6800 per acre	Rs.13500 for 2 acres

Sustainable Practices and Future Planning: By opting first for the better quality of certified seeds provided by the FPO, Mrs. Ayyammal not only achieved a higher yield but also gained the advantage of using these seeds for the next season. This sustainable approach not only ensures productivity but also reduces the overall input costs for future farming cycles.

Conclusion: Mrs. Ayyammal's success story showcases the positive impact of combining certified seeds with innovative farming practices. The case study underscores the potential for transformative change in agriculture when farmers receive quality seeds, proper training, and adopt sustainable techniques. As the MahaMariamman Uzhavar Jeevidam group reaps the benefits of these interventions, it sets a promising precedent for the broader agricultural community, demonstrating that strategic initiatives can indeed cultivate prosperity in the fields





Success Story

12



Growing Green: The Impact of Azolla Cultivation on Livestock Farming and Economic Prosperity

Name of the Member: Ms.Thilagavathi

Location: Kottapatti Village, Kallal Block, Sivagangai District

People Institution: Kallal Rainfed Jeevidam Farmers Producer Company Ltd.,

Primary Producer Group: Santhanakarupar Uzhavar Jeevidam Group

Introduction: In the idyllic village of Kottapatti, Mrs. Thilagavathi, a determined member of the Santhanakarupar Uzhavar Jeevidam group, embraced the Azolla revolution, transforming her agricultural practices and elevating her income. This case study unfolds the narrative of how Azolla cultivation became a catalyst for increased livestock productivity and financial prosperity.

Background: Joined in 2021, the Shanthana Karuppar Uzhavar Jeevidam group comprises 14 dedicated members with a primary focus on agriculture and livestock. Mrs. Thilagavathi, a resilient figure managing a substantial 5-acre landholding and six milch animals, delved into the world of Azolla cultivation as a means of sustainable farming and enhanced income.



Jeevidam FPO Interventions: Engaging actively with the Jeevidam FPO, Mrs. Thilagavathi tapped into various services, including seed purchases, fodder acquisition, and adopting new practices through training sessions and seminars. Her proactive involvement underscored her commitment to optimizing her farming endeavors.

Azolla Cultivation: Empowered by the HDFC Parivathan's support, Mrs. Thilagavathi embraced Azolla cultivation with a dedicated demonstration plot. Integrating Azolla into the daily diet of her milch animals, she witnessed significant improvements in both milk yield and the Solids-Not-Fat (SNF) ratio.



Before Azolla Cultivation:

- Milk yield: 2.5 liters per day per cow
- Monthly income from milch animals: Rs. 12,000

After Azolla Cultivation:

- Milk yield: 3.5 liters per day per cow
- Monthly income from milch animals: Rs. 18,900

Impact: The Azolla revolution catapulted Mrs. Thilagavathi's monthly income, showcasing a substantial increase. The innovative practice elevated milk yield and improved the SNF ratio, resulting in a monthly income boost of Rs. 6,900.

Conclusion: Mrs. Thilagavathi's journey stands as a testament to the transformative power of Azolla cultivation in livestock farming. This case study highlights how green innovation not only enhances income but also contributes to sustainable farming practices. The Azolla revolution serves as an inspiration for the broader farming community, illustrating the potential for positive change through adoption of innovative, eco-friendly techniques





Success Story

13



The Power of Panchakavya: A Sustainable Revolution in Organic Farming

Name of the Farmer: Ms. Mahalakshmi

Location: Pudupatty Village, Viralimalai Block, Pudukottai District

People Institution: Viralimalai Vayalaga Jeevidam Farmers Producer Company Limited

Primary Producer Group: Sri Vinayagar Vayalaga Jeevidam

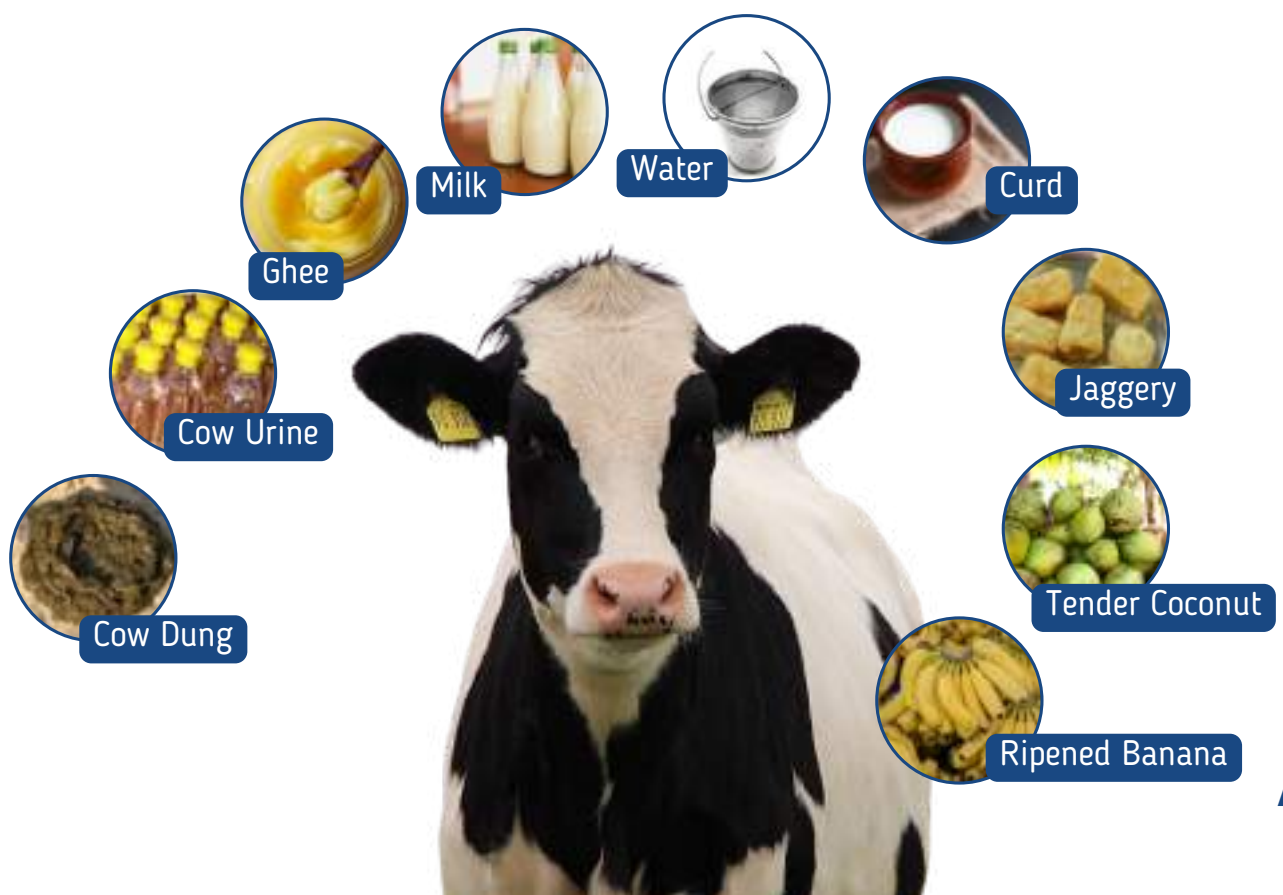
Introduction: Viralimalai Vayalaga Jeevidam Farmers Producer Company Limited, established by Dhan Foundation, is spearheading the charge for sustainable agriculture and rural development in Tamil Nadu, India. With crucial support from HDFC Parivartan, this initiative seeks to uplift small and marginal farmers, creating a ripple effect of positive change in the face of agricultural and economic challenges.

This case study delves into the transformative journey of Mrs. Magalakshmi, a member of the "Sri Vinayaga Vayalaga Jeevidam" group and a Shareholder of Viralimalai Vayalaga Jeevidam FPCL in Pudhupatti village.

Challenges and Context: The village, grappling with agricultural and economic constraints, witnesses' significant migration due to reduction of soil fertility and non-remunerative agricultural activities. Red sandy loam soils, scattered boulders, and low annual rainfall compound the challenges. Mrs. Magalakshmi's story sheds light on the need for targeted interventions to address migration-related economic and social issues and create sustainable livelihood opportunities in rural areas.

The Jeevidam's Intervention - Panchakavya Production: In this context, in 2021, workshops and seminars on Organic Cultivation were conducted by Viralimalai Vayalaga Jeevidam FPCL. Ms. Magalakshmi, actively participated in the training sessions and workshops, where she acquired knowledge of simple production techniques for Panchakavya.

Mrs. Magalakshmi, embracing the techniques learned through the project, cultivated Andraponni paddy in 2 acres of land and embarked on Panchakaviya production, investing Rs. 3500.



This organic concoction, comprising cow dung, cow urine, milk, curd, Jaggery, ghee, banana, tender coconut, and water, proved to be a game-changer. Through Farm Field School initiatives, the knowledge of Panchakavya and its benefits spread among local farmers.

Cost of Production:

- Drum: Rs.1000 (initial investment)
- For 20 Liters of Panchayakavya Production
- Cow dung: 5 kg – Rs.100
- Cow urine: 7 lit – Rs.700
- Cow milk: 7 lit – Rs.350
- Curd: 7 lit – Rs.350
- Ghee: 1 lit – Rs.1000

Impact and Benefits: Increased Yield and Soil Conversion: Mrs. Magalakshmi's organic farming approach with Panchakaviya resulted in an extra 2 bags of produce and converted the soil to organic, promoting sustainable practices. Through increased yield she could earn Rs. 2500 additionally per acre.

Economic Empowerment: By reducing or replacing costly chemical inputs, Panchakavya ensured higher profits for farmers, liberating them from financial burdens. She was also able to save Rs.5000 of Chemical cost per acre

Conclusion: Mrs. Magalakshmi's journey with Panchakavya cultivation exemplifies the transformative potential of sustainable farming practices. The case study showcases not only increased agricultural productivity but also the broader positive impacts on economic empowerment, health, and environmental sustainability. Panchakavya emerges as a powerful catalyst for change, steering communities toward a more resilient and sustainable future



Success Story

14



Growing Stronger Together: Success Unveiled through Collective Farming and Marketing Initiatives

Name of the member: Ms. Amalorpavarani

Village: Vengittankurichi Village, Ramanathapuram District

People Institution: Mudukulathur Vayalaga Jeevidam Farmers Producer Company Limited

Primary Producer Group: Kulanthai Yesu Kalanjia Jeevidam Group

Introduction: This case study unveils the inspiring narrative of Mrs. Amalorpavarani, a dedicated farmer from Vengittankurichi, Ramanathapuram District. Through her experiences and insights, we gain profound understanding of the transformative impact of joining hands with Jeevidam, a Farmer Producers Organisation (FPO) facilitated by DHAN Foundation and HDFC Parivartan. Mrs. Amalorpavarani's journey epitomizes the spirit of community collaboration and the positive change it brings to the lives of farmers.

Collective marketing: Collective marketing refers to the joint efforts of a group of producers or farmers to market and sell their agricultural products as a collective entity rather than as individual sellers. This collaborative approach is often adopted by farmers to enhance their market power, negotiate better prices, reduce transaction costs, and gain access to larger and more lucrative markets

Mrs. Amalorpavarani's Story: Residing in an agrarian community for over two decades, Mrs. Amalorpavarani's family has been actively engaged in farming, cultivating paddy and chilli on their 1.5-acre land. Recognizing the significance of Self-Help Groups (SHGs), she became a member of the Kalanjiam group five years ago and now serves as its leader. Her leadership role involves active participation in Gram Sabha meetings and government celebrations, where she advocates for the needs of her village.

In 2022, the introduction of Jeevidam, a Farmer Producers Organization, presented a new avenue for Mrs. Amalorpavarani and her fellow farmers. Under the guidance of DHAN Foundation and HDFC Parivartan, an awareness program elucidated the benefits of forming Jeevidam groups. Motivated by this initiative, Mrs. Amalorpavarani played a pivotal role in establishing the "Kulanthai Yesu Kalanjia Jeevidam" with 14 members, eventually becoming a part of the larger Muthukulathur Kalanjiam Jeevidam FPCL. Her selection as a Board of Director (BOD) brought a sense of fulfillment and purpose to her farming journey.



Procuring Quality Seeds: In a year dominated by one-time harvests, the decision to purchase paddy seeds from their FPO proved to be a wise one. The group, with Mrs. Amalorpavarani's guidance, procured 18 bags of RNR seeds at Rs. 1050/- per bag through the FPO, saving 120 rupees per bag compared to the Paramakudi market rates. The enhanced seed quality brought joy to every farmer, as their lands flourished with groundcover crops.



Collective Procurement and Marketing: Mrs. Amalorpavarani emphasized the benefits of collective marketing through the FPO to her group members. A total of 191 bags of paddy were procured from nine members, saving 90-110 rupees per bag compared to commission shops. The direct procurement from the village also spared the farmers from additional transport costs. As a result, the group collectively saved 25,976 rupees from selling and 7,640 rupees from transport costs, amounting to a total saving of 33,616 rupees through Jeevidam.

Financial Gains and Farmer Pride: Individually, Mrs. Amalorpavarani sold 13 bags, earning an extra 1,768 rupees without commission. The entire group, proud of their decision to sell through Jeevidam, is now committed to the FPO's process. Mrs. Amalorpavarani, expressing her gratitude for the opportunity, pledged to use every resource at her disposal to uplift herself and her community.

Conclusion: Mrs. Amalorpavarani's Story reflects the profound impact of collaborative efforts through Jeevidam. The case study highlights the financial gains, improved seed quality, and the sense of pride and unity that farmers experience when they join hands with an FPO. Mrs. Amalorpavarani's journey is a testament to the transformative power of community-driven initiatives in agriculture, shaping a future where every farmer's effort matters, and every seed sown contributes to the nation's food security.





Success Story

15



Empowering Farmers through Ethical Marketing Practices

Name of the member: Vengalamudaiyal

Location: Appanenthal Village, Ramanathapuram District

People Institution: Muthukulathur Vayalaga Jeevidam Farmers Producer Company Limited

Primary Producer Group: Sree Kottaikarupanasamy Kalanjia Jeevidam

Introduction : In the heart of Appanenthal village, Ramanathapuram district, resides Vengalamudaiyal—a resilient single mother and farmer. With three acres of land, she cultivates paddy, chillies, and millet, striving to sustain her family after her husband's demise. A turning point occurred when she joined the Jeevidam group promoted by Dhan Foundation and HDFC Parivartan, finding support for her son's interest in organic farming.

Challenges and Transformation: Before Jeevidam, Vengalamudaiyal faced hurdles in marketing her produce, with third-party interventions hindering fair pricing for her harvest. As a small farmer, reaching direct markets seemed implausible. However, joining Mudukulathur Kalanjia Jeevidam Farmers Producer Company Limited, she discovered a reliable market through the Farmer Producer Organization (FPO).

Procurement Success: Vengalamudaiyal sold 21.5 bags of RNR paddy variety through the FPO at Rs. 1400/bag, compared to the local market rate of Rs. 1350/bag with an 8% commission. Additionally, she saved Rs. 40/bag in transport costs. The total advantage amounted to Rs. 4237, including Rs. 3397 from price advantage and Rs. 840 from reduced travel costs.



Direct Marketing and Value addition: The directly procured paddy was processed into rice and marketed directly to the members of FPO at an affordable price. The transparent process empowered farmers, eliminating third-party interventions and ensuring fair prices. Vengalamudaiyal expressed gratitude for the direct reach of her products to consumers.

Empowering the Next Generation: The interest and hope on organic farming of her son was renewed through Jeevidam FPO's intervention.

Life Beyond Difficulties: Benefit derived by both the producer and consumer through this intervention has inspired the members and their confidence in pursuing sustainable farming practices. Vengalamudaiyal's story proves that challenges faced by farmers working tirelessly under various weather conditions will not become vain. Every extra rupee earned through direct procurement became a blessing, providing much-needed financial relief.

Conclusion: Through Jeevidam's transparent procurement process, Vengalamudaiyal and fellow farmers experienced a transformative journey. The FPO not only empowered them economically but also instilled hope for future generations, emphasizing the significance of every hard-earned rupee in their lives. The success story of Mudukulathur FPO reflects the impact of small efforts in uplifting farming communities.



Social Enterprise Model of DHAN



Gender equality

Women led initiatives on Agri production and marketing



Consumer Mutuals

Implementation of “Prosumer” – Producer as a Consumer for arresting leakage, stabilizing local economy



Agro – Advisory services

IT enabled solutions to farmers on regular basis for production and market support



Collaboration

Leverage from other development stakeholders – Banks, Line department and Village Panchayats



Building on from other initiatives

SHG Federations - for convergence, scale advantage and Nested structure for sustainability

