

THEME OF THE YEAR
**BUILDING COMMUNITY
RESILIENCE POST COVID**



ANNUAL
REPORT
2021-2022



NATIONAL AGRO FOUNDATION

www.nationalagro.org

ANNUAL REPORT
2021-2022

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Greetings to All!!!

An organisation's success is not mapped by its performance alone. In a difficult and restrictive environment, which FY 21 definitely was, it is also a measure of an organization's ability to adapt to the transforming eco-system. It is defined by the speed and agility with which an organisation aligns itself to the new systems and processes. By this yard stick, NAF has performed tremendously well, despite the multiple challenges and restrictions imposed by the pandemic.

During the year, we were faced with some of the most unprecedented challenges, but effectively managed each one of them with exemplary dexterity. We moved rapidly to adapt ourselves, and respond to the changing needs of our stakeholders, holding their needs as our top most priority.

Our commitment to responsible growth has always been the focal point of everything we do at NAF. It has been our long-standing belief that sustainable and purposeful growth and development will stand the test of time and drive superior long-term performance stands more validated now than ever before. The severe human crisis that we are facing today has further necessitated a stakeholder approach to growth, which relies on compassion, collaboration and inclusivity.

We are confident that the learnings of the past one year will steer the Organization through the uncertainty that continues to overwhelm the Indian Development Sector. Coupled with our sustained focus, bottom-up inclusive approach design and development, as well as technology upgradation, this will enable us to drive service excellence, going forward. Together with the continued support of our partners, well-wishers and stakeholders, we shall leverage these strengths and learnings to consolidate our efforts in reaching out to the last mile and most vulnerable sections of the rural society.

I would also like to express my sincere thanks to my fellow trustees and governing council members for their timely and valuable contributions to the growth of the Foundation. I would like to extend my thanks and appreciation to our stakeholders and supporters for their confidence, goodwill and constant support. Last but not least, I would like to extend my gratitude to our team for their sheer commitment and hard work that has enabled us to come this far.

Kind Regards

Mr. M R Sivaraman IAS (Retd.)

Chairman



It is my pleasure to present to you the Annual Report of National Agro Foundation, the journey of complexities, new challenges and exciting inroads created in the post pandemic scenario in rural development.

The second wave of COVID affected the world around with varying degrees of complexities penetrating and brutally impacting the lives and livelihoods of the poor and vulnerable communities especially in rural India. The rural community was barely coming to terms with the impact of the first wave, having lost precious lives, livelihoods, unbearable losses and challenges, this new normal has however, further aggravated their situation. There continues to be high risks from unemployment, depletion of savings, post production losses, poorly performing economy etc which often lead to increased vulnerability.

The 2nd wave of COVID-19 in India and the transport restrictions and other measures to control its spread came at a time when the winter crop was ready for harvest. While the agriculture sector, which is the mainstay of employment and income for rural India, survived the first wave, the second wave of Covid-19 brought forth new challenges for the farmers, who are already under pressure due to climate changes, price volatility and rising debts. The outbreak of pandemic and the subsequent impact on supply chains affected fresh produce such as fruits and vegetables severely. With the prolonged lockdowns and restricted movement across the country, moving agricultural produce from one part to another was a challenge.

While, the challenges of the pandemic are being efficiently handled by various organizations and sectors across the country, it is also important to make use of the opportunities the crises provide. A case in point is the new opportunities the crises has thrown open in the agriculture supply chain network. In many parts of the country, FPOs stepped in successfully creating supply chains in the COVID scenario.

Agriculture in present times is faced with the challenges of globalization, market liberalization, demographic changes, climate change, fluctuating production and consumption patterns, natural resource depletion, rapid urbanization, and food price crises, amongst other issues. Many of these challenges have directly and indirectly contributed to changing markets, and created both opportunities and risks for farmers, especially small holders. With the growing recognition of the important role smallholder agriculture plays in economic growth and rural development, market-oriented agriculture is prominently on the rise.

Activities like diversification, value addition, precision farming, high- tech agriculture, agri preneurship, global marketing, organic farming, etc. are gradually getting due attention of people involved in redefining agriculture. Moreover, agriculture contributed significantly to the GDP during testing times of pandemic when the entire world came to a standstill proving again that agriculture still holds the key in the Indian economy. Though there are significant developments in this sector through initiatives taken by the government, it also offers scope for further improvement given the size of farming dependent rural community and its diversity in different regions. As we all know, farming sector faces multiple challenges such as vagaries of weather, farmer indebtedness, lack of adequate financial resources for the commencement of farming activities, poor infrastructure for storage and transportation, weak marketing, and middlemen advantages. These challenges have been accentuated further in the post pandemic world of crippling economic crisis, inflation and the widening digital divide. Various solutions and ideas are being brought up to address these challenges and needs the concerted and coordinate efforts of all the stakeholders including the Government, service Providers, Financial institutions, research and educational institutions and community based organizations to reach the unreached and to ensure last mile connectivity. Thus building community resilience to withstand these challenges assumes primary importance as the resource poor farming and rural community are more vulnerable to these challenges and

MESSAGE FROM MANAGING TRUSTEE

NAF as a responsible Non-Government Organization has attempted to contribute its share of building resilience in farming and rural community through its multi-pronged initiatives especially in the post covid new normal situation

NAF felt that the immediate need was to support the Government and Public through its Covid - 19 relief and rehabilitation initiatives. As there was medical emergency, the support included primarily of medical supplies and equipment's including oxygen cylinders and concentrators, ICU beds, Ultra sound machines, ventilators, monitors, laboratory equipment, disposable bedsheets, masks, gloves and other covid support related medical equipment etc. Apart from this, the relief measures included supply of dry ration kits to the needy, support to connect the farmers directly with the market for ensuring supply of essentials during the second phase of lockdown.

Apart from the ongoing multi-year projects of NAF, in addition to relief measures for resilience, its initiatives were more focussed on rehabilitation through imparting on-farm, off-farm and non-farm skill training and subsequent livelihoods and enterprise promotion for sustainable income generation thereby increasing the resilience of the community post covid. Through FPOs, backward and forward market integration were made and labour employment generation was done through some of the watershed development initiatives, alternate livelihoods were promoted through revolving fund assistance. In all these above initiatives, active community participation was ensured. Promotion of agri business activities like value addition, processing and aggressive marketing were carried out along with infrastructure development such as establishment of seed processing units, millet and pulses processing units, establishment of oil mills etc.

It was heartening to witness the support of both Government and Corporate sector agencies alike in fighting the pandemic and but for their active support NAF could not have succeeded in its initiative of building resilience among the community.

Further expanding its horizon in furthering rural prosperity, the Foundation is currently focussing on promoting digital platform to disseminate knowledge and support the agripreneurs, educating and empowering the rural communities on climate preparedness and climate smart agriculture, and developing climate ready ecosystems for the future.

I am immensely grateful to all the support and contributions we have received from our partners and stakeholders, without whom, we would not be here today. Just as Development never stops, so do we need to keep re-inventing ourselves to take on the ever-evolving challenges of climate vagaries, ecological as well as economic poverty, while keeping true to our core values and principles. We look forward to delivering on the ground and working towards rural prosperity with the continued support and encouragement from our well-wishers, supporters and partners. We will continue to build resilient communities equipped with knowledge and skills thereby impacting their lives positively thereby contributing to achieve some of the Sustainable Development Goals (SDGs).

Wishing you a very Happy Reading!!!

S S Rajsekar
Managing Trustee
National Agro Foundation

National Agro Foundation (NAF) was set up as a Public Charitable Trust in 2000 by

Mr. C. Subramaniam, (Architect of India's Green Revolution and Bharat Ratna Awardee) to usher in rural revolution with special focus on agriculture and small and marginal farmers as well as to bring about inclusive growth. Having been the architect of India's Green Revolution with a "Seed to Grain" approach, Mr. Subramaniam envisioned NAF for economic and social development of farmers with a "Soil to Market" approach on a sustainable basis.

Dr A P J Abdul Kalam, Former President of India succeeded Mr. C. Subramaniam and guided NAF as the Chairman of its Governing Council till he became the President of India.

From its humble beginning based on small practical approaches to sustainable development, NAF has grown to a fully-fledged professional organization providing cutting edge services creating large scale impact in the rural areas and changing lives of scores of farmers in the country. Joining hands with the Government, corporate houses and other stakeholders to implement its core programs, NAF has been successfully addressing local and global challenges of agriculture and rural development through multi-pronged approaches and targeted interventions.

Vision & Mission

Vision:

To create a

***"Healthy, Literate
and Prosperous
Rural India"***

Mission:

***"Creating replicable models of
prosperous rural clusters through
ecologically safe, environmentally
sustainable farm and non-farm
sector activities, natural resource
management, rural enterprises
and human resource development
by networking various
stakeholders through mutually
beneficial partnerships."***

“Achieving better balance between interdependent and mutually reinforcing pillars of sustainable development- “Education”, “Economy”, “Environment” & “Empowerment”

The 4E approach to Sustainable Development



Sustainable development is about recognizing, understanding and acting on interconnections between the thematic areas of education, economy, environment and empowerment. In pursuit to achieve significant and verifiable outcomes across these cross-cutting thematic areas and to streamline the broad-spectrum interventions NAF has divided the organization into multiple divisions comprising:



Watershed Development Division

Natural Resource Management, Watershed Development, Soil and Water Conservation, Climate Change adaptation and mitigation, Promotion of Afforestation, etc.

Agricultural Development Division

Promotion of LEAN Farming, Sustainable Climate Smart Agriculture, Adaptive Research, Comprehensive soil health management, promotion of farm machinery



Agri Business Development Division

Formation & Development FPOs, Agri-business trainings,

Digitization of FPO Business Operations, FPO Credit &

Market Linkages, Rural Entrepreneurship,

Infrastructure Development for value added products etc.





Training and capacity Building Division

Training and Capacity building for adoption of Sustainable Agriculture practices, Organic farming, Lean Farming, Climate Smart Agriculture, Agri Clinic and Agri Business training, Farm Skill training, Micro Enterprise Development, Awareness programmes, etc.

Laboratory Services Division

Technology and analytical services for food and agriculture development covering soil, food quality & safety analysis, consultancy services, training and academic programs, etc



Research & Development Division

Undertaking applied R&D in the field of food, agriculture and environment.

Change is the Only Constant and we are Constantly Changing for the better, rediscovering and redefining our strategies to innovate, improvise and escalate results to impact the lives of all our stakeholders.

We Invested

in newer programs, communities, partners and systems to scale growth

We Created

additional growth opportunities for women and farmers within the communities

We Helped

scores of migrant workers, farmers, vulnerable people during the COVID crises

We Supported

several SHGs, Farmer Producer Organizations, Farmer Interest Groups, Farmer clubs, Village Watershed Development Committees, Women Pani Samitis

We Guided

Corporate partners, Governments, private educators and universities, students

We Changed

the course of development for many rural families across India

We Reached

over 1 million farmers across eight states in India

We Managed

to influence behavior change in communities, restore ecosystems, improve livelihoods and continue to encourage and motivate the NAF teams across locations

We Grew

to understand and accept field realities and complexities with an ever-changing dynamic ethos exerting various pressures

We Maintained

a gender sensitive and inclusive approach through all our projects

We Achieved

a demand driven, people focused, need based program implementation strategy

We Received

support, recognition, accolades and awards from various supporters and Institutions

We Gained

the trust of our employees, our partners and the communities with whom we work

We shared

our knowledge and expertise to our stakeholders and partners

We Balanced

our budgets to maximize benefits to the community through service

We Doubled

our partnerships, outreach and interventions

We Reduced

wastage and cut costs to maximize benefits to the communities

We Improved

our skills, knowledge and attitude towards development change

We Established

a rapport with our stakeholders, unshakeable trust with our partners and the legacy of our Founder and Leaders.

We Capitalized

on the strength of our teams, our leadership, our communities, our strengths

We Supported

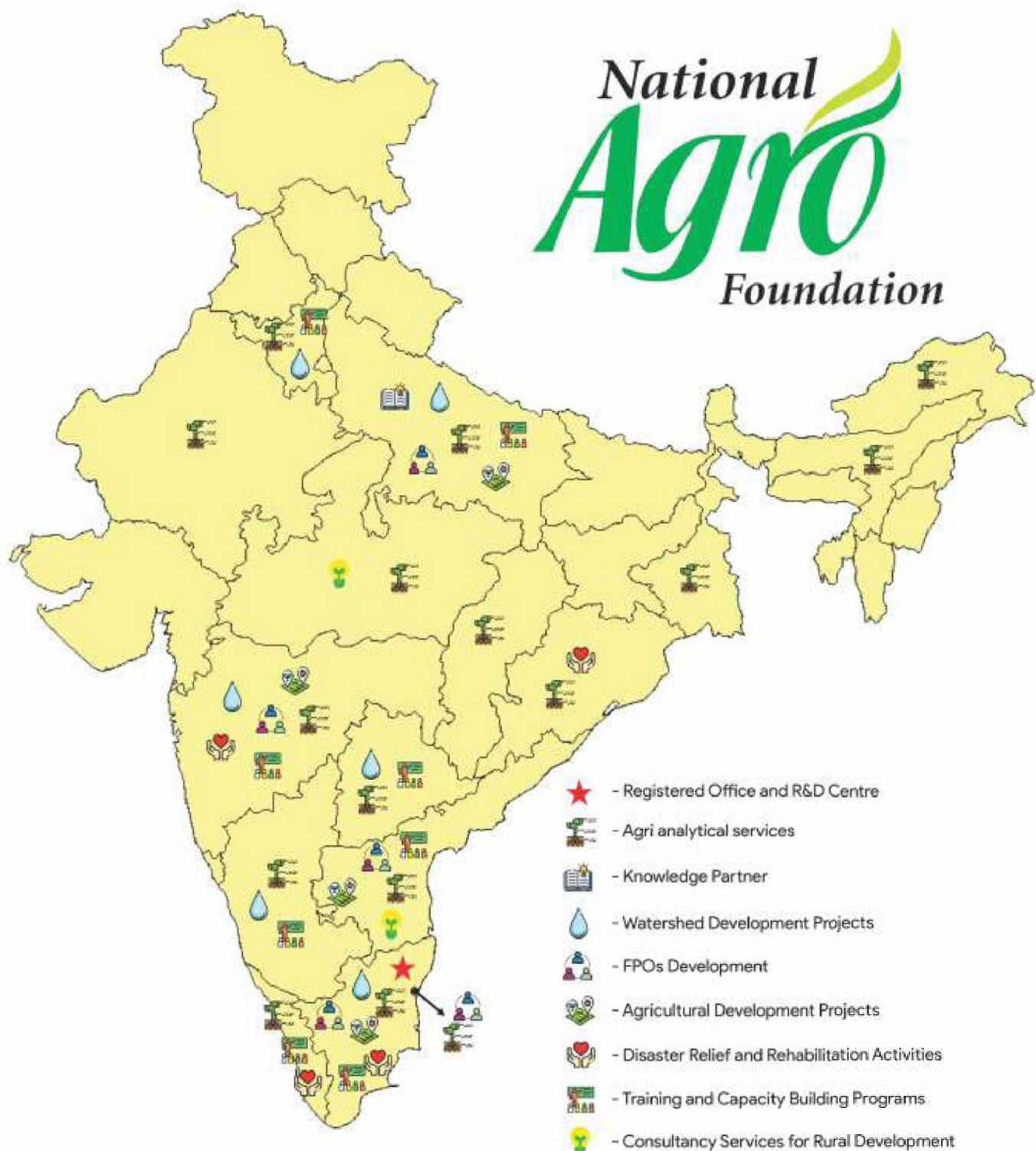
each other, new projects, new communities and new stakeholder groups

We Realized

Change is inevitable and definite, but has to be relevant and inclusive

**We Are National Agro Foundation,
Enabling A Prosperous Rural India in an ever-changing scenario**

Overall, 2,00,000+ rural families from over 2300+ villages across 8 states have benefited from NAF's interventions



NAF's 4 Pillars of Sustainable Development

Economy

SDG 1, 8
No Poverty, decent work and Economic Growth

- Increasing the income of farmers through sustainable agriculture and agribusiness for small and marginal farm holders including women
- Agricultural productivity improvement through “Lean Farming” addressing “Seed - Grain” and “Soil - Market” value chain,
- Frontline Demonstrations, Promoting Agribusiness and agri allied sector enterprises etc.,

Environment

SDG 6, 12, 13
Clean water and Sanitation
Responsible consumption and production.
Climate Action

- Strengthening and conserving the natural resources of rural ecosystem through Watershed and NRM (reclaiming ecosystems)
- Watershed development, Afforestation, Organic agriculture, lean farming, agro and bio-diversity conservation, WASH initiatives etc.,

Education

SDG 5, 8
Gender equality, decent work and economic growth

- Strengthening the human asset in the agriculture and rural sector through need based and demand driven training and capacity development programmes
- Training and building capacities of farmers, women farmers, students, civil societies, government agencies and other stakeholders, entrepreneurship development programmes, etc.,

Empowerment

SDG 5, 17
Gender equality, Partnership for the goals

- Creating dynamic, vibrant and sustainable rural communities who work in the spirit of cooperation, equity, equality and collective ownership
- Promoting and nurturing various community-based institutions like Farmers Producer Companies, SHG Federations, Farmers Cooperatives, Water User Groups for collective decision making and action for institutional sustainability.

Awards and Recognition



Awards

- National Agro Foundation, has received the Best performance Award for its Cuddalore Watershed projects by National Bank for Agriculture and Rural Development (NABARD) for 2021–2022.
- Water Conservation for Sustainable Livelihood Project Supported by Tata Capital Housing Finance Limited, implemented in Vandavasi, Tamilnadu; was conferred with 'Best CSR and Sustainability Award' in the category 'Excellence in Water Conservation' by Confederation of Indian Industry (CII) in February, 2022.



Recognition

- Recognition of NAF as Scientific and Industrial Research Organization (SIRO), by the Department of Scientific and Industrial Research under the scheme on Scientific and Industrial Research Organizations (SIROs), 1988.



Empanelment & Certifications

- Certificate of Empanelment as Training Partner to impart Training under Food Safety Certification and Training (FoSTaC) programme of FSSAI
- Nodal training institute for ACABC training programs (Recognized by MANAGE)
- Technical partner with Tamilnadu Corporation for Development of Women Limited, an organization of Ministry of Rural Development, for Mahila Kisan Shashakthikaran Pariyojana (MKSP).
- Empanelled resource institute/POPI for Central Small Farmers Agri- Consortium (SFAC) and NABARD respectively for promoting and nurturing FPOs.
- Empanelled Charity Partner of Bank of New York Mellon for their Community Impact Program.
- Empanelled as CBBO under central Sector Scheme for promotion of FPOs in three new states of Andhra Pradesh, Uttar Pradesh, Puducherry and Maharashtra.
- NAF is Empanelled under National CSR hub.
- NAF is a member of Global Alliance for Climate Smart Agriculture since 2022.



Accreditation

- NAF Laboratory Services Division has been granted accreditation for soil, food, water and organic fertilizer testing; as per ISO/IEC 17025:2017 International Standard by National Accreditation Board for Testing and Calibration Laboratories (NABL), a Constituent Board of Quality Council of India.
- CSR Empanelment certification and accreditation under the TISS Assessment and Empanelment Standards for Development Institutions in India (TISS AESDII), 2021

Key Achievements for the Year

2021 - 2022

Environment

Agriculture & Allied Services

- Direct agri-technology transfer to about **2,100**+ small and marginal farmers
- Productivity levels of various crops improved by **66**% and substantial increase in profit up to **125**%
- **50**% - **60**% reduction in use of agri chemical usage due to adoption of LEAN farming practices.
- **67**% increase in soil organic carbon content in Carbon Sequestration through Tree Plantation project

Water Resource Management

- Watershed Development Program covering over **120** villages, benefitting **44,500** families
- Total surface area treated is **31,000**+ ha
- Increase in water table upto **100** feet
- **12,000**+ lakh litres of water have been harvested through various water conservation and harvesting measures undertaken across various projects in the villages.
- Cropping intensity increased and change in cropping pattern has been witnessed in all watershed areas with new and improved technologies.
- **500**+ toilets have been built under total sanitation program addressing health and sanitation requirements of the community
- **1,15,000**+ trees and saplings were planted in the watershed zones under agro-forestry and agro-horticulture initiatives

Key Achievements for the Year

2021 - 2022

Economy

Agri-Business and Livelihood Promotion

- Total share capital raised to the tune of INR **10.15** crores
- **246** women were facilitated with loans for Income Generating Programs to establish micro-enterprises in the villages to the tune of INR **42.8** Lakhs
- **47,892** farmers were profiled through KANCHI Platform through the Farmer Data Repository (FDR) module
- **26** FPOs recorded INR worth INR **9.09** crores transactions through the Farmer Investor Services (FIS) module
- **275** farmers were trained in business operations and agri ventures and have begun new agri business ventures.

Education & Empowerment

Training & Capacity Building

- **6500+** trainees benefitted through **300+** training programs on Natural Resource Management, Livelihoods Development, Agricultural Technologies and Agricultural Business.
- **64** Village Watershed Committees formed and developed
- Encouraging women's participation in development activities through **225+** SHGs with over **4000+** members
- **127** FPOs promoted in the states of Tamil Nadu, Uttar Pradesh, Andhra Pradesh, Maharashtra and Puducherry
- **912** farmers were trained in agri-enterprises.



Watershed Development Division

Watershed management interventions such as soil and water conservation (SWC) and water harvesting are crucial to improving the natural assets of an area. As a result, there will be an increase in overall biomass, productivity, cropping frequency, irrigation sources, livestock, livelihoods opportunity etc., all which are crucial to building a sustainable ecosystem in rural India.

NAF has been in the forefront on watershed projects as a part of its Natural Resource Conservation program which is an important component in its comprehensive rural development initiatives. The watershed Program is strategized on a comprehensive integrated Community Development approach integrating areas such as soil and land management, water management, afforestation, pasture land development, agriculture development, livestock management, livelihood support and enhancement, community empowerment to target effective holistic development of rural communities on a sustainable basis.

Watershed management is a holistic concept, which tries to achieve the best possible balance in the ecosystem between natural resources on the one side, and human and other living beings on the other. NAF applies a multidisciplinary & multi-sectoral approach, using scientific knowledge from different fields and a combination of technologies, strategies, and techniques to create maximum possible benefit to the stakeholders.

Watershed Development Division

The following is the summary of the projects that are being implemented in different states of India.

Summary of Watershed Projects Supported by CSR Partners

S. No	Funding Partner	Name of the Project	District & State	No. of villages covered	Total Area (Ha)	No. of Families Benefitted	Current Status
1	Larsen & Toubro Technology Services Limited (LTTS)	Integrated Village Development Project- SUJAL	Chengalpattu Tamilnadu	3	63	1562	Ongoing
2	Larsen & Toubro Technology Services Limited (LTTS)	Integrated Watershed Management Project – Neerotam	Chengalpattu, Tamilnadu	4	0.80	1290	Ongoing
3	Novartis	Community Watershed Project - Sollakpalle	Sangareddy, Telangana	6	245	981	Ongoing
4	Asian paints Limited (APL)	Water Resource Development	Chinnakanjarla, Telangana	1	180	50	Completed
5	Asian paints Limited (APL)	Water Resource Development	Cuddalore, Tamilnadu	3	61	810	Ongoing
6	Asian paints Limited (APL)	Integrated Water Resource Management Project	Sriperumbudur, Tamilnadu	4	133	1935	Completed
7	Asian paints Limited (APL)	Water Resource Development	Mysuru, Karnataka	5	775	675	Completed
8	Asian paints Limited (APL)	Water Resource Development	Rohtak, Haryana	1	38	75	Ongoing

Watershed Development Division

9	Asian paints Limited (APL)	Water Resource Development	Kasna, Uttar Pradesh	4	80	1250	Ongoing
10	Bank of New York Mellon (BNYM)	Comprehensive Village Development Project (CVDP)	Pune, Maharashtra	1	49	2154	Ongoing
11	Bank of New York Mellon (BNYM)	Comprehensive Village Development Program (CVDP)	Nallur, Tamilnadu	3	61	810	Ongoing
12	Bank of New York Mellon (BNYM)	Water Resource Development Project	Pune, Maharashtra	1	14	135	Ongoing
13	Larsen and Toubro Limited (L&T)	Integrated Community Development Project- Chettipalayam	Coimbatore, Tamilnadu	4	2028.31	1520	Completed
14	Larsen and Toubro Limited (L&T)	Integrated Community Development Project - Pappampatti	Coimbatore, Tamilnadu	4	1585	3860	Completed
15	Tata Capital Housing Finance Limited (TCHFL)	Water Conservation for Sustainable Livelihood - Vandavasi	Thiruvanamalai, Tamilnadu	9	2305	1556	Completed
16	KLA	Water Resource Development through Water body Rejuvenation	Thiruvallur, Tamil Nadu	1	33	200	Completed
17	HDFC	Holistic Rural Development Program	Virudhunagar, Tamilnadu	20	8299	1574	Ongoing

Integrated Village Development Project- SUJAL

Focus Areas: Water Conservation, Agriculture Development, Training & Capacity Building

Location: Puriyambakkam, Tamilnadu

CSR Partner: Larsen and Toubro Technical Services (LTTS)

Key Achievements of the Project

- 1526 beneficiaries have been impacted through various activities across 3 project villages in Puriyambakkam, Pazhavur and Perunkaranai.
- 155 hectares have been benefitted through watershed interventions.
- 32250 kilo litres of water harvested during the last year through various water harvesting structures.
- 4000 plantations have been planted in the project area to increase the green cover.
- A total of 22 trainings and exposure visits have been conducted benefitting 1005 farmers across 3 villages.
- 10 front line demonstrations on lean farming have been established and are ongoing.
- 30 farmers have been provided with fodder kits.
- 2 threshing yards have been constructed for the benefit of 105 farmers.



Integrated Watershed Management Project – Neerotam project

Focus Areas: NRM, Water Conservation, LEAN Farming, Training & Capacity Building

Location: Puthur, Tamilnadu

CSR Partner: Larsen and Toubro Technical Services (LTTS)

Key Achievements of the Project

- 4 villages and 1290 beneficiaries have been impacted through various project interventions.
- 11 syntex tanks have been erected to provide drinking water to the community benefitting 565 families.
- 20 Solar Street lights have been installed benefitting 480 families.
- 1 threshing yard has been constructed benefitting 25 farmer families.
- 3 trainings have been conducted benefitting 145 farmers.



Community Watershed Project at Solakpalle

Focus Areas: NRM, Water Conservation, Agriculture Development, Training & Capacity Building, livelihood support for women

Location: Solakpalle, Telangana

CSR Partner: Novartis

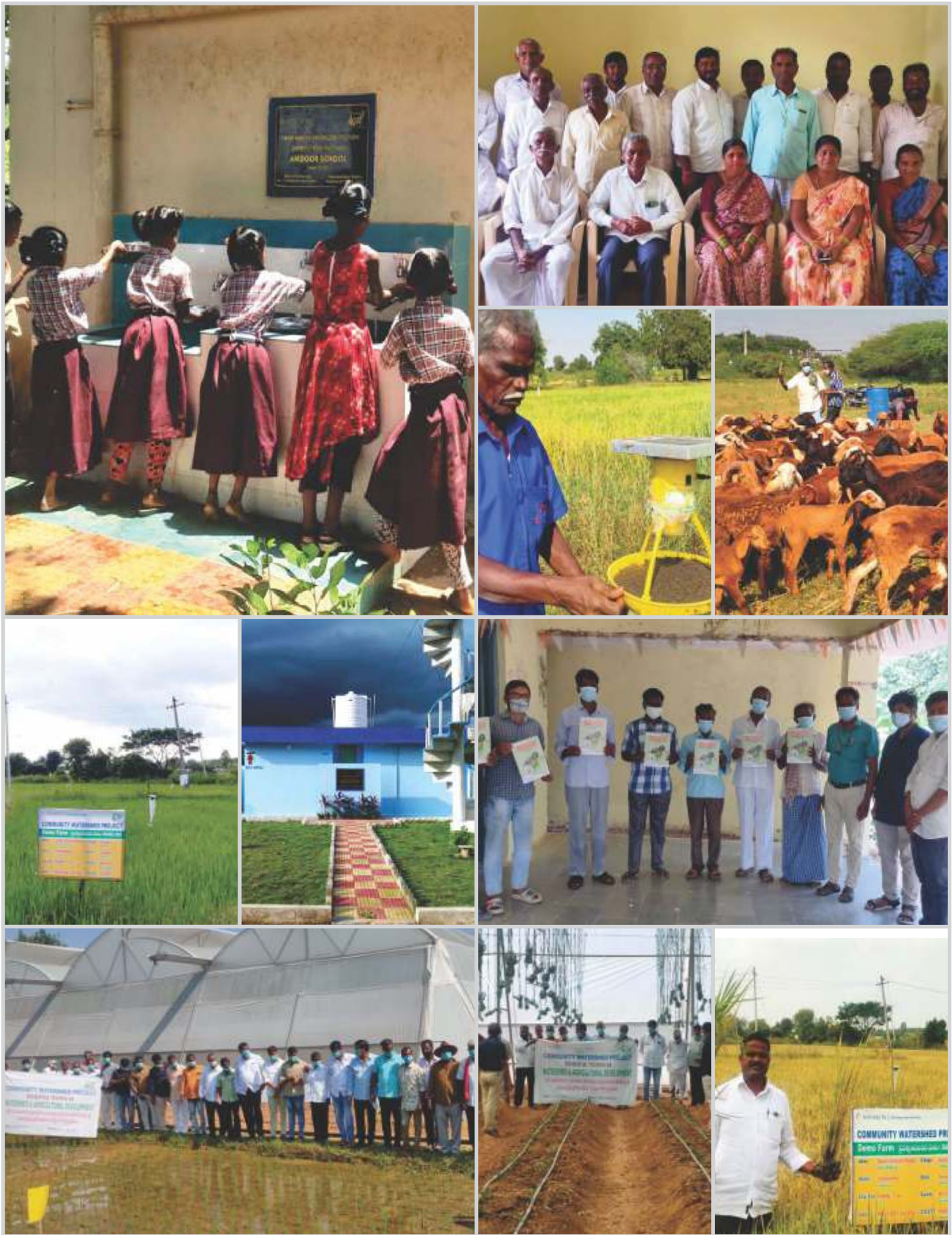


Key Achievements of the Project

- 6 villages and 2,142 beneficiaries have been impacted through various project interventions.
- Construction of 2 Toilets and 4 Hand wash stations in schools to provide sanitation facilities benefitting 130 school students.
- 85,000 kilo litres of water harvested during the last year through various water harvesting structures benefitting an area about 444 acres.
- A total of 29 trainings and exposure visits have been conducted benefitting 680 farmers across 6 villages.
- 4 farmers clubs have been formed and knowledge gaps in agriculture has been addressed through various trainings, field days and demonstrations benefitting over 100 farmers.
- 500 farmers have had their soil tested under the comprehensive soil health analysis initiative and benefitted from customized recommendations during the crop season.
- 4 Self Help groups have been formed and the women trained in finance and book keeping, apart from various exposure visits to address their entrepreneurial requirements.
- One residential training program was conducted at CFRD.
- 10 Awareness training programs and 5 preseason camps have been conducted in the project villages.
- One exposure training was arranged for the farmers Soil health card was distributed to 500 farmers.
- 10 FLDs were established on SRI paddy, vegetables and maize. An average increase of 22% in yield was witnessed across the FLDs in paddy crop.



Watershed Development Division



Water Resource Development Project

Focus Areas: Water Conservation, Channel Formation

Location: Chinnakanjarla, Telangana

CSR Partner: Asian Paints Limited (APL)

Key Achievements of the Project

- Increased supply of water in the channel directly irrigating 180 acres of agricultural fields.
- Increased Water harvesting potential in the region to a capacity of 10,463 kilolitres.
- Total 50 families across the project intervention village have been impacted through project interventions.



Water Resource Development Project

Focus Areas: NRM, Water Conservation, Plantation

Location: Cuddalore, Tamilnadu

CSR Partner: Asian Paints Limited (APL)

Key Achievements of the Project

- 22,172 lakh litres of water have been conserved through lake rejuvenation activity, benefitting 810 farmer families.
- 150 acres of encroached lake has been cleared and rejuvenated.





Integrated Water Resource Management Project

Focus Areas: NRM, Water Conservation, LEAN Farming

Location: Sriperumbudur, Tamilnadu

CSR Partner: Asian Paints Limited (APL)

Key Achievements of the Project

- 24,550 kilo litres of water have been conserved through pond rejuvenation activity, benefitting 1935 household beneficiaries.
- 5 lakes have been rejuvenated for water conservation and harvesting.
- 22 training programs have been conducted and 250 beneficiaries have been trained and benefitted from awareness programs.
- 60 FLDs have been established for Chili, black gram, green gram and paddy.

Water Resource Development Project

Focus Areas: Water Conservation, Water Body rejuvenation, Plantation, LEAN Farming, Training & Capacity Building

Location: Mysore, Karnataka

CSR Partner: Asian Paints Limited (APL)

Key Achievements of the Project

- Total 675 families across 5 villages have been impacted through project interventions.
- 50 training programs have been conducted and 240 women beneficiaries have been trained and benefitted from various programs.
- 4 village watershed Committees have been formed in the project villages.
- 117 hectares of farmland have been irrigated through watershed interventions.
- 250 hectares of fallow land has been brought under cultivation due to availability of water.
- 5,790 trees have been planted under Agro forestry initiatives.
- 6 lakes have been rejuvenated for water conservation and harvesting.
- 20 frontline demonstrations have been established.



Water Resource Development Project

Focus Areas: Water Conservation, Channel Formation, Water Body rejuvenation, Training & Capacity Building

Location: Rohtak, Haryana

CSR Partner: Asian Paints Limited (APL)

Key Achievements of the Project

- Increased supply of river water directly irrigating 95 acres of agricultural field.
- Total 123 families across the project intervention village have been impacted through project interventions.
- 4 training programs have been conducted and 50 student beneficiaries have been trained and benefitted from awareness programs.



Water Resource Development Project

Focus Areas: Water Conservation, Channel Formation, Water Body rejuvenation, Training & Capacity Building

Location: Kasna, Uttar Pradesh

CSR Partner: Asian Paints Limited (APL)

Key Achievements of the Project

- Increase in the capacity of Ponds by 10,500 kl and thereby augmenting the ground water level around the Ponds.
- Increase in the capacity of Ponds directly and indirectly irrigating around 198 acres of agricultural field.
- Total 4,045 families across the project intervention villages have been impacted through project interventions.
- 22 training programs have been conducted and 380 beneficiaries have been trained and benefitted from awareness programs

Comprehensive Village Development Project (CVDP)

Focus Areas: Water Conservation, Water Body rejuvenation

Location: Manjarwadi, Maharashtra

CSR Partner: Bank of New York Mellon (BNYM)

Key Achievements of the Project

- The NRM interventions of Check dam construction, Village Pond rejuvenation and Channel cleaning have rejuvenated water to the tune of 11,000 Cu.M.
- The interventions benefit area spanning 42 acres, benefitting 95 families.

Water Resource Development Project

Focus Areas: Water Conservation, Water Body rejuvenation

Location: Wanginiwadi, Maharashtra

CSR Partner: Bank of New York Mellon (BNYM)

Key Achievements of the Project

- 8 Check dams have been constructed and water harvested to the tune of 10000 kilo litres.
- The interventions benefit area of around 35 acres benefitting 36 families.

Comprehensive Village Development Project

Focus Areas: Water Conservation, Water Body rejuvenation

Location: Nallur, Tamilnadu

CSR Partner: Bank of New York Mellon (BNYM)

Key Achievements of the Project

- 760 acres of land has been cleared and rejuvenated for various water harvesting structures including ponds, channels, canal etc.
- 2 ponds have been rejuvenated to the tune of 12,000 Cu.M. spanning 330 acres benefitting 200 families.
- 3,000 Cu.M., Channel clearance has been undertaken benefitting 800 families.



Integrated Community Development Project

Focus Areas: Water Conservation, Water Body rejuvenation

Location: Chettipalayam, Tamilnadu

CSR Partner: Larsen and Toubro Limited (L&T)



Key Achievements of the Project

- 2,028 hectares spanning 4 villages have been covered under various project interventions benefitting total 2,514 families.
- 5,180 women have benefitted through various trainings and directly from the sanitation program.
- 5 Village Watershed Development Committees have been formed and trained to manage their own development programs.
- 67 Training and awareness programs have been conducted for the farmers, women benefitting 3135 members.
- 262 hectares of farmland irrigated through watershed interventions.
- 362 hectares of fallow land brought under cultivation due to increase in water resources in the region.
- 194 hectares of surface area treated.
- Increase in groundwater table (level in meters) up to 1000 ft.
- 6,120 trees planted across 4 villages under the agro forestry and agro horticulture plantation.
- 4 village ponds have been rejuvenated and restored increasing water holding capacity and restoring the lost biodiversity of the region.
- 10.53 lakh litres of water have been conserved through various water harvesting structures created throughout the project villages.
- 300 Individual household toilets constructed benefitting 300 households.



Integrated Community Development Project

Focus Areas: Water Conservation, Water Body rejuvenation

Location: Pappampatti, Tamilnadu

CSR Partner: Larsen and Toubro Limited (L &T)



Key Achievements of the Project

- 1,585 hectares spanning 4 villages have been covered under various project interventions benefitting total 2,212 families.
- 4,417 women have benefitted through various trainings and directly from the sanitation program.
- 5 Village Watershed Development Committees have been formed and trained to manage their own development programs.
- 53 Training and awareness programs have been conducted for the farmers, women benefitting 2,728 members.
- 470 hectares of farmland irrigated through watershed interventions.
- 225 hectares of fallow land brought under cultivation due to increase in water resources in the region.
- 244 hectares of surface area treated.
- Increase in groundwater table (level in meters) up to 750 ft.
- 8,443 trees planted across 4 villages under the agro forestry and agro horticulture plantation.
- 6 village ponds have been rejuvenated and restored increasing water holding capacity and restoring the lost biodiversity of the region.
- 10.49 lakh litres of water have been conserved through various water harvesting structures created throughout the project villages.
- 200 Individual household toilets constructed benefitting 200 households.



Water Conservation for Sustainable Livelihood Project

Focus Areas: Water Conservation, Water Body rejuvenation

Location: Vandavasi, Tamilnadu

CSR Partner: Tata Capital Housing Finance Limited (TCHFL)



Key Achievements of the Project

- 11 villages have benefitted from interventions in Natural Resource Management, Agricultural Development, Livelihood Promotion and Training and Capacity building impacting 5,019 people and 2,330 households.
- Total area benefitted under the project is 2,744 hectares.
- 2,177 hectares have been covered under various land and soil treatments.
- 17,204 plants have been sustained under the Agro forestry and agro Horticulture plantation initiative.
- 9 Village Watershed Committees (VWCs) have been formed with a membership of 129 members and a total contribution amount of INR 4,50,285/-.
- 60 Self Help Groups have been formed and trained, with a membership of 845 members.
- Total of 246 women have benefitted from various Livelihood Generation activities through financial assistance.
- Total livelihood support given through the project is INR 42,80,000/-.
- 60.5 lakh litres have been conserved through various water harvesting structures cumulatively.
- 425 School children have benefitted through various interventions.
- 2,200 cattle have benefitted from timely veterinary camps and regular vaccination.
- 2,243 Women benefitted directly through trainings, knowledge management and livelihood support.



Holistic Rural Development Program

Focus Areas: Water Conservation, Water Body rejuvenation

Location: Tiruchuli Block, Virudhunagar, Tamil Nadu

CSR Partner: HDFC

Key Achievements of the Project:

- Twenty Village watershed committees were formed during the year.
- Sixty-six agri- based training and demonstrations were conducted.
- Eighty-five acres of fallow land was brought under cultivation.
- Six toilets were constructed for government school students.
- 26,960 nos. of saplings were planted within the project boundary.
- Six water bodies were created conserving 391.08 lakh liters of rainwater.
- Soil analysis was done for 600 farmers along with soil health card.
- FLDs were established for 50 farmers.



Water Resource Development through Waterbody Rejuvenation

Focus Areas: Water Conservation, Water Body rejuvenation

Location: Pathirivedu Village, Gummidipoondi Taluk, Thiruvallur, Tamilnadu

CSR Partner: KLA

Key Achievements of the Project

- More than 25 lakh liters of water have been harvested in current monsoon rains.
- Around 80 acres of land is benefited.
- More than 200 farmers have been benefited.



Watershed Development Division

NABARD & CSR Projects

NAF has been undertaking watershed development projects with the grant assistance from NABARD and Corporate Partners under CSR support on 50:50 fund sharing basis. The following is the summary of the projects that are being implemented in different parts of Tamil Nadu.

Projects in Full Implementation Phase Supported by NABARD & CSR Partners

S. No	Funding Partner	Name of the Project	District & State	No. of villages covered	Total Area (Ha)	No. of Families Benefitted	Current Status
1	Bannari Amman Sugars	KN Palayam WDF Project	Erode, TN	5	1161.2	3178	Ongoing
2	Bannari Amman Sugars	Melpennathur WDF Project	Thiruvanna malai, TN	4	1346.9	3337	Ongoing
3	The Rotary Club of Madras Coromandel	Kuppachiparai WDF Project	Krishnagiri, TN	8	1182.87	2736	Ongoing
4	NABARD	Pulleri WDF Project	Chengalpattu, TN	11	1079	2042	Ongoing
5	TITAN	Kotteri WDF Project	Cuddalore, TN	5	918.35	1664	Ongoing
6	TITAN	Thandakaranku ppam WDF Project	Cuddalore, TN	5	947.73	2725	Ongoing
7	TITAN	Kolathankurichi WDF Project	Cuddalore, TN	5	921.72	2328	Ongoing
8	TITAN	Narumanam WDF Project	Cuddalore, TN	4	984.31	5668	Ongoing



Bannari Amman Group

Watershed Development Division: NABARD & CSR Projects

KN Palayam WDF Project In Erode District, Tamilnadu Supported by NABARD and Bannari Amman Sugars Pvt. Ltd.

Key Achievements during the year:

- 6 women self-help groups were formed and loan assistance to 35 deserving women SHG members was provided.
- 241 farmers had benefitted directly through the project interventions.
- 590-man days was generated through various NRM activities.
- 7 agri- based training and demonstrations were conducted.
- INR 2,26,471 was collected as Maintenance fund during the year.
- 11,847 saplings were planted within the watershed boundary covering 86.18 acres of land.
- 1382.28 lakh litres of rainwater have been conserved through water harvesting structures.



Melpennathur WDF Project In Tiruvannamalai District, Tamilnadu Supported by NABARD and Bannari Amman Sugars Pvt. Ltd.

Key Achievements During the year:

- 4 women self-help groups were formed and loan assistance to 20 deserving women SHG members was provided.
- Eighty-eight farmers had benefitted directly through the project.
- 222-man days was generated.
- Four agri - based trainings and demonstrations were conducted.
- INR 2,49,708 was collected as Maintenance fund during the year.
- 8180 nos. of saplings were planted within the watershed boundary covering 60.6 acres of land.
- 938.73 lakh litres of rainwater have been conserved through water harvesting structures.





Watershed Development Division: NABARD & CSR Projects

Kuppachiparai WDF Project In Krishnagiri District, Tamilnadu Supported by The Rotary Club of Madras Coromandel under Public Private partnership (PPP) program with 50% financial support from NABARD.

Key Achievements During the year:

- 6 women self-help groups were formed and loan assistance to 20 deserving women SHG members was provided.
- 566 farmers had benefitted directly through the project.
- 1098-man days was generated for the implementation of project activities.
- Six agri- based training and demonstration was conducted to benefit 168 farmers.
- INR 3,05,003 was collected as Maintenance fund during the year.
- 8036 nos. of saplings were planted within the watershed boundary covering 46.4 acres of land.
- 1336.3 lakh litres of rainwater have been conserved through water harvesting structures.



Watershed Plus Project in Kuppachiparai Supported by The Rotary Club of Madras Coromandel

Key Achievements During the year:

- Twenty 12 WLED Solar streetlights.
- Two Solar Hybrid UPS with Battery, Solar Panel & Mounting Structure for Government schools.
- Under Non-farm sector training, three batches with 50 women beneficiaries each was provided with Tailoring training. 150 women availed of these trainings and were awarded certificates on successful completion.
- Fifteen women from this training had formed a SHG group called "Poomalai SHG" to run a tailoring unit. They have started getting orders and supplied their first order successfully in the month of January 2022





Watershed Development Division: NABARD & CSR Projects

Pulleri WDF Project In Chengalpattu District, Tamilnadu Supported by NABARD

Key Achievements During the year:

- 266 Ha of project area was covered during the year.
- Loan assistance to 23 deserving women SHG members was provided.
- 215 farmers had benefitted directly through the project.
- 537-man days was generated for the implementation of project.
- Three agri- based trainings and demonstrations were conducted.
- INR 3,02,650 was collected as Maintenance fund during the year.
- 15,897 saplings were planted within the watershed boundary covering 96 acres of land.
- 280 lakh litres of rainwater have been conserved through water harvesting structures.





Watershed Development Division: NABARD & CSR Projects

WDF Projects In Cuddalore District, Tamilnadu Supported by Titan and NABARD

Thandakarankuppam, Kolathankurichi, Kotteri and Narumanam watersheds in Cuddalore district is being supported by Titan under its CSR initiatives in addition with 50% support from NABARD.

WDF Project in Kotteri, Tamilnadu

Key Achievements During the year:

- 421 Ha of project area was covered during the year.
- Loan assistance to 13 deserving women SHG members was provided.
- 1199-man days was generated for the implementation of project.
- Six agri- based trainings and demonstrations were conducted.
- INR 3,22,015 was collected as Maintenance fund during the year.
- 21,687 saplings were planted within the watershed boundary covering 133 acres of land.
- 1246 lakh litres of rainwater have been conserved through water harvesting structures.





Watershed Development Division: NABARD & CSR Projects

WDF Project in Thandakarankuppam, Tamilnadu

Key Achievements During the year:

- 288 Ha of project area was covered during the year.
- Three new women SHGs were formed and loan assistance to 23 deserving women SHG members was provided.
- Five agri- based trainings and demonstrations were conducted.
- INR 55, 201 was collected as Maintenance fund during the year.
- 4187 saplings were planted within the watershed boundary covering 25 acres of land.
- 1731 lakh litres of rainwater have been conserved through water harvesting structures.



WDP Project in Kolathankurichi, Tamilnadu:

Key Achievements During the year:

- 362 Ha of project area was covered during the year.
- Seven new women SHGs were formed and loan assistance to 27 deserving women SHG members was provided.
- 265-man days was generated for the implementation of project.
- Seven agri- based training and demonstration was conducted.
- INR 4,46,295 was collected as Maintenance fund during the year.
- 13,179 saplings were planted within the watershed boundary covering 87.35 acres of land.
- 1976 lakh litres of rainwater have been conserved through water harvesting structures.





Watershed Development Division: NABARD & CSR Projects

WDF Project in Narumanam, Tamilnadu:

Key Achievements During the year:

- 393 Ha of project area was covered during the year benefitting 894 farmers.
- Loan assistance to 20 deserving women SHG members was provided.
- 546-man days was generated for the implementation of project.
- Five agri- based training and demonstration was conducted.
- INR 5,15,469 was collected as Maintenance fund during the year.
- 16,760 saplings were planted within the watershed boundary covering 94 acres of land.
- 865 lakh litres of rainwater have been conserved through water harvesting structures.





Watershed Development Division: NABARD & CSR Projects

• KfW Soil Rehabilitation & Climate Change Adaptation Projects Supported by NABARD:

NABARD had sanctioned the “Soil Rehabilitation & Climate Change Adaptation Project” in six existing WDF project locations in the year 2021. The project aims to promote the following interventions:

- Soil and Water conservation measures.
- Soil fertility & Productivity enhancement measures.
- Sustainable NRM, CCA farming practices and food security.
- Measures to mitigate climate risks.
- Capacity building and institutional strengthening measures.
- Watershed level Knowledge management & Documentation.

Projects Supported by NABARD and KfW							
S. No	Funding Partner	Name of the Project	District & State	No. of villages covered	Total Area (Ha)	No. of Families Benefitted	Current Status
1	NABARD	KN Palayam KfW Soil Project	Erode, TN	5	1178	3178	Ongoing
2	NABARD	Kuppachiparai KfW Soil Project	Krishnagiri, TN	8	982.27	2736	Ongoing
3	NABARD	Kotteri KfW Soil Project	Cuddalore, TN	5	1079.8	1664	Ongoing
4	NABARD	Thandakaranku ppam KfW Soil Project	Cuddalore, TN	5	869.3	2725	Ongoing
5	NABARD	Kolathankurichi KfW Soil Project	Cuddalore, TN	5	975.1	2328	Ongoing
6	NABARD	Narumanam KfW Soil Project	Cuddalore, TN	4	916.2	5668	Ongoing



Watershed Development Division: NABARD & CSR Projects

K.N.Palayam KfW Soil Project Achievements during the year:

- Mulching in horticulture plants – 2000 nos.
- 18 farmers benefited from fodder development initiatives.
- 41 Solar LED Lights traps distributed to farmers.
- 1 Automatic Weather Station (AWS) installed in the project village.
- 3 trainings and 1 exposure visit has been completed under capacity building initiatives.

KuppachiparaiKfW Soil Project Achievements during the year:

- Establishment of 1 Vermi Compost Unit.
- Establishment of 25 Azolla Units.
- 18 farmers benefited from fodder development initiatives.
- 27 Solar LED Lights traps distributed to farmers.
- 1 Automatic Weather Station (AWS) installed in the project village.
- 3 trainings and 1 exposure visit has been completed under capacity building initiatives.

KotteriKfW Soil Project Achievements During the year:

- Plantation of 2500 Vettiver Slips on Bunds of Farm Ponds.
- Application of vermi compost benefitting 50 acres of farmland.
- Application of gypsum benefitting 65 acres of farmland.
- Establishment of 20 Azolla Units.
- 23 Solar LED Lights traps distributed to farmers.
- Distribution of Pheromone traps to 30 farmers.
- 1 Automatic Weather Station (AWS) installed in the project village.
- 2 trainings and 1 exposure visit has been completed under capacity building initiatives.

Thandakarankuppam KfW Soil Project Achievements During the year:

- Plantation of 1651 Vettiver Slips on Bunds of Farm Ponds.
- Application of vermi compost benefitting 85 acres of farmland.
- Application of gypsum benefitting 120 acres of farmland.
- Establishment of 25 Azolla Units.
- 10 farmers benefited from fodder development initiatives.
- 25 Solar LED Lights traps distributed to farmers.
- Distribution of Pheromone traps to 75 farmers.
- 1 Automatic Weather Station (AWS) installed in the project village.
- 3 trainings and 1 exposure visit has been completed under capacity building initiatives.

Kolathankurichi KfW Soil Project Achievements During the year:

- Plantation of 1500 Vettiver Slips on Bunds of Farm Ponds.
- Application of vermi compost benefitting 60 acres of farmland.
- Application of gypsum benefitting 100 acres of farmland.
- Establishment of 20 Azolla Units.
- 5 farmers benefited from fodder development initiatives.
- 20 Solar LED Lights traps distributed to farmers.
- Distribution of Pheromone traps to 50 farmers.
- Cattle insurance has been provided for 20 farmers.
- 1 Automatic Weather Station (AWS) installed in the project village.
- 3 trainings and 1 exposure visit has been completed under capacity building initiatives.

Narumanam KfW Soil Project Achievements During the year:

- Application of vermi compost benefitting 80 acres of farmland.
- Application of gypsum benefitting 60 acres of farmland.
- Establishment of 16 Azolla Units.
- 5 farmers benefited from fodder development initiatives.
- 55 Solar LED Lights traps distributed to farmers.
- Distribution of Pheromone traps to 92 farmers.
- Cattle insurance has been provided for 20 farmers.
- 1 Automatic Weather Station (AWS) installed in the project village.
- 6 trainings and 1 exposure visit has been completed under capacity building initiatives.





Watershed Division – Livelihood Support

The watershed projects supported by various corporate partner and NABARD, mainly focus on natural resources management; capacity building to community, training & demonstration on agriculture and its productivity. All of the project activities focus on reaching out in an inclusive manner to the vulnerable rural population, however keeping in mind that women are a major stakeholder community across all projects, the Livelihood Support Initiatives are aimed at empowering women, through skills development, awareness creation, financial inclusion and livelihood support.

Various need-based trainings were organized to address the skill and knowledge gap of the women and help them establish small enterprises to support their families and help the village economy.

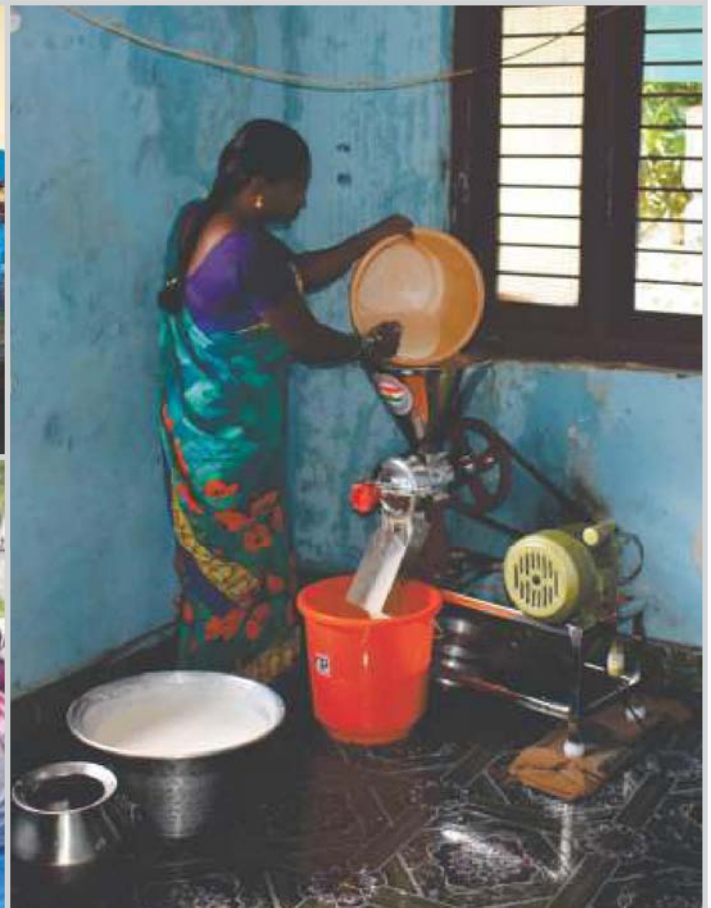
Watershed Division Livelihood Support Details – CSR Projects

S.No.	Particulars	Total
1	No. of Beneficiaries	624
2	Revolving Fund Provided (INR)	65,21,722
3	Revolving Fund (INR) (Cumulative)	1,56,86,778
4	Interest earned (INR) (Cumulative)	91,65,056

Watershed Division Livelihood Support Details – NABARD and CSR Supported Projects

S.No.	Particulars	Total
1	No. of Beneficiaries	254
2	Revolving fund Provided (INR)	21,95,000
3	Revolving Fund (INR) (Cumulative)	57,34,000
4	Interest earned (INR)	5,09,055

Watershed Division – Livelihood Support





Agricultural Development Division

NAF's Agricultural Development Division functions with the goal to enable our farming communities to adopt the latest technological practices in agriculture and up skill themselves to adapt to the fast-changing environment.

NAF focuses on up skilling through enabling farmers to practice Climate Smart Lean Farming technologies and simultaneously empowering them with necessary business skills, to overcome the challenges posed by global forces and to become profitable. With the latest advancements in farming technologies such as Artificial Intelligence enabled Smart Farms, Integrated Farming Methodologies, Poly-house, Farm Drones, etc., the potential of agriculture becoming the most profitable business in the country is not an exaggerated vision.

NAF has been promoting sustainable agriculture through Lean Farming which is a combination of organic, bio and inorganic approach with climate change adaptation and mitigation measures which is economically viable, environmentally safe and ecologically sustainable. These initiatives are undertaken with support from various stakeholders including the Government and Corporate sector agencies. In addition, every effort of our implementation team strives to involve the targeted beneficiaries from the project-planning phase to the project exit phase creating and nurturing a sustainably lasting model.

Areas of Focus

- Promoting Sustainable Agricultural Practices through LEAN Farming Technologies.
- Promoting and nurturing Agri-businesses run by farmers (FPOs).
- Providing advisory and consultancy services to other stakeholders.
- Training, Technology, Extension & Analytical services for Agricultural productivity improvement.
- Empowering the farmers with the knowledge, tools and technologies to improve their livelihoods and tap the maximum potential from the agricultural system.
- Demonstrating and implementing climate smart agriculture to reduce the climate change related vulnerabilities of the farmers by improving their adaptive capacity.

These initiatives are undertaken with support from various stakeholders including the Government and support from Corporate Partners through their Corporate Social responsibility Initiatives.

Overview of Agriculture Projects for the year 2021 – 22:

S. No.	Name of the Project	District & State	No. of villages covered	Total Area (Ha)	No. Families Benefitted	Funding Partner	Current Status
1	Sustainable Agriculture	Kancheepuram, Tamilnadu	1	10	22	Apollo Tyres Foundation	Ongoing
2	Tree Farming and Carbon sequestration	Thiruvannamalai, Tamilnadu	32	102	128	Apollo Tyres Foundation	Completed
3	Water and Agriculture Development Initiatives (WADI)	Kancheepuram, Tamilnadu	3	414	530	Oerlikon Frictions India Pvt Ltd	Completed
4	Water and Agriculture Development Initiatives (WADI)	Pune, Maharashtra	4	358	465	Oerlikon Frictions India Pvt Ltd	Completed
5	Lean Farming for Sustainable Crop Productivity Improvement	Varanasi, Uttar Pradesh	35	294	387	BNY Mellon	Completed
6	Lean Farming for Sustainable Crop Productivity Improvement	East Godavari, Andhra Pradesh	20	87	116	BNY Mellon	Completed
7	Upliftment of Small Farm Holders Community affected by Covid– 19 Pandemic through Sustainable Lean Farming	Pune, Maharashtra	2	166	234	BNY Mellon	Completed
8	Promotion of Micro - irrigation project	Villupuram, Tamilnadu	2	34	43	BNY Mellon	Completed

Project on Sustainable Agriculture, Tamilnadu, Supported by Apollo Tyres Foundation

This project includes components such as Intensive Technical trainings, Preseason camps, establishment of Frontline demonstrations, Vermicompost and Azolla models, Chain link Fencing for crop protection from animals, Adoption and Replication of Lean farming Technologies, Desilting of and strengthening of irrigation channels, Formation and nurturing of farmers club along with Revolving Fund.



Key Achievements of the Sustainable Agriculture Project during the year:

- **Training and Capacity Building:** One Preseason camp and four Awareness Training programs were conducted for the farmers.
- **Technology Dissemination and Replication:** 10 farmers adopted soil test based nutrient management practices which enhanced sustainable soil health.
- **Establishment of Front-Line Demonstrations:** Five progressive farmers established front line demonstrations and adopted Lean farming technologies under the guidance of NAF Experts. Demonstration plots fetched 17% increase in yield than conventional plots.
- **Establishment of Models:** One unit each of Vermicompost and Azolla models were established with 25 % contribution from beneficiaries. Vermicompost is being used for their paddy crop while Azolla is used as both green manure and cattle feed.
- **Water Conservation:** Four irrigation channels have been desilted to a length of 2500 meters with the enhanced water holding capacity of 1,750 Cu.M. Through this channel, farmers are now irrigating their field maximizing water efficiency usage and capturing surface runoff during the heavy monsoon season.
- **Increased crop Intensification:** Open grazing was posing a threat to crops and hence farmers were cultivating only one season of paddy. However, after establishing chain link fencing for 1,200 meters and based on regular motivation, the farmers have begun cultivating multiple crops covering an area of 20 acres.

Project on Tree Farming and Carbon Sequestration, Vandavasi, Tamilnadu Supported by Apollo Tyres Foundation

The Carbon Sequestration Project through Tree Plantation was initiated to create models of healthy Plantation plots for the farming community as a long-term livelihood option as well as to harvest both soil and atmospheric carbon through plantation management.

The project components included knowledge training, farmers field school, comprehensive soil health management, intercropping in tree crops, training on best farm management, Vermi, compost production, Azolla production and compost models, online advisory services, etc.



Key Achievements during the Year:

- **Soil Health Improvement:** Based on the soil analysis, organic manures, biofertilizers, soil amendments, macronutrients, secondary nutrients and micronutrients were applied to the tree crops.
- **Tree Structure Maintenance:** In order to increase the girth of the trees, the unwanted side shoots were removed. A garden pruner was purchased and given to the pilot plot farmers to do pruning on regular basis. The trees which are leaning were straightened by providing additional support as staking.
- **Inter-cultural operations:** To increase the water holding capacity around the trees, basins were formed for each tree, where water is allowed during irrigation. To reduce wastage of water through evaporation, mulching was done with plant wastes and green manure crops in each basin. Basins are being maintained in weed free condition to avoid exploitation of nutrients by weeds. Panchakavyam was applied for both trees and intercrops to improve crop growth. Both on-farm and off-farm Field advisory services are being provided by NAF experts on regular basis.
- **Training and Capacity Building:** Three Farm Schools were conducted benefitting 49 farmers across 18 villages, Three Facilitation of Government Scheme programs were conducted benefitting 51 farmers across 22 villages, Three Intercropping in Tree Farming trainings conducted benefitting 51 farmers from 22 villages.
- **Intercrops in Tree farming:** For effective utilization of the available space between the trees, short duration intercrops were introduced. In the model pilot plots, farmers raised ground nut, vegetables like carrot, cabbage, knolkhol, beans, palak, brinjal, chilly, potato tomato, radish etc. and were able to earn a reasonable profit from this initiative.
- **Online Advisory services:** Agri advisory services were provided to the farmers through WhatsApp group and through regular field visits by NAF Experts.





Water And Agriculture Development Projects Supported by Oerlikon Friction Systems Private limited

NAF is implementing Water and Agriculture Development Initiatives (WADI) projects in Tamilnadu and Pune District under the CSR support of Oerlikon Friction Systems.

WADI in Kancheepuram, Tamilnadu

WADI project is in its third year of implementation in three villages of Kancheepuram district. The major components of this project are Training and capacity building, soil health improvement, Front line demonstrations, Infrastructure development and Cattle development. Training and Capacity Building:

Key Achievements during the Year:

- Ten awareness trainings and three Preseason camps have been completed.
- To improve soil health, green manure seeds were distributed to 75 farmers.
- Twenty-Three Front line demonstrations were established out of which two are paddy and others are vegetables which includes brinjal, bhendi, chilly, beans and bitter gourd.
- Crop Insurance: The Farmers clubs in the three villages are actively functioning as a group and regularly collecting premium for crop insurance and remitting to the insurance company. A total of 555 farmers covering 1,800 acres have been covered under the crop insurance scheme.
- Establishment and administering Direct Procurement Centre: Over the past three seasons, they have procured 1,08,000 bags of paddy to a worth of INR 8,24,04,000/-. Through this procurement centre, the farmers earned a net profit of INR 3,47,49,000/-.
- Successful maintenance of Revolving Fund: The three Farmers club have been provided with INR 1,00,000/- each as Revolving fund from the project. The amount collected through membership had been distributed to the farmers as crop loan for those who were unable to avail financial support from the banks. A total sum of INR 4,47,000/-, has been distributed benefitting 182 farmers.

Sl no.	Activity	Neikuppam	Kidiripettai	Poosivakkam	TOTAL
1	No. of farmers	120	150	100	370
2	Revolving fund provided (INR)	1,00,000	1,00,000	1,00,000	3,00,000
3	Amount Contributed (INR)	13,000	20,000	13,000	46,000
4	No. of farmers benefited through crop loan	60	77	45	182
5	Amount revolved (INR) (Cumulative)	1,50,000	1,60,000	1,37,000	4,47,000
6	Interest earned (INR) (Cumulative)	37,000	40,000	24,000	1,01,000



Rejuvenation of Waterbodies in Walajabad, Tamilnadu Supported by Oerlikon Friction Systems Private Limited

Oerlikon has sanctioned an additional budget for rejuvenation of water bodies in Walajabad project villages. The project components include rejuvenation of irrigation channels, construction of sluice gates and well recharge pits.

Key Achievements during the year:

- 14,382 Cu.M of silt has been cleared from the irrigation channels to improve the water conveyance.
- 2 Sluice Gates were constructed which has helped to regulate the flow of water into the channels and nearby agriculture fields.
- 40 Well Recharge Pits were constructed to harvest rainwater and improve the ground water table.

WADI in Pune, Maharashtra

Four villages in Pune have been selected for the implementation of the WADI Project, namely Adavali, Karanjawane, Askavadi and Kodavadiwere. The project components year were Training and capacity building, convergence of Government schemes, Replication of Agri technologies, Nutrition Garden, Composting kits and Promotion of IGP activities through RF.

Key Achievements during the year:

- Four awareness training programs and two preseason camps were conducted for the farmers.
- Four cattle camps were conducted at village level.
- Six FLDs are ongoing and Lean farming technologies are being replicated in 142 acres across all the four villages.
- Nutrition garden kits and Composting kits were distributed to 24 beneficiaries.
- Revolving fund assistance for livelihood generation activities have been provided to nine women beneficiaries to the tune of INR3.60 lakhs.



Lean Farming Project in Varanasi, Uttar Pradesh Supported by BNY Mellon

Lean Farming Project is being implemented in Varanasi, Uttar Pradesh with support from BNY Mellon. The major components of the project were training and capacity building, Soil health management, Bio input units, introduction of new crops /varieties and establishment of Frontline Demonstrations.

Key Achievements during the year:

- One residential training program was conducted at CFRD.
- 25 preseason camps and 23 awareness trainings were conducted at village level.
- 20 FLDs were established.
- Two Bio input units were established.
- New crops like French bean, dragon fruits were introduced in Kasi Vidyapeeth block.
- Seeds of wheat and mustard were arranged from Agriculture Department for 25 farmers under facilitation program.



Lean Farming Project in East Godavari District, Andhra Pradesh Supported by BNY Mellon

Lean Farming Project is being implemented in four mandals namely Addatheegala, Y.Ramavaram, Kakinada rural and Karappa. The major components of the project were training and capacity building, soil health management, bio input units and technology replication and establishment of frontline demonstrations.

Key Achievements during the year:

- One residential training program was conducted at CFRD.
- 20 pre-season camps and 16 awareness trainings were conducted at village level.
- 50 FLDs were established.
- Green manure seeds were distributed to 80 farmers to improve soil health.
- 2 bio input units were established and Panchakavyam is being produced and used by the farmers.
- Lean Farming technologies are being replicated in 120 acres in Karappa and Kakinada mandals.





Upliftment of Small Farm Holders Community affected by Covid- 19 Pandemic through Sustainable Lean Farming Supported by BNY Mellon

This project was initiated with support from BNY Mellon during the pandemic to alleviate the distress of small farmers of Parawadi and Ghorepadal villages of Bhor Thesil at Pune District in Maharashtra. The major components of this project were Intensive technical training Awareness trainings, Preseason camps, establishment of Vermicomposting, Bio Input unit and Mini processing units, Institution building and revolving fund assistance and Frontline demonstrations.

Key Achievements for the Year:

- One residential training at CFRD,
- Eight village level awareness trainings, six facilitation programs and nine Farmers club strengthening programs were conducted.
- 30 Front line demonstrations were established out of which 15 were for soyabean and 15 were for paddy. All Fields have shown considerable improvement in yield and thereby increased income for the farmers.
- 1 Mini Processing Unit for Chilli Masala was established in Corepadal village and 1 Fertilizer briquetting machine was established in Parawadi village.
- Processing unit has processed 502 kgs of chilli through the Farmers club and has earned the farmers INR 17,570/- and benefitting 52 households.
- Soil analysis was done for 80 farmers who were selected by farmers club and Soil Health cards have been distributed to them.
- Revolving fund assistance of INR 2,00,000/- and INR 3,00,000/- were released to the Gorepadal and Parawadi Farmers clubs respectively. The Clubs were trained on record maintenance and how to utilize revolving money.

The following is the status of revolving fund from both the clubs:

SI No.	Activity	Gorepadal	Parawadi	TOTAL
1	No. of farmers	70	150	220
2	Revolving fund provided (INR)	2,00,000	3,00,000	5,00,000
3	Amount Contributed (INR)	26,000	28,000	54,000
4	No. of farmers benefited through crop loan	24	35	59
5	Amount revolved (INR) (Cumulative)	2,41,193	3,49,280	5,90,473
6	Interest earned (INR) (Cumulative)	15,193	21,280	36,473



Promotion of Micro-irrigation project Supported by BNY Mellon

The project is aimed at promoting water saving technologies in two villages where the farmers were supported with installation of drip irrigation system linked with Government schemes. The activities included stakeholder consultation, training and capacity building on water saving technologies, dovetailing Government subsidy scheme for installation of drip irrigation units and development of IEC materials as well as supporting the FPOs in the village.

Key Achievements during the year:

- Micro irrigation system had been established for 45 farmers covering 108 acres.
- Agriculture Water savings to the tune of 23% has been witnessed over the conventional irrigation system with initial observations of the 45 farmers.



Development of Kiosks for Farmers' Services– Project Supported by BNY Mellon

This project is being supported by BNY Mellon and will be implemented in Tamilnadu initially and up scaled to other project locations in the future. The project aims at creating a knowledge management kiosk to address the requirements of the farmers in terms of technical information, market information, weather advisory, details about various schemes of state and central governments for farmers welfare, stories of successful farmers, visual farm sector skill development modules, details on environment protection, soil health management, natural resource management and other relevant details for the farmers.

The kiosk will be linked with FPO so that the member farmers of the FPO will get right kind of farm advice and support services at right time. Moreover, the latest technologies in farm management could be disseminated to large section of farmers through this kiosk. This will also act as a mini-ATM for soil related services. Promotion of farm skill development will also be done through the kiosk.

The basic architecture of kiosk has been completed and testing of the prototype is under way along with content development.



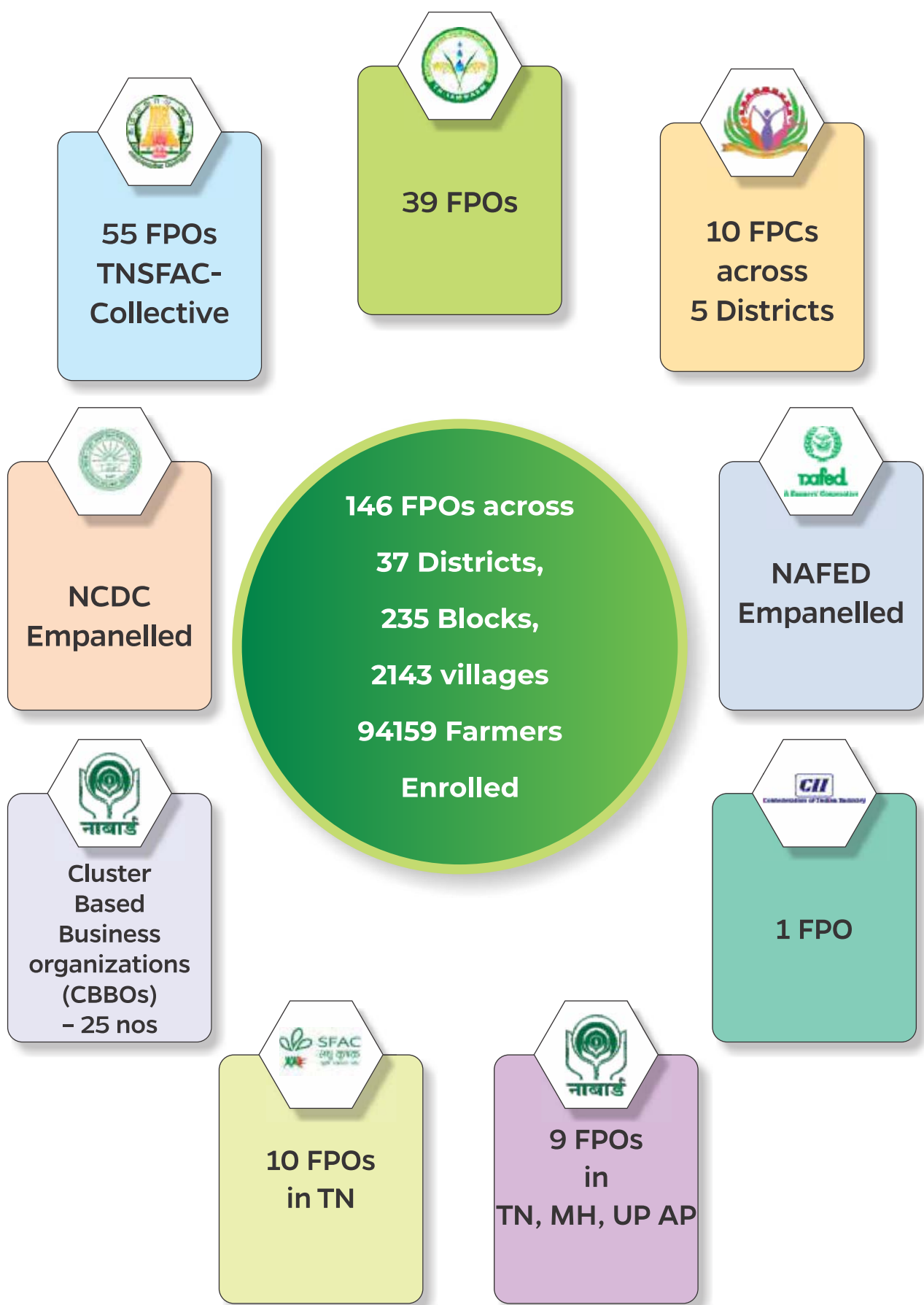
Agri Business Development Division

NAF has been empanelled as a Resource Institution and Producer Organization Promoting Institution (POPI) by Small Farmer Agri-Business Consortium (SFAC), Ministry of Agriculture, Government of India and NABARD respectively for the promotion of Farmer Producer Organizations (FPOs) in the states of Tamil Nadu, Andhra Pradesh, Uttar Pradesh, and Maharashtra. Under this, FPOs have been promoted as part of the promotion of agribusiness activities for the farming community with the support from Small Farmer Agribusiness Consortium (SFAC), Central & State Government, NABARD, World Bank and Corporate partners through CSR support as well. NAF has also been empanelled in NCDC and NAFED for the first time in a milestone achievement for the organization.

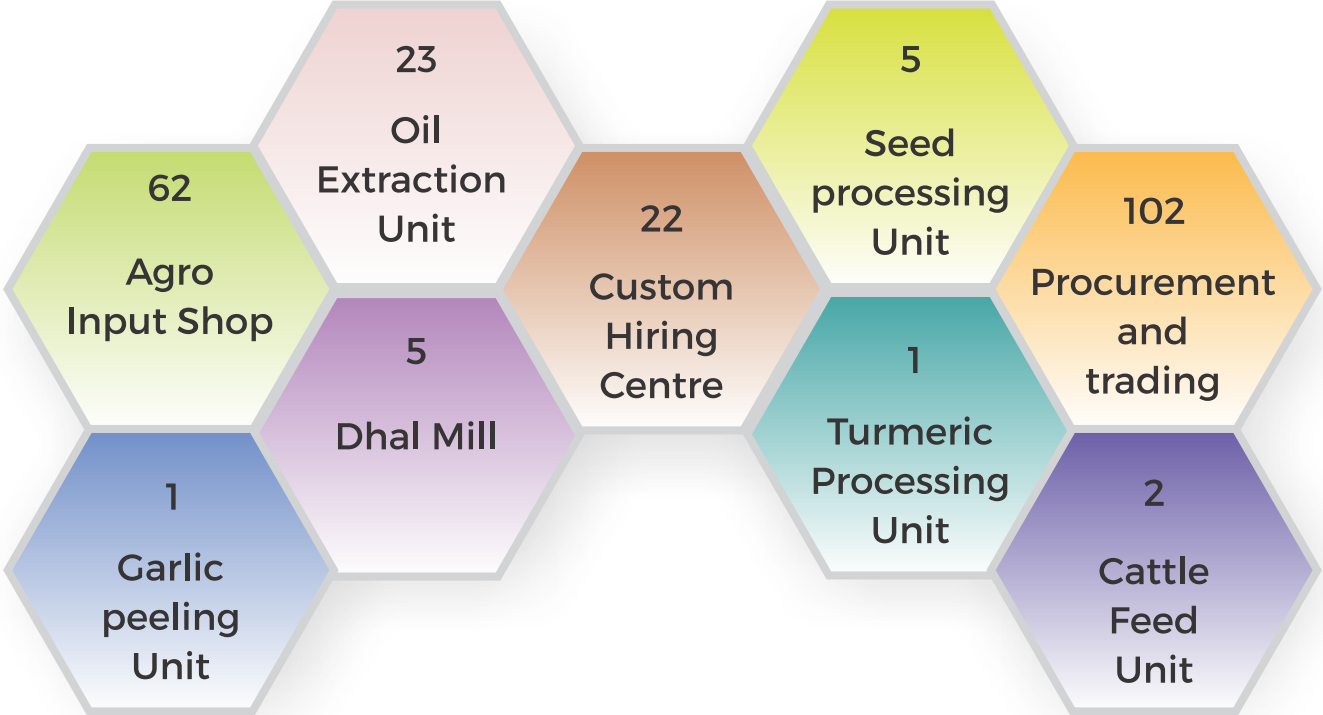
Overview of FPOs Supported and Facilitated by NAF across India

S. No.	Name of the District	SFAC FPOs	NABARD FPOs	Collective Farming FPOs	TNIAMP FPOs	CBBO	No. of farmers enrolled	No. of villages covered
1	Tamilnadu	10	10	55	40	10	89504	1756
2	Puducherry	-	-	-	-	1	325	56
3	Maharashtra	-	-	-	-	2	626	19
4	Uttar Pradesh	-	-	-	-	5	1520	166
5	Andhra Pradesh	-	-	-	-	7	2184	146
	TOTAL	10	10	55	40	25	94159	2143

Agribusiness Development Division



Business Operations Undertaken by NAF Facilitated FPOs



Overview of Grants Facilitated by NAF to the FPCs

Sponsor Agency	No of FPCs Benefitted	Amount Aailed
SFAC	2	INR 10,00,000
NABARD	4	INR 36,66,000
Collective Farming	14	INR 7,04,00,000
TNIAMP	20	INR 5,80,00,000
CBBO	5	INR 15,04,000
Total Grant to FPCs Facilitated by NAF		INR 13,45,70,000

Value Addition & Branding of FPO Products





Agribusiness Development Division

FPOs promoted under Collective Farming Scheme of Government of Tamilnadu – Phase I

The FPOs promoted under the Collective Farming project by the Department of Agri-Business and Marketing, Government of Tamil Nadu have been promoted with an aim to form commodity groups and federate them as an FPO. The role of NAF is to facilitate the task of FPO registration (if not done earlier) and to capacitate them on governance, financial management, business plan promotion, and forward and backward linkages with market and service providers. Promotion of value addition and processing units based on the commodity and capacities of the FPOs is also in the scope of work that can be explored by NAF for the welfare of the FPOs. However, NAF does not exercise direct control over these FPOs and is predominantly under the guidance of the Department of Agribusiness and Marketing. Out of 23 FPOs, 21 FPOs are fully functional with varied business operations.

Phase I FPOs Business Activities

No of FPOs under Phase1	: 23 FPOs
No of Blocks	: 52 blocks
No of Villages Covered	: 608
No of Shareholders	: 18,302

Arcot CFFPCL established oil extraction unit under MSDA scheme

Pallava CFFPCL established an input shop with Annual Turnover of INR 80 Lakhs

Yelagiri CFFPCL established oil extraction unit under MSDA scheme and are also trading in Mango, tamarind and palm sugar, they also have an input shop for farmers

Sankarapuram CFFPCLhas established a seed processing unit

Nilgiri CFFPCLis involved in trading fresh vegetables and herbs to wholesale and retail

Sholinghur shri Yoga Narasimmar Company has established Input shop and trading in jaggery

Virudhagireeshwarar FPCL has established an input shop with an annual turnover of INR 40 lakhs



FPOs promoted under Collective Farming Scheme of Government of Tamilnadu – Phase II

Based on the performance of the FPOs which were allotted to NAF previously, TNSFAC allotted 9 FPOs for the second phase during 2019-20 in which all have been incorporated during lockdown and share amount collection process has been completed across all the FPOs. Out of 9 FPOs, 7 FPOs are fully functional with varied business operations like input center, cattle feed business, Trading of commodities such as rice bags, cooking oils, grocery items, vegetables etc.

Phase II FPOs Business Activities:

No of FPOs under Phase II	: 9 FPOs
No of Blocks	: 17 blocks
No of Villages Covered	: 141
No of Shareholders	: 8103

Araniyaru CFFPCL has established Input Centre, Cattle Feed sale, cooking oils.

Annual Turnover INR 45.72 lakhs

Sri Veeraragavar CFFPCL has established Agro Input Centre, Cattle Feed sale, cooking oils. Annual Turnover INR 22.40 lakhs

Gudiyatham Evergreen CFFPCL has established Input Centre, Rice retail shop.

Annual Turnover INR 21.5 lakhs

Chengam CFFPCL has established Agri Input Shop, cattle feed sales.

Annual Turnover INR 0.71 lakhs

Sri Renugammal CFFPCL has established Chips unit, Raw groundnut & turmeric powder trading Annual Turnover INR 0.71 lakhs

Kallakurichi District CFFPCL has Grocery shop, Input shop

Annual Turnover INR 9.5 lakhs

MailamMurugan CFFPCL has established Agri Input Shop

Annual Turnover INR 20.60 lakhs

Varam CFFPCL has established InputCentre. Annual Turnover INR 5.78 lakhs

Bodhidharman CFFPCL has established InputCentre & Custom Hiring Centre.

Annual Turnover INR 5.88 lakhs



FPOs promoted under Collective Farming Scheme of Government of Tamilnadu – Phase III

Based on the performance of the FPOs in the earlier Phase I and Phase II, TNSFAC allotted 23 FPOs that have been sanctioned for the third phase during 2020-21 majorly in the northern part of Tamil Nadu. All the companies have started their business and are running successfully.

Phase III FPOs Business Activities:

No of FPOs under Phase III	: 23 FPOs
No of Blocks	: 32 blocks
No of Villages Covered	: 192
No of Shareholders	: 14145

Madhurantakamuzhavan CFFPCL has established Agro SeedsShop
Annual Turnover INR 31.29 lakhs

Minjur CFFPCL has established Agro Input Shop, Grocery and bio fertilizer sales
Annual Turnover INR 16.2 lakhs

Poondi dam CFFPCL has established Agro Input Shop, trading of cattle feed and edible oils
Annual Turnover INR 22.85 lakhs

NemiliCFFPCL has established Agro input shop, Custom hiring center, Drone sprayer
Annual Turnover INR13.45 lakhs

AkshyaMarutham CFFPCL has established Agro input shop
Annual Turnover INR11.48 lakhs

Katpadi CFFPCL has established Trading of edible oils, cattle feed, aggregation of groundnut
Annual Turnover INR10.7 lakhs

KaniyambadiCFFPCL has established Trading of cattle feed, rice bags& banana
Annual Turnover INR10.2 lakhs

Komadha CFFPCL has established Trading of Cattle feed, Rice bag, Agro input shop
Annual Turnover INR11.65 lakhs

Saamundeeswariamman CFFPCL has established Agro input shop, Trading of cattle feed
Annual Turnover INR22.3 lakhs



Agribusiness Development Division





Agribusiness Development Division

FPOs under TN Irrigated Agriculture Modernization and Water bodies Restoration and Management (TNIAMWARM) Project

This World Bank assisted project has been implemented predominantly in river basin areas of Tamilnadu wherein modernization of irrigated agriculture, promotion of water saving technologies etc were focused. As a part of sustainability of IAMWARM project, the Government is focusing on community strengthening and business development through promotion of Commodity Groups and federating them as FPOs. NAF has been selected as Technical Support Agency (TSA) by TNSFAC for providing handholding support to FPOs (formation, training and capacity building of FPOs on Governance, statutory compliances, business promotion and supply chain management activities) for these FPOs. NAF is extending technical support to 20 FPOs in 15 districts of Tamil Nadu state in the first year and 26 FPOs in 19 districts additionally from second year onwards.



Salient features / highlights of the project

- NAF has facilitated in arranging the start-up grant amount of INR 5 Lakh to every FPO.
- NAF has supported all the FPOs to arrange Share Certificates and distributed to all the Shareholders in the FPOs.
- NAF has facilitated Productive Investment Documents prepared for TNIAMP – Phase-1 – 24 FPOs and submitted to Government of Tamilnadu for INR 20 Lakh; which has been received by every FPO for commencing business activities as per the Detailed Project Report.

TAMILNADU IRRIGATED AGRICULTURE MODERNISATION PROJECT (TNIAMP – PHASE 3)

This project is a World Bank assisted project with an objective to enhance productivity and climate resilience of irrigated agriculture, improve water management and to increase market opportunities for farmers and agro- entrepreneurs in the selected sub basin areas of Tamil Nadu. The project interventions are grouped into four main components 1. Irrigation and water management 2. Agriculture productivity enhancement 3. Project management support 4. Contingency response.

Based on the performance in TNIAMP phase 1, NAF has been awarded with 13 new FPOs in 9 sub basins in 9 districts of Tamilnadu.



Tamil Nadu Rural Transformation Project (TNRTP)

NAF has been selected as a Technical Support Agency (TSA) for a World Bank assisted project viz., Tamilnadu Rural Transformation Project (TNRTP) as Technical Support Agency for extending support to Producer Collectives that have been formed by Tamilnadu Corporation for Development of Women Ltd (TNCDW), Ministry of Rural Development, GoTN. Under this project, both on-farm sector and off-farm sector enterprises promoted under SHG programs are being upgraded to FPOs. NAF has won the contract for Region II covering 5 districts including Salem, Erode, Tirupur, Coimbatore and Nilgiris.

NAF has been providing the following services to TNRTP FPOs in Tamilnadu:





Agribusiness Development Division

Key Activities Undertaken during the Year

- Submitted all the IEC materials including Training Materials, Community Operational Manual, for PCs. Etc. along with Techno serve.
- Supported Preparation of Village Investment Plans (VIP), Block Investment Plans (BIP) and District Investment Plans (DIP) at the TNRTP Region-II Districts.
- Grading of CAP Assisted Enterprise Groups (EGs), Producer Groups (PGs) and Producer Collectives (PCs).
- Completion of all ground work for PC formation including training of the Enterprise Community Professionals and Project team members for formation of PGs, EGs and PCs.
- Capacity Building, TOT Training for TNRTP District Level Officials completed by NAF.
- Capacity Building TOT Training for Enterprise Community Professionals (ECPs) completed by NAF.
- Strengthening of three Existing Producer Collectives in TNRTP Region-II
 - Sholada Vegetable FPCL, Ooty Nilgiris dt (NABARD supported)
 - Malai Millets FPCL Thalavadi, Erode dt (NABARD and MYRADA)
 - Agayam Collective FPCL, Periyanaickenpalayam, Coimbatore dt (TNSFAC Agri Mktg)
- Registration of New Producer Collectives, as on date (10/3/22), three New PCs were registered in TNRTP Districts
 - TNRTP Udumalpet FPCL, Tiruppur District
 - Valar Valam Farmer Producer Company Limited, Salem District.
 - TNRTP Marutham FPCL, Coimbatore District

Formation and Promotion of FPOs under Central sector scheme of promoting 10k FPOs supported by NABARD and SFAC

The Government of India has launched a new Central Sector Scheme titled "**Formation and Promotion of 10,000 Farmer Produce Organizations (FPOs)**" with a clear strategy and committed resources to form and promote 10,000 new FPOs. Under this Central Sector Scheme with funding from Government of India, formation & Promotion of FPOs are to be done through the Implementing Agencies. Implementing Agencies will engage Cluster Based Business Organizations (CBBOs) to aggregate, register & provide professional handholding support to each FPO for a period of 5 years. CBBOs have been empanelled & engaged by Implementing Agencies. CBBOs will be the platform for an end-to-end knowledge for all issues related to FPO promotion.

National Agro Foundation has been assigned the role of CBBO and has been promoting 25 FPOs in 4 different states viz., Maharashtra, Andhra Pradesh, Uttar Pradesh and Tamil Nadu; Out of 26 FPCs 8 FPCs availed equity grant, and rest have completed the process and submitted the documents.



FPOs in Uttar Pradesh

NABARD has sanctioned 5 FPOs to National Agro Foundation in Uttar Pradesh under the CSS 10,000 FPO scheme. These FPOs were formed in Varanasi and Farrukhabad district of Uttar Pradesh.

- All the 5 FPOs have been registered and have applied for equity grant.
- There are about 300 shareholders in total and a collected share capital of INR 3,00,000/-.
- Regular trainings are provided to the members and staff of FPOs. These FPOs are formed with the objective of improving the economic conditions of farmers by providing them with good quality agri-inputs at optimum rate at right time, providing all the necessary crop advisory to farmers from time to time and providing them adequate market linkages so that they can attain economies of scale of their produce and ultimately upgrading their socio-economic condition.

FPOs in Andhra Pradesh Supported by SFAC

Under Central Sector Scheme of Promotion and Formation of 10,000 FPOs, Small Farmers Agri Business Consortium has allotted 5 FPOs in 3 districts of Andhra Pradesh.

- 2 out of the 5 FPOs supported by NAF have begun business operations and earning profit through sale of vegetables in the wholesale market.

FPOs in Andhra Pradesh Supported by NABARD

Under Central Sector Scheme of Promotion and Formation of 10,000 FPOs, National Bank for Agriculture & Rural Development, Andhra Pradesh has allotted 2 FPOs in East Godavari district of Andhra Pradesh.

- The companies have completed mobilization of 300 farmers in 2 blocks given as per the deliverables and have also established offices in all FPOs and appointed CEOs and Accountants.
- Y Ramavaram Sri Gubbamma FPCL have availed equity grant from NABARD, which was presented by the Honourable Prime Minister of India, Mr. Narendra Modi. An amount of INR 3,00,000 was given as grant to the FPCL.
- 2 days Residential Capacity Building Training has been provided to the BoDs & CEOs of all FPOs promoted by NAF in Andhra Pradesh.

FPOs in Maharashtra Supported by NABARD

NABARD has sanctioned 2 FPOs to National Agro Foundation in Maharashtra under the CSS 10,000 FPO scheme in Beed district of Maharashtra.

- Ambajogai Yashwant FPCL has 303 shareholders and a share capital INR 3,03,000/-.
- Kambaleshwar FPCL has 302 shareholders and a share capital of INR 3,02,000/-.
- Equity Grant has been applied for both the FPOs and they are awaiting the grant from NABARD.
- FPOs have applied for agri-input licenses and soon will start providing the agri-inputs facilities at optimum rates to their shareholders at the required time.



Agribusiness Development Division



FPOs in Tamilnadu Supported by TNSFAC and NABARD

TNSFAC has sanctioned 6 FPOs under 10k FPOs scheme to National Agro Foundation in Tamil Nadu. The 6 FPOs are present in 4 districts in northern part of Tamil Nadu and all of them have been incorporated.

- 3 FPCs have received Equity grant from the honourable Prime minister.
- All the FPCs have opened an office and obtained a statutory license to start an input shop for quality supply of agrochemicals to the farmers at cheaper price is in process.
- Business plan have been prepared to the FPCs with respect to its aggregation and marketing potential of the major crops cultivated in the region.
- In addition to the SFAC FPOs, NABARD has sanctioned 5 FPOs. 4 FPOs are located in Tamil Nadu and 1 FPO is located in Puducherry.
- 3 FPOs have received equity grant from the honourable Prime Minister.
- All the FPCs have opened an office and statutory licenses to start an input shop for quality supply of agrochemicals to the farmers at cheaper price are in process.
- Business plans have been prepared for the FPCs with respect to its aggregation and marketing potential of the major crops of the region.

MARKET LINKAGE ARRANGEMENTS

The various business opportunities for FPO were analysed on the basis of value chain of major crops cultivated in this region. The consultation with some of the identified stakeholders and progressive farmers for the respective areas and crops were derived with. And as a support service renderer to the FPOs, NAF has arranged for market tie up agreement with the following companies (Retailer/Wholesaler) who have agreed to procure commodities from the FPOs promoted by NAF:

S. No	Name of the FPC	Market Linkage	Product /Commodity Traded	Quantity Traded (MT)	Turnover (INR)
1.	TNIAMP Dhanya FPCL	Direct Trading	Onion	126	52,89,000
2.	TNIAMP Manjalaru sub-basin FPCL	KTS TRADERS PVR traders SreeVanmathi Traders	Coconut	120	48,50,000
3.	TNIAMP Mullainathi FPCL	MVS coconut traders Arya fruits Meghamalai FPCL	Coconut, Maize Banana	8 34 10	36,78,000
4.	TNIAMP Sothuparai FPCL	Direct Trading	Coconut Maize Cumbu mango	89 86 17 10	33,52,284
5.	TNIAMP Gadana Organic FPCL	Direct Trading	Black gram	16	8,56,000
6.	TNIAMP Pambar FPCL	Tamilan Agency	Groundnut, maize, Red Gram, Coconut	137	52,560,00
7.	TNIAMP Kallavi FPCL	sendrayaperumal Agro foods	Groundnut, Red Gram, Turmeric	62	27,61,000
8.	TNIAMP lower bhavani FPCL	Vinmini traders	Paddy and Maize	263	65,89,000
9.	TNIAMP Sri Aranganathar FPCL	Tippaya Agro farm leaf organization Vasavi&co	Coconut and banana	164	65,84,000
10.	TNIAMP - Viralimalai	Velmurugan Dhal mill SDS Traders R.P Mandi	Black gram, groundnut, paddy and maize	166	45,41,000

S. No	Name of the FPC	Market Linkage	Product /Commodity Traded	Quantity Traded (MT)	Turnover (INR)
11.	Marakkanam watermelon FPCL	Local traders	Groundnut groundnut oil	15 1000 liters	24,00,000
12.	TNIAMP Trichy FPCL	Madha Rice mill Sankar Dhal mill Velmurugan Dhal mill Local traders	Paddy Black gram Green gram	205	43,06,000
13.	TNIAMP SathaiyarArulmiguKallal	Nimo Herbal Traders Ramaiya Nadar	Paddy Black gram	231	67,19,000
	agar FPCL	Merchants Velmurugan Dhal mill Local traders	Coconut Maize millets		
14.	TNIAMP GowsigaNathi FPCL	Taipan Global exports Vattam Agro Chandra Traders FPOs and local traders	Maize Varagu Black gram Red sorghum	555	113,00,000
15.	Thangathamarai FPCL	Waycool foods, Pvt Ltd. Jeyam foods Pvt Ltd.	Urad dal Tur dal	50 60	9,300,000
16.	Resahe FPCL	Thangathamarai FPCL Local traders ValwillSudesi FPCL	Vegetables Ragi	270 10	10,00,0000
17.	Jarugumalai FPCL	Direct Trading	Nerium	120	72,00,000
18.	Raja desingu FPCL	Waycool foods Pvt Ltd.	Urad dal	20	18,00,000
19.	ValwillSudesi FPCL	EXPORTING TO SASTHA FOODS, USA	Millets	42	33,60,000

Kurinjpadi Women Farmers Producer Organization Supported by CII - Blue Star - NAF

This project is being supported by Blue Star Pvt Ltd, a leading Cold Storage Company in collaboration with confederation of Indian industries (CII) and National Agro Foundation.

- Kurinjpadi Arivai FPCL is supplying 100 litres of milk aggregated from the women farmers to Ponlait (a cooperative milk society of Pondicherry). As a milestone step, ninety-nine shareholders have received Dairy loans to the tune of INR 33, 66,000 from Canara Bank with active support from National Agro Foundation.
- Cattle feed trading is also being carried out in which quality cattle feed is provided to the cattle rearing farmers at affordable prices.
- With the support of Tamil Nadu Rural Transformation Project (TNRTP), 4 women farmer interest groups were given INR 6 lakhs grant for the manufacturing of vermicompost as organic fertilizer.

Project KANCHI (Kisan Advancement through CasHless Innovation)



NAF has developed an innovative multi module digital platform to digitize FPO business operations as well promoting financial inclusion through Project KANCHI (Kisan Advancement through CasHless Innovation). Under this, several modules are being worked upon like the Farmer Data Repository (FDR), Farmer Investor Services (FIS), Milk Aggregation Portal (MAP) and Lending and Recovery System (LRS), Input Center Digitization (ICD), Farm Lease, PA & WHS, were developed.

- Under Digitization of FPOs, we have incorporated 23 FPOs from Collective Farming and share certificates have been generated and distributed through project KANCHI.
- 25 FPOs under Central Sector Scheme on Promotion & Formation of 10,000 FPOs have been included under Project KANCHI.
- 26 FPOs under TNIAMP (IAMWARM) in Tamil Nadu, have transacted INR 9.09 Crores through the KANCHI Platform during the reporting period in FY 2021-22.
- Thellaru FPCL under NABARD has transacted an amount of INR 23.14 Lakhs through KANCHI platform.

We have generated 14,145 Share Certificates for Collective Farming Phase-3 FPOs from Tamil Nadu and now we are onboarding them into ICD & PA platform for business transactions.



NAF - Center for Rural Development was established to provide training and capacity building for farmers on technology-based agriculture to transform the direction of the Indian agriculture from “production-oriented” to “market-oriented. We have strived to achieve this, by developing an integrated and innovative rural development model to equip farmers with technology which in turn increases the productivity per unit area. The prime objective is not only to increase the ability of farming community to innovate and adopt new technologies in agriculture but also to ensure continuous improvement in economic, environmental and social performance of the rural community. Training is imparted on “technology-oriented” and “participant-oriented” modes to various stakeholders of agriculture and rural development including farmers, youth, agripreneurs, women, socially excluded, functionaries of NGOs, water users, producer groups, input suppliers, bankers and students among others.

Highlights of Achievements during the year 2021 - 2022

- 1611 beneficiaries have undergone trainings in CFRD.
- 228 training programs were conducted in which 1851 beneficiaries participated.
- 753 women were trained in various development and entrepreneurship activities.
- 171 farmers from other states of Uttar Pradesh, Andhra Pradesh and Maharashtra visited CFRD and were trained on Lean farming technologies.
- 246 Training Days completed successfully.

Training & Capacity Building Division

Details of Various Trainings Held at CFRD Campus, Illedu

S No	Division wise training details	Agency	No of Trainings/Days	No of beneficiaries
1	Agri Clinic and Agri Business center scheme		140 days	105
2	Agri Business Division – Capacity Building training programs for FPOs		58 days	579
3	LEAN farming for Sustainable Crop Productivity Improvement and Farm Skill Development		10 nos	171
4	Watershed Division Trainings on Integrated Water Resource management, NRM etc.		18 nos	595
5	Reviews, Workshop, Others Rawe, RF distribution etc		20 nos	161

ACABC: (Agri Clinic and Agri Business Center Training program)

National Agro Foundation has been empanelled as Nodal Training Institute (NTI) by Ministry of Agriculture and Farmers Welfare, Govt of India since 2010 among 120 NTI all over India.

- NAF has trained 912 candidates from different backgrounds of agriculture and allied subjects.
- Nearly 275 candidates have started their own agri ventures after completion of the training programs.
- 12 candidates have got sanctioned term loan from various banks and availed subsidies from NABARD for establishing different agri ventures such as piggery, agro input shop, dairy farm, goat farm etc.
- 3 batches of training were conducted in NAF-NTI through which 105 candidates were trained.

Farmer Exposure Visits and residential Training programs

Under the agriculture division, we have conducted 3 training programs covering 140 farmers from different States of India such as AP, UP and Maharashtra. These trainings programs were designed as three-day program covering principles and elements of lean farming technologies, field level demonstrations for land use management, demonstration on preparation of organic formulation, exposure visits to successful lead farmers practicing lean farming technologies.

Training & Capacity Building Division

Watershed Farmer Training programs

- Four Trainings on backyard poultry, mushroom cultivation, preparation of organic formulation and post-harvest management were conducted for farmers under TCHFL Jal Aadhar project benefitting 83 farmers.
- Five trainings on milch animal management, goat rearing and producer collectives were organized for the farmers under LTTS Supported Sujal and Neerottam Projects benefitting 285 farmers.
- Two trainings on importance of water conservation for farmers were organized under APL project benefitting 70 farmers
- Four trainings on climate change and soil rehabilitation were organized for the farmers under KfW NBARAD Supported projects benefitting 187 farmers from 6 watershed areas.
- Four trainings were organized for farmers under Pershing Skill Training; Training for unskilled/semi-skilled youth as Farm Managers and/or Farm Mechanics benefitting 40 participants.



Training & Capacity Building Division





Laboratory Services Division

The Laboratory Services Division has been widely recognized and is accredited with ISO/IEC 17025:2017 Standard by NABL, a Constituent Board of Quality Council of India. It is actively engaged in providing quality and affordable soil, food, water and organic fertilizers testing services to various stakeholders. It also extends services to research scholars and students from various departments of agriculture, food science and technology, bio-technology and environmental sciences etc. from different universities and colleges.

The NAF R&D Centre is an empanelled training partner for Food Safety Training and Certification (FOSTAC) by FSSAI since 2018. Food Safety Supervisor (FSS) training programs are conducted at three levels - basic, advanced and special in various sectors like manufacturing, catering, storage and distribution etc in both offline and online mode. Target participants are food handlers, food safety supervisors, students, professionals and other persons intending to enter the food industry.



**Soil Testing
Laboratory -
Analytical Services**

Laboratory Services Division

- NAF Soil Testing Lab has been providing comprehensive soil health diagnostic services for agriculture development for the past 20 years.
- During April 2021 to March 2022, 1,671 Soil samples, 246 water samples and 463 other samples (compost, leaf, soil for texture etc.) have been tested.
- Apart from Tamil Nadu, soil and other samples from other states - Maharashtra, Kerala, Karnataka, Andhra Pradesh, Haryana and Uttar Pradesh were tested during this period.
- Out of 1,671 soil samples; 1,004 soil samples for CSR Projects, 115 soil samples from Soil Mapping Project and 552 soil samples for other customers were tested during the current year.

Food Testing Laboratory - Analytical Services



National Agro Foundation, Food Testing Laboratory was conceptualized and started to provide analytical services to the small and medium scale food industries; help in providing quality to the consumers and raising the general standards of quality particularly in the small-scale sector.

- During April 2021 to February 2022, total of 320 food samples comprising of 152 Scope, 68 Instrumental Analysis and 29 Microbiological samples were analysed.
- The analytical services are also being extended to FPOs for testing the food grains and edible oils.

NABL Accreditation

Renewal audit for NABL accreditation was conducted during 5th & 6th March, 2022. The scope of testing in Food Testing Laboratory has been extended to include several instrumental parameters such as caffeine in coffee, HMF in honey, fatty acid profile in oils, piperin, curcumin and capsaicin in spices and condiments etc.

Academic & Training Services

Partnership with IGNOU

- NAF Food Testing Lab is registered Learner Support Centre(P) for IGNOU's PG Diploma in Food Safety and Quality Management since 2013.
- The theory and practical classes sessions for July 2020 batch were continued and conducted online. Practical exams have been completed through online mode in September 2021
- For July 2021 batch, 59 learners have registered and offline theory counselling session commenced on 26th Feb 2022.

Training/Internship/Project

- 26 students comprising of 8 students from Hindustan College of Arts and Science (M.Sc., Bio Technology), 15 students from Hindustan Institute of Technology and Science (B.Sc Food Technology), 3 Students from G.D. Goenka University, Haryana (B.Sc Agri), have carried out their Internship with NAF.
- Three students from Sathyabama University (B.Tech Biotechnology), one student from MOP Vaishnav (M.Sc. Food Science and Management) and eleven students from Vels Institute of Science, Technology & Advanced Studies (B.Tech Biotechnology) are currently pursuing their final year projects at NAF.

NAF a FoSTaC empanelled Training Partner

- FoSTaC Online Assessment for FSS Training for 151 candidates from Hatsun was conducted on Special Manufacturing of Milk & Milk Products during July 2021.
- Two virtual training programmes were conducted during August 2021 for 90 candidates from Aavin on FSS Special Manufacturing of Milk and Milk Products.
- Six training programmes on FSS Training on Advance Manufacturing and Advance Catering were conducted for 102 candidates from various food industries.
- AVT Project: FSS training program on Street Food Vending was conducted at Vadalur and totally 50 street food vendors were trained as Food Safety Supervisors.

SICCI Food Conclave and Expo 2021

- National Agro Foundation participated in the SICCI Food Conclave and Expo 2021 and showcased various products and services offered by the organization for the benefit of the visiting public.
- New products such as dehydrated vegetables, dehydrated vegetables + masala, fresh melon juice, synthetic orange juice, double fortified salt, fortified rice kernels, HPMC + betel leaf oil edible coating developed by NAF R&D Centre and all the project profiles that has an end-to-end need for developing a business were put on display for the visiting public, industry and academic fraternities. The project profiles raised a lot of interest amongst the industry people who were willing to expand their business as well as people who were new to the food business.

Laboratory Services Division





Research & Development Division

The R&D Division strives to keep abreast of the latest dynamics in the development sector and propels scientific research in fields of food, agriculture and environment, thereby contributing to the knowledge domain as well as pioneering the dissemination of this knowledge in palatable form to the drivers of development across the country. Of the many functions, that the division plays, its core being able to translate scientific know-how into practical and functional inputs for the farmers, thereby, being able to customize best farming practices, encapsulate best agri technologies for progressive farmers, promote technology update and motivate behaviour change through impactful learning methodologies. It also undertakes field-oriented research projects on soil health, integrated remediation of contaminated soil using Phyto-technologies, climate smart agriculture, new food product development etc.

NAF is a recognised” Scientific and Industrial Research Organization (SIRO)” by the Department of Scientific and Industrial Research (DSIR), Government of India.

Research Projects undertaken at NAF:

Soil mapping project: 341 soil samples have been collected from 13 villages across the country. Digital soil maps for 13 villages are under preparation.

Development of novel products from cow urine project: Distilled cow urine and enriched cow urine products have been developed and seed germination test has been performed using the developed products. Pellets of cow urine with different bio amendments has been developed and standardization of developed pellets is under progress.

Mitigation of entry of heavy metals into the food chain project: Three types of biochar such as coconut shell, rice husk and wood bio-char were collected and characterized. The adsorption/desorption study with respect to different bio-chars as well as heavy metals such as Ni, Cd, Cr, Pb has been completed. Further, the incubation study and column study are in pipeline to study the

chemical transformation and leaching of metals in the soil.

Development of value-added products from vegetables and production of vegetable tidbits:

This study focused mainly on development of value-added products of vegetables to reduce their post-harvest loss and increase their shelf life as a value-added product.

Development of Spice mix with dehydrated Vegetable tidbits: The main aim of the project is to formulate and standardize vegetable masala mix with the developed dehydrated carrot, peas, beans, capsicum and onion. The final trial for the dehydrated vegetable spice mix was made and distributed for sensory analysis.

Hydroxypropyl Methylcellulose Edible Coating: The objective of the project is to develop a Hydroxy Propyl Methyl Cellulose (HPMC) edible coating containing betel leaf essential oil nano-emulsion as the bioactive component. The tomatoes were coated with the developed edible coating solution of known concentration and their properties for a specific period of time under appropriate conditions were studied. Hydroxypropyl Methylcellulose (HPMC) edible coating containing nano emulsion of EO on tomatoes is effective in shelf-life extension, quality and stability maintenance. The coatings showed a beneficial effect on quality by reducing mold infections, weight loss, colour changes and decay of the tomatoes. The coating acted as a physical barrier for the gas and moisture exchange between the fruit and the environment, yielding an infection free surface of fruit.

Fortification of Salt with Iron and Iodine – DFS: The main aim is to develop fortified salt rich in micronutrients such as iron and iodine and to analyze their retention properties to provide good quality salt. Double fortified salt was developed with the addition of encapsulated ferrous fumarate and iodine for 1 kg salt. The moisture content was 0.40 %, the iron content was 1151 ppm and the iodine content was 45 ppm respectively and met with specifications.

Fortification of Rice with Iron, Folic acid and Vitamin B1: The initial trial of fortification of rice using the extrusion methodology was carried out. The extruded rice sample was analyzed for the solid and gruel content, moisture content and cooking properties respectively. The results will be subjected to further trials.

Formulation and Preparation of Watermelon and Musk Melon Juice: To reduce the post-harvest loss and the wastage of the fruits, we are formulating them into fruit juices for wide range of consumption. The availability of watermelon and muskmelon readymade juices is commercially seldom available and it's our prime focus to develop a product that's commercially viable and also doesn't affect the quality of the original fruit.

Development of Chick Feed Mash – Starter, Grower and, Finisher: Chicken feed has a great demand in the local market because of the increasing production in eggs. With increased costs of transportation, local sales of feeds have an added advantage. Chicken rearing farmers are increasingly becoming aware that scientifically produced and nutritionally balanced chicken feed will give better yields in terms of eggs and their quality. The product is called as “mash”. It is a

crushed material based on the formulation and not pelletized. Chick Feed Starter and Grower products were developed at NAF R&D Centre.

Research Publications:

- Research paper on “Chemical transformation and bioavailability of chromium in the contaminated soil amended with bio amendments” has been published in “Bioremediation Journal” in March 2022.
- Research paper on “A study on the influence of soil moisture and bio amendments on the speciation and bioavailability of chromium in contaminated soils” has been published in “Indian Journal of Ecology” in February 2022.
- Research paper on “Evaluation and speciation of heavy metals in the soil of the Sub Urban Region of Southern India” has been published in “Soil and Sediment Contamination: An International Journal” during January 2022.
- Research paper on “Strategic Study of Adsorption and Desorption of Chromium on Vertisols and its Implication in Developing an Effective Remediation Technology” has been published in “International Journal of Environmental Analytical Chemistry” during June 2021.
- Book Chapter on “Green Treatment Technologies for Microplastic Pollution” has been published in the book “Microplastic Pollution, Emerging Contaminants and Associated Treatment Technologies” Springer Book Series in June 2021.
- Research paper on “Chromium Speciation and Agricultural Soil Contamination in the Surrounding Tannery Regions of Walajapet Vellore District, Southern India” has been accepted for publication in “MASU Journal”.
- Research paper on “Groundwater quality assessment for agricultural purposes at Vellore District of Southern India: A geospatial based study” has been accepted for publication in “Urban Climate”.
- Research paper on “A critical assessment of the effect of soil pH and soil organic carbon on nickel bio-availability in bio-amended soil” is under review in “International Journal of Environmental Research”.
- Research paper on “Phytoextraction Potential of Chrysanthemum and Cumbu Napier Hybrid Grass to Remediate Chromium Contaminated Soils using Bio amendments” is under review in “International Journal of Environmental Study”.

Relief and Rehabilitation Services During COVID - 19

Highlights of COVID-19 Relief Initiatives to communities across India

National Agro Foundation, with support from its CSR Partners has been able to reach out to scores of people across the country during the post pandemic scenario; in delivering not just essential items and groceries, but also much needed medical equipment to hospitals.

The organization wishes to place on record special appreciation and gratitude to its staff and partners who came forward to implement various measures. NAF continues to strive to reach out to the most vulnerable segments of society and provide these much-needed services, through the support from its CSR Partners.

COVID 19 Relief Initiatives Supported by CSR Partners

Supported by CSR Partners	Covid Relief Activity	Beneficiary group	Items Distributed
Tech Mahindra Foundation	Relief to the Impoverished at Royapuram, and Virugambakkam and Saligramam, Chennai	Daily wage workers and the employees of unorganised sectors such as auto-rickshaw drivers, construction workers, electricians, plumbers, domestic helpers, fishermen, sanitation workers, etc.	ration kits to 500 families
BNY Mellon	Relief to Government Hospitals in Chennai	Medical professionals, hospital staffs, and patients at the Government Hospitals in Chennai.	Donation of ICU bed with necessary accessories Donation of Ultrasound machines with two probes each Donation of medical lab equipment
BNY Mellon Technology CSR Support	Relief to Government Hospitals in Tamil Nadu and Puducherry	Medical professionals, hospital staffs, and patients at the Government Hospitals in TN and Puducherry	setup additional ICU beds with mandatory equipment including ventilators and monitors.
BNY Mellon	Medical Equipment Donated to Stanley Government Hospital, Chennai	Medical professionals, hospital staffs, and patients at the Government Hospitals in Chennai	ICU setups with necessary accessories – 7 units, Oxygen

Relief and Rehabilitation Services During COVID - 19

Supported by CSR Partners	Covid Relief Activity	Beneficiary group	Items Distributed
			Pumps – 300 Nos., N95 Face Masks – 4000 Nos., 3-ply Face Masks – 46,150 Nos., Face Shields – 5000 Nos., Buofant caps – 400 Nos., 5-litres Liquid Soap Cans – 50 Nos., Hand Sanitizers (5Ltrs.) – 2 Nos., Examination Hand Gloves – 10 Nos., Pulsi Oximeters – 10 Nos., IR Thermometers – 5 Nos., Automated HaematologyAnalyser – Cell counter with 05kva UPS – 2 Nos., Oxygen concentrators – 5 Nos., Disposable bedsheets – 1500 Nos., Adult diapers (Pack of 10 nos.) – 100 Nos., Liquid Soap (5 litres cans) – 50 nos., Medicines (azithromyzin strips and tablets) worth about 2 Lakhs INR
BNY Mellon	Donations to Government Hospital, Tenkasi	Government Hospital Staff and Patients	3000 N95 face masks
BNY Mellon Technology Pvt. Ltd.	Donation of N95 Face-masks to Padmanabhapuram Government Hospital	Hospital Staff and Patients, especially pregnant mothers through maternity ward services	500 N95 masks, a CTG machine, multipara monitors, LED mobile shadowless OT light, table top pulse oximeter, and foetal doppler, and other necessary equipment

Relief and Rehabilitation

Services During COVID - 19

Supported by CSR Partners	Covid Relief Activity	Beneficiary group	Items Distributed
BNY Mellon	Donations to Indira Gandhi Medical College and Research Institute, Puducherry	Hospital Staff and Patients	Donation of state-of-the-art Immuno Assay Analyser to diagnose the impact of the Coronavirus on the bodies of the infected patients, and consumables required for the Immuno Analyser System (TSH, FT3, FT4, Ferritin, respective calibrators, wash buffers, cuvettes, substrates and probe cleaners) were donated to the IGMC&RI, Puducherry.
BNY Mellon	Donation to Rajah Muthiah Medical College and Hospital, Chidambaram	Pregnant mothers suffering from Covid	A Diagnostic Ultrasound System to scan the pregnant women and assess the condition of the foetus on a regular basis in the COVID wards.
COVID-19 Relief under BNY Mellon Employee Contribution Fund	Donation to Madurai COVID-19 Care Centre Donation to Stanley Hospital Donation to IGMC&RI	Medical Staff of 3 Medical Centres in Tamilnadu and Puducherry	Thermal scanners. Pulse oximeters, PPE kits, masks, face shields, etc. 10 Desktop computer systems and 2 Laptop computer systems were donated to the Government Stanley Hospital 4 desktop computer systems and one printer were donated to the Indira Gandhi Medical College and

Relief and Rehabilitation Services During COVID - 19

Supported by CSR Partners	Covid Relief Activity	Beneficiary group	Items Distributed
			Research Institute
HFS Research Ltd.	Donation of Medical Equipment and Steel Cots to Government Hospitals in Tamil Nadu	Medical Staff and Patients of various Hospitals and Health care centres in Tamilnadu	100 Steel Cots to COVID Care Centre, at St. Antony's College of Education, Tirunelveli District. Donation of Medical Equipment to Special COVID-19 Maternity Ward, at the District Govt. Head Quarters Hospital, Padmanabhapuram, Kanyakumari District.

Reaping a Good Harvest with Improved Techniques Story of Mr.Bhonu Maurya, Vegetable Farmer, Varanasi

Mr.Bhonu Maurya s/o Mr.Heeralal, a marginal farmer of Tikri village of Kashi Vidhyapeeth block, Varanasi district used to cultivate bottle guard every year in my farm. He used to get 45-55 Quintals of bottle guard in half-acre land by following traditional method of farming.

After being acquainted with NAF through trainings programs, he was able to gain knowledge on improved techniques of farming and was impressed with the information and recommendations being offered to the farmers in his village. They provided information about the various technical methods of farming and gave recommendations about increasing the production as well as profit, hence he decided to take these suggestions and implement it in his vegetable farm.



He established a demo plot in 75% of his land and retained the 25% as control plot, on which he continued using his traditional farming knowledge. NAF had encouraged him to undertake the comprehensive soil analysis for his demo plot through which he came to know of the lack of various nutrients in his land and was given recommendations to improve the soil fertility through application of micro nutrients in specific amounts. Earlier, he used to apply nutrient mixtures indiscriminately without having a proper understanding of this process. NAF established pheromone trap and yellow sticky trap in the demonstration plot; this ultimately reduced the usage of pesticides. The cost of pesticides and insecticides used in the demo plot was INR 1,235 where as in 25% control plot it was INR 420.

His demo plot was frequently visited by NAF Agro experts and regular advice and recommendation was provided periodically. He was also given Panchagavyam to spray and attributes this to increasing the production of bottle gourd crop in his farm.

Once my bottle gourd fruits had started dropping, NAF experts advised to undertake hand pollination, a method he has employed for the first time in his farm.

He received an abundant yield at the time of harvest to the tune of 5625 kg of bottle guard from demo plot with the input cost of INR 23,620 rupees and 1437 kg of bottle guard with input cost of INR 7,312 from 25% of control plot.

"The income I got after selling the demo produce is INR1,12,500 and INR 28,750 from control plot. Overall, I generated a profit of INR 88,880 from demo plot and INR 21,438 rupees from control plot. I got 30% increase in yield and 38% increase in profit in demo plot when compared to control plot. In conclusion, I found that agricultural crop improvement technologies are very beneficial for farmers and surely, they will increase the yield and profit by good margin. I am very thankful to National Agro Foundation for their remarkable work for the farmers in my community and village".

Labour army is a team of 15 women agricultural labourers formed under TCHFL Vandavasi project to carry out the SRI – System of Rice Intensification Technology in farmer's field. System of Rice Intensification (SRI) is a methodology for increasing the productivity of irrigated rice by changing the management of plants, soil, water and nutrients particularly by eliciting greater root growth. This system of SRI involves the skilled women labours to carry out paddy transplanting as well as formation of nursery.



NAF reached out to the women labourers in the villages, who are largely unskilled workers and motivated them to effectively improve their skills and knowledge in agriculture related activities. Nineteen women were identified and trained in SRI technologies. These women already have knowledge of conventional method of planting and were eager to learn the new SRI hod of planting. The training focussed on understanding the SRI technique viz - a - viz the conventional farming techniques, advantages of SRI methods, benefits derived out of SRI cultivation, nursery preparation, main field preparation, how to do line sowing, how to prepare the rope with correct spacing and also how to use the cono weeder method to do weeding. These women were well motivated and quickly learnt the skill and they completed all the Paddy FLDs under the Tata Capital Projects in Vandavasi. They earned INR 3000 per acre for transplanting and INR 2000 per acre for raising nursery from this initiative.

Having witnessed the efficiency of SRI method in Paddy cultivation, many farmers started seeking out these women to work in their fields, as a result the Labour Army was born and women united to form a group and this turned into a profitable and sustainable livelihood option for the women in Vandavasi.

Earlier they used to travel to other villages up to 25 kms from their villages in search of work, but after the training and formation of the labour army, they are productively engaged within their own village and are able to earn a decent income from the work. They are very grateful to NAF for providing such knowledge enhancing opportunities for women farmers.

Mr. Gopal is a conventional farmer who owns 2.20 acres of farmland and has been cultivating Paddy for the past many years using the conventional method. However, he undertakes only a single crop cycle as he doesn't have enough water for irrigation and did not earn enough to manage the expenses of production. Through trainings and exposure visit under the TCHFL Project, he came to know about growing traditional variety of paddy and decided to experiment with the same in his field.

He employed the labour army to prepare his field using SRI method to plant the traditional variety of paddy in his farmland for the first time ever. However, the results were surprising but not disappointing; he harvested only 14 bags of paddy from the traditional variety whereas, he got 23 bags from the conventional paddy. His worries soon dissipated when the traders approached him for purchasing the traditional variety of Paddy at a price, he least expected. They paid him INR 2000 per bag of Traditional Paddy, while he earned only INR1,000 for a bag of conventional paddy. He further realized that he reduced his input costs from INR 11,000 over conventional paddy to INR 7,000 for a shorter duration of four months in growing traditional variety in addition to applying fewer pesticides and fertilizers and being able to generate seeds for the next season.

He is earning a steady source of income from selling traditional varieties of Paddy, which is high demand these days. He is very grateful to National Agro Foundation for exposing him and other farmers to various farming technologies and addressing the knowledge gaps of the farmers, thereby addressing their concerns and teaching their self-sustaining techniques. He is happy that he is able to generate good quality seeds and need not depend on anyone for purchasing seeds anymore.



**Promoting Fodder Development, A Viable source of additional Income for the Farmers –
A Success story of Mr. Mani, Farmer, Lakkapathanapalli Village**

Success Stories

Cattle development is one of the predominant agri allied activity in the project area. Feed and forage production at farm levels is priority tasks for expediting dairy development since the availability of common grass land is in shortage. Farmers depend on seasonal fodder crops like maize and uses it during off season in dry state. The shortage of quality feed and fodder is one of the major reasons for low productivity in dairy cow. Farmers tend to sell their low producing cow at the start of summer to avoid any loss.

To overcome this problem, Fodder stems were planted in the land of individual farmers as a part of this project. It requires only minimum effort to grow and became a perennial source of feed for dairy cow.

Mr. Mani who is a resident of Lakkapathanapalli has four dairy cows and two calves. He received the fodder stems from NAF and raised it in his small piece of land. His observations of the fodder development are as follows,

- The fodder stems can be harvested after 40 to 45 days of planting. He is cutting down the fodder grass without disturbing the main stem based on the daily requirement. Since the main stems are left undisturbed, the fodder grass is growing again from it. It became a cycle and he is producing enough fodder grass to meet the daily requirement throughout the year.
- Providing fresh fodder to the dairy cow is helping him in reducing the heat stress in cows, and eliminates heat related illness during summer. His cows are now healthier than ever.
- Quantity and fat content of the milk had increased considerably. His cows used to provide only twenty litres of milk every day and is now providing twenty-eight litres of milk every day. Through this increase in quantity and quality, he is now able to gain INR 6,720 in addition as profit.

He is now planning to spread this fodder stems to additional area to meet the growing need of fodder grass. He expressed his sincere thanks to NABARD, The Rotary club of Madras coromandel and NAF for implementing such a useful intervention to benefit the farmers in the community.



Mr. Selvan Jacob of Aladipatti village in Virudhunagar District of Tamilnadu is a traditional farmer since his adolescence. He cultivated a keen interest in farming and started practicing it in the eight acres of land which he inherited from his father. Of these eight acres of land, two acres are irrigated by open well and the rest is rain fed. His wife also accompanies him at times to carry out the farming activities. The main livelihood of the family is farming and they predominantly cultivate maize, chilly, cotton and tomato in the eight acres of land in various combinations during the year.



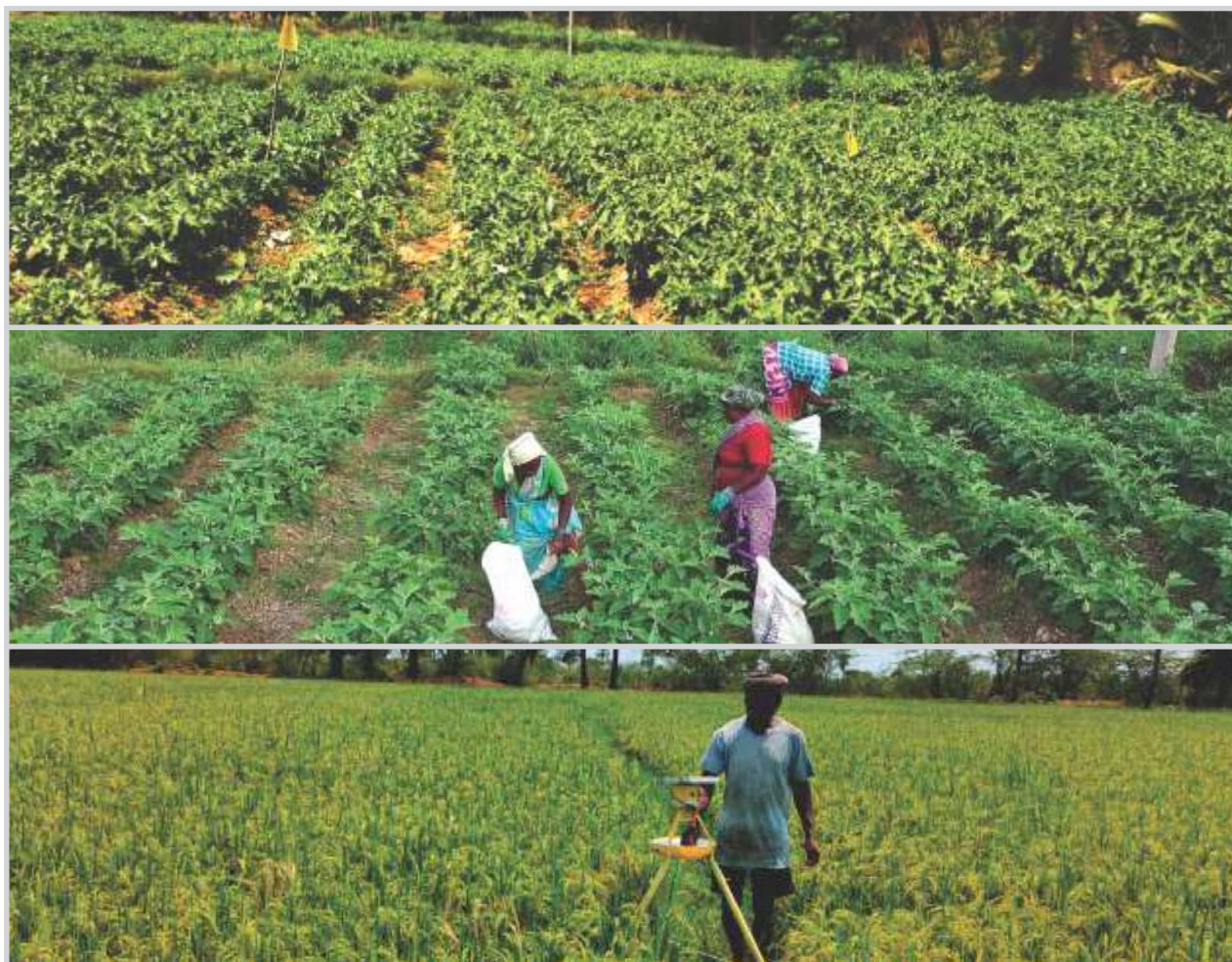
In the recent years, Selvan Jacob has experienced difficulty in continuing agriculture due to increase in the cost of various agricultural input materials, intrusions of wild animals in the cultivated fields, shortage of agricultural labour force and continuous monsoon failure. According to him, he has given thought about quitting agriculture and shifting to real estate business many a times. In spite of this he has continued to practice agriculture for various compelling reasons.

It was at this juncture that HDFC started implementing the Holistic Rural Development Program through its implementation partner, National Agro Foundation (NAF) in the Thiruculi Block of Virudhunagar District in the year 2021. Aladipatti village is also one of the project villages under the program and the program included a system of interventions to augment the natural resources; soil and water conservation activities; and scheme of activities to increase the profit generated from the dryland agriculture practiced in the villages through improved technologies and value addition.

In order to encourage the farmers to practice scientific, efficient and ecofriendly methods in agriculture, Front Line Demonstrations (FLDs) were conducted as a part of the program. Selvan Jacob also enrolled as a beneficiary under the FLD activity. FLD in his field started with bifurcation of two acres of his irrigated land into Demo Plot (one Acre) and Control Plot (half Acre) and then cultivation of Maize (Variety - NK-6668) in both the plots in the month of September, 2021. Farming in the control plot was carried out as per the conventional practice and the demo plot as per the recommendations. The activities in the demo plot initiated with Soil testing and specification of recommendations based on the test, chisel ploughing, application of enriched farmyard manure for basal application and application of balanced nutrients based on recommendation during various phase of growth of the crop. Line sowing, Bio fertilizer

application, prophylactic spray of neem oil; integrated pest management by using solar light trap, sticky trap and pheromone trap; application of Panchakavya solution and micro-nutrients and curative spraying based on the crop pest and diseases were also demonstrated under the activity. In addition, wheel hoe weeder was also distributed for effective removal of weeds in the field with minimum labour.

Selvan Jacob harvested the yield in the month of February, 2022 in both the control and demo plot. The yield and profit from Control plot (Half Acre) were 10 tons and INR 7,505 respectively and the Benefit Cost Ratio (BCR) was around 0.65. Whereas, the yield and profit from Demo plot (One Acre) were 25 tons and INR 24,007 respectively and the Benefit Cost Ratio (BCR) was around 1.02. This evidently showed that farming carried out in the control plot under conventional practices was rather loss making than providing livelihood support for Selvan Jacob. Among the many reasons for the scenario, the major reason that attributed was the effective management of nutrients and wild animal attack on the crops in the demo plot. Selvan Jacob was surprised to see the drastic difference and whole heartedly thanked HDFC and NAF for the exposure given about the scientific and efficient agricultural practices and also committed to carry out farming in eight acres of his land as per the recommendations provided rather than the conventional chemical intensive practices.



Mr. Sukhpal Singh a farmer from Mahepa Jagir, Sikandrabad, Dist.- Bulandshahr (UP), is a farmer and has been practicing traditional agriculture cultivating wheat and paddy as his only crops. Due to lack of knowledge about improved agriculture techniques or skills, he never bothered to venture to other crops or improve his cultivation pattern, thus earning him severe losses due to very high inputs costs very season.



However, the village was selected for the watershed Development Project with support from Asian Paints Limited. Along with water conservation, the project also hopes to create awareness to farmers and help them improve their knowledge and skills in improved farm practices. Mr. Sukhpal Singh was one among others who was selected as a farmer to support the Front-Line Demonstration to learn new

skills in improved techniques in agriculture. He attended many trainings and exposure visits and learned new skills and techniques through this exposure. He also availed of the Comprehensive soil testing and analysis for his farm and got appropriate recommendations to help improve the soil quality for better yields. He also improved his knowledge on Integrated pest management, training on Technology based management, Training on vermicomposting and bio inputs, which he started to implement on his field.

Earlier due to lack of knowledge and skills, he never ventured to take on new crops and only worried about the increasing costs, however today, he has started his own vegetable farm and has become a producer contributing to a greater income for his family and motivates his peer farmers by sharing his skills and knowledge with them.



He is very grateful to National Agro Foundation and Asian Paints Limited for having provided the farmers in his village the opportunity to improve their knowledge and skills and improve their income through improved agriculture practices. Many farmers have now started seed nursery and prepare their own saplings and produce vegetables to earn additional income, while minimizing the inputs costs.



Around 7000 people live in Kharawar village of which 80% of population depends only on Agriculture. For a long time, it's been very difficult for them to avail irrigation water during summer season. Due to lack of water, they practice agriculture only twice a year. The irrigation water reaches the farmers once in forty days and is insufficient to engage in agricultural activities. Mr. Anup Singh, a farmer shared his woes

about the situation, "the unlined channel is much widened, more ups and downs leading to high water loss, no regulated method for individual supply and takes more time to reach my field". Another farmer Mr. Jitendhar says "even if the water reaches my field it takes a minimum of two hours to fill in my one-acre land, and we have no other option but to wait and carry on our activity". Yet another farmer Mr. Rajvir says, "We farmers of Kharawar aren't aware that reduction in growth of crops is caused due to salty soils, use of tube-well water till people from NAF visited and explained it to us through various demonstrations and meetings".

After getting the requisite permission from government authority, NAF conducted a baseline survey and selected the location to be lined based on the following criteria- lined channel distance, water availability, tail-end locations etc., Based on the selection criteria NAF team selected a stretch of 1833m and lined the existed unlined channel. Mr. Sandeep, farmer of Kharawar says, "In the unlined channel the maintenance work was very tedious and expensive but Lined channel requires less maintenance and self-cleaning regularly is sufficient".

All farmers whose land were along the irrigation Lined channel have expressed their gratitude to NAF and Asian Paints Limited for this service to the farming community. This has indeed increased the water conveyance efficiency, brought about reduction in diesel expenses for pumping, reduction in tube-well operation frequency, thereby reducing the dependence on extraction of ground water indiscriminately. Many



farmers have also brought forth additional land area for cultivation, there is improved drainage facility during heavy floods due to the regulated water-stopper method which doesn't allow flooding. Overall, there seems to be better water use efficiency for farming and less exploitation of the ground water resources in the area, leading to prolong water availability in the nearby wells.

By lining of the supply channels, every farmer is getting the required amount of water for irrigation, and they have witnessed an improved yield this year. Many farmers from nearby and surrounding villages have been visiting the location to learn the benefits of the project and have been requesting the support from NAF to take up such beneficial projects for the farmers in their villages too.

Virudhunagar district in Tamilnadu is usually characterized as a drought prone district with absence of dependable irrigation sources such as perennial rivers. Recent studies have stated that though 33% of the cultivated area is classified as irrigated area, assured irrigation is available only for 57% through the wells and the remaining area are being irrigated by rain fed tanks. Productivity of agriculture is influenced by numerous factors such as soil, climate, irrigation, marketing and credit facilities and agricultural practices and techniques. Hence, it has always been essential to efficiently manage the available natural water resources to improve the agricultural system of this district in order to improve the people's livelihood.

Tiruchuli Block in Virudhunagar district has dryland agriculture as its mainstay with predominantly millet cropping supplemented by pulses, chili, coriander and cotton. The block is drought prone with the extent of poverty at higher levels than the state and district average. The income from the agriculture and allied activities is continuously decreasing and leading to a distress situation for the farmers to abandon agriculture. The farmers still cling on to agriculture with difficulty but the next generation is shifting jobs to ensure their livelihood. Hence it has always been important to make farming profitable to ensure sustainability of the current generation and to stop migration of the next generations from agriculture.

In an effort to attain a significant progress towards this mammoth goal, HDFC Bank initiated the Holistic Rural Development Program (HRDP) through its implementation partner National Agro Foundation (NAF) in 2021. Under the program a system of interventions has been undertaken to augment the natural resources and take up soil and water conservation activities and to increase the profit generated from the dryland agriculture practiced in the villages through improved technologies and value addition.

During the first year of implementation, significant focus was laid on soil and water conservation and a system of interventions like land treatment by uprooting *Prosopis juliflora*, formation of field bund, desilting and clearing of major channels in the village, excavation of sunken ponds/WATs, construction of Gabion Check Dams, construction of concrete check dams and rejuvenation of community ponds have been implemented widely in 20 project villages under the program.

During the year 2021, most of project villages received significant quantity of rainfall in the monsoon. As the major water conservation measures that were implemented under the program were in place, the region witnessed a substantial harvesting of rainwater and has led to the rise in water level in the open wells and surface water bodies.

Mr. Subburam of Ramasampatti Village who is currently in his early fifty's and also a beneficiary under the program stated that during his entire life time he has never witnessed the current level of water in his open well and in the surface water bodies. This has enabled him to carry the farming

activities in a hassle-free manner owing to the surplus availability of water. In addition, he has planned to carry out irrigated farming (Vegetables) in one of his lands where he was practicing rain fed farming due to non-availability of water in his defunct well. Mr. Subburam expressed his heartfelt thanks to HDFC and National Agro Foundation and welcomed all the future endeavours under the program.



Every year the Farmers incur 15% loss of their agricultural produce because of poor post-harvest handling of their produce. There was always a need for proper storage and threshing yard by the farmers. After a thorough needs assessment through various PRA, NAF through support from its CSR partner was able to address this requirement of the farmers by constructing six threshing yard facilities in Veliyambakkam, Manimangalam, Amanampakkam, Kunanakaranai and Seeyalam Villages. Within 15 days of establishment, farmers started using it. Earlier they used to carry their produce to distant areas thereby incurring transportation costs and other unforeseen losses. Marginal farmers, would dry their produce on the roads and in the event of unforeseen rains or winds, would lose their grain and incur losses.

This threshing yard caters to the need of 230 farmers having 312 acres of farmland. They are regularly utilizing the facility for threshing and drying their agricultural produce. Farmers are now able to get good quality grains and their post-harvest losses are reduced due to the creation of this infrastructure within their village.



Upliftment of Small Farm Holders Community Affected by Covid – 19 Pandemic through Sustainable Livelihoods – Successful venture of Mrs. Sangita Balasahed Giranje, Gorepandal Village, Pune

Mrs. Sangita of Gorepandal village in Bhore Taluk Pune belong to a farming family whose main source of income comes from the crops they grow such paddy, soyabean, wheat and chilli. They used to sell their produce directly and earn low profits. She wanted to improve her income by adding value to her raw produce, but did not know how to go about it. National Agro Foundation through its Partner BNYM was working on improving the lives and livelihoods of farmers during the pandemic and providing them with financial assistance to undertake various micro enterprises in order to strengthen the local economy.

NAF encouraged the farmers to form farmer clubs to avail of the benefits of knowledge sharing and financial literacy. The club members decided to undertake an entrepreneurship activity to support its members through a chilli processing unit. NAF supported the group with technical knowledge and skills to run the machinery and through financial support, helped the group establish a chilli processing unit

It was common knowledge that people used to travel far distances to grind their chilli and others would buy ready made commercial chilli powder, which often was adulterated with fillers. As a first step in the right direction, the group informed all the community members of their decision to buy a chill processing machine and requested them to avail of the service of processing their chilli produce through the unit. They ground the chilli in the presence of the farmers and charged only INR 35 compared to INR45 per kilogram in other areas. Slowly, and steadily, the customers kept piling on and the processing unit processed nearly 502 Kgs of Chilli and earned an income INR17,570 during just three months. The group is excited to this new business venture and is looking forward to expanding by making their own chilli masala packets and sell it in the retail market.

This initiative and support from NAF and BNYM have given the community hope even in the pandemic and they are very grateful for the support in nurturing and improving their livelihoods.



Maximizing Benefits through Integrated Farming Systems –
A successful on farm venture of Mr.Periyasamy,
Melpennathur Village

Success
Stories

Farm pond is a water harvesting structure which helps to collect and store rainwater which is mainly used for irrigation. In addition to harvesting rainwater and helping with irrigating the farms, it also helps with augmenting additional income sources from pisciculture, bund plantation, etc., thereby providing multiple income streams for the farmers while providing value to the farms as well.

Mr. Periyasamy is a progressive farmer who is dependent on agriculture for his income. His major income is from the cultivation of Paddy. He usually opts for one or two cropping cycles in a year based on the availability of water. However, with the fluctuation in climatic variations and monsoons, he has been facing much difficulty to sustain his farms

A farm pond with water holding capacity of 3,63,600 litres was excavated under the Melpennathur Watershed Development Project in the month of October 2021, which was later converted into a fish pond as well to increase his income.

He started growing 3000 fishlings of fresh water pomfret and 2000 fishlings of Kannadi Kendai varieties of fish in his first attempt. After a period of five months, the fish weighs approximately 600 grams to 800 grams, the first harvest is expected in the month of August 2022. He is expecting to harvest a minimum of 3000 Kilograms of fish which will fetch him an income of at least INR. 2,20,000. The expenditure incurred for fish farming is very low and he used only locally available feed like tapioca leaves, maize dust, rice husk, etc. He spent INR 10,200 for purchasing fishlings and INR 1,000 for the labour cost of the plantation of tapioca on the bund of the pond. He is very happy with the success from his farm pond and is planning to continue fish farming to augment his income from multiple streams. He is very grateful to National Agro Foundation for providing him the opportunity to explore integrated farming system, thereby enhancing his production and income.



Supporting Livelihoods in the Post COVID Scenario – Successful Business Venture of Ms. Vinnarasi of Kuppachiparai village

Ms. Vinnarasi of Kuppachiparai village had to take care of her three girl children so she was unable to go out for work post COVID, however, she always wanted to earn her own money and be supportive to her family. At this point of time, she underwent tailoring training and received a loan assistance of INR 15,000 for purchasing sewing machine from the Revolving fund assistance of Kuppachiparai watershed level SHG cluster federation. She started a small tailoring unit in her home and is now earning on an average INR 6,000 every month. She has already repaid the loan amount and its interest on time and is now happily saving the money in small amount for her children's future. She is an example for her peers who are struggling to make ends meet and want to begin micro enterprises to support their family income.



Creating value from waste - Successful on farm venture by Mrs. Jayamalini, Kidiripettai village, Tamilnadu

Mrs. Jayamalini is a farmer who has about 3 acres of wet land and is engaged in cultivating paddy. She also has 5 cows, 3 heifers and 10 country chickens in her farm. She wanted to enrich the nutrient content of farm yard manure derived from her cows through vermicomposting. Her desire for establishing vermicomposting unit came after attending the training programme conducted by NAF Experts in her village. She requested NAF to construct a vermicompost unit in her home backyard after assuring to take care of the unit and regularly use the same. NAF with financial assistance from Oerlikon Friction Systems (I) Ltd., constructed the vermicomposting unit, consisting of one cement tub and a thatched shed, while her family contributed through shramdhan, for constructing such structures. She followed the instructions provided by NAF experts on maintenance and regular airing to harvest 200 to 250 kgs of vermi compost every 45 days.

She has been applying the same in her paddy field and has witnessed an increased yield of up to 35 bags per acre against 25 bags she used to get earlier. She also sells the excess vermicompost between INR 10 -INR 15 per Kilogram.

"I am very happy that I was able to use the knowledge I gained through the training in my own field and use the waste to generate a productive income, in addition to helping other nearby farmers with my vermi compost for their vegetable farms. I am also happy that I can earn more due to increased productivity in my Paddy field. Thanks to NAF and Oerlikon Friction Systems (I) Ltd for providing such trainings and knowledge to farmers to increase their skills and improve their lives."

Mr. S. Vetrivel of Kondappa Naicken Palayam village has two acres of agricultural land where he is producing tube rose and jasmine. He was very eager to learn how to improve his farm and production. NAF provided him with Solar light trap to control pest attack of Aphids and grasshoppers in his plants. Before the installation of the light trap, nearly quarter of his tube rose buds would decay or damage due to pest attack. He would use chemical pesticides once in two weeks to prevent damage. Once grown, this plant produces flower for 3 to 3.5 years. On an average, he would earn INR 60 to INR150 per Kg. He would get maximum of 40 kgs in an acre per harvest. With the improved knowledge and information on better farm management practices and after the installation of light trap, he is now able to harvest an additional quantity upto 15 Kgs of flowers. The frequency of using chemical pesticides had greatly reduced, thereby reducing his input costs as well.

He placed this light trap in his jasmine field which controlled bud borer and weevils. This increased the yield from 10 to 15 kgs to 22 to 25 Kgs per acre.



Value addition and aggregation of millets as a sustainable business option through
Gowsiga Nathi Farmer Producer Company Limited

Success
Stories

The Gowsiga Nathi Farmer Producer Company Limited was registered in May 2020 under Tamil Nadu Irrigated Agriculture Modernization Project. This FPCL is located in the Gowsiga Nathi sub-basin of Virudhunagar district. The Company Comprises 1000 shareholders including 394 women share members in 21 villages with INR 10 Lakh share capital. Millets, black gram, groundnut, and maize are the major crops grown in the region.

The company mainly focuses on value addition and aggregation of commodities such as millets like Varagu, and Kuthiraivali, to enhance farmers' market-level linkage. Quality oils like groundnut and coconut oil are also value added by the FPCL and sold to other Farmer Producer Companies and private markets.

The company is also involved in the aggregation of farm produce like maize, urad dhal, red gram, and groundnut in large quantities, benefitting around 600 farmer members and 100 non members alike.

Gowsiga Nathi FPCL Farmer Producer Company Limited has an annual turnover of INR1,14,25,450.

As there is an increased demand for millets rice and edible oils, the FPC is planning to expand the value addition unit to 5 FPGs; this will create the supply of quality millet rice, generate employment opportunity for the farmers, increase income to the company through aggregation.

National Agro Foundation has been steering the FPC to diversify its products and markets by capturing newer markets and market segments through regular trainings and business briefs.





Establishment of Agro Inputs Shop and Seed Farm eliminating middle men benefitting the Farmers of Sothuparai Farmer Producer Company Limited

Success Stories

Sothuparai FPCL is located at Periyakulam block, Varaganathi subbasin of Theni district. Millet, coconut, and mango are the main crop cultivated in the area. Sothuparai FPCL has been registered in March 2022 under the companies act 2013. TNIAMP 2019-2020 Sothuparai Farmer Producer Company covers around 8 villages in 1 block. The Company has 1000 farmers, including 140 women farmers as its shareholders with a share capital of INR 10 Lakhs.

Sothuparai FPCL is mainly involved in two major business activities. The first is an aggregation of commodities from the farmers which helps to eliminate the middleman and to get a fair price for the farmers. The other activity is the Agro input shop which is mainly to provide good quality inputs to the farmers at an affordable price. The company has been handling the aggregation of coconut, mango, and millet from the farmer members which benefited more than 150 members of the FPCL. Quality inputs are sold to the members from the Agro input shop, for a minimum price when compared to the private shops.

As mango is one of the major crops cultivated in this region, to increase the yield of the mango NAF has given training to 112 farmer members from the FPCL, which increased the demand for quality Agro inputs and this in turn increased the sales of inputs through the Company. Around 750 members and non-members of the company have benefited from this initiative.

Sothuparai FPCL has an annual turnover of INR 1.50 crores and is looking to expand its business to benefit its members. The members are exploring the following options to strengthen their future business:

- Establishing Seed farms and producing good quality seeds by encouraging farmers to promote seed farms which in turn reduce the dependability of FPC relying on other companies for seed supply.
- The FPCL is planning to establish a Custom Hiring Centre which will ensure timely availability of farm implements and harvesting machinery for doing farm operations at low rent to its members.
- Establishing a value addition unit that will increase the farmer's income by selling their value-added products through FPC.

National Agro Foundation has been hand holding and providing trainings on business development, institutional strengthening, forward and backward linkages and above all addressing the knowledge gaps of the farmers institutions helping them run sustainable business leading to improved profits for the farmers.



Collective Farming of Flowers and Upliftment of Farmers of the Jarugumalai Farmer Producer Company Limited

Success Stories

Jarugumalai Farmers Producer Company Limited (JFPCL) has been incorporated under Sub-section (2) of Section 7 of the Companies Act, 2013 and Rule 8 of the Companies (Incorporation) Rules, 2018 on 4th April 2018. The FPCL has 1000 shareholders and with share capital of INR 10 lakhs. The operational area of the Company covers the Panamarathupatty Block of Salem District and surrounding areas

The farmer Producer company is involved in the aggregation of flowers, trading of rice, and Agro input shop. As the FPCL comprises 1000 shareholders 80% of them are tribal farmers and their livelihood majorly depends on the cultivation of Nerium flowers. Credit and marketing facility in the tribal area is very poor and the risk of middle men exploitation is very high as witnessed earlier. Tribal farmers would borrow money in advance to produce the flowers and later sell them at very low prices and incur high interest rates on borrowed amount, thus turning the entire venture into a loss for the tribal farmers. So Jarugumalai FPCL has intervened in the aggregation of Nerium flowers from the tribal farmers for a better price, benefitting a total of 610 farmers. Flowers are segregated into grades and sold in metropolitan cities and local markets accordingly. These grading and sorting facilities have helped to fetch a better price realization for the farmers. Training programs were provided for all the farmers during the crop season, with the aim to reduce the input cost, especially for fertilizer and pesticides. The FPC has been selling a micronutrient fertilizer and pesticides essential for flower crops which minimizes their input cost. As a company majorly involved in flower aggregation, a flower collection center was established to ease the process of aggregation.

The above activities have generated a turnover of INR 1.16 crore and an amount of INR 6 lakhs surplus has been generated to the members as net profit, which the FPCL is planning to distribute as dividend to its member farmers. The annual turnover from other activities of the FPCL is INR 73 lakhs.

FPCL has initiated the value addition of rice (Hand pound rice), and planning to expand to other new products with guidance from National Agro Foundation. They have requested for inputs on business development and product branding services to enhance the value of their products in the market.



Reaping the Benefits of Aggregation and collective marketing –Story of Pragatisheel Arajiline Farmers Producer Company Limited

Success Stories

Pragatisheel ArajilineFPC is located in the Arajiline block of Varanasi district in Uttar Pradesh. This region consists largely of marginal farmers who own land less than 3 - 4 acres per household. Farmers of this region mainly cultivate vegetables. They faced many hardships like not getting manures and fertilizers on time and are selling their vegetables at very low prices, due to poor bargaining power and scattered production.

Observing these prevailing problems of the farmers in the area, National Agro Foundation had rallied the farmers together to educate them about the importance of Producer organizations, collective farming and marketing to improve their bargaining power and address the issues of farmers in the region. The Pragatisheel Arajiline Farmers Producer Company Limited was formed with the support from NABARD under CSS 10,000 scheme. This FPO has 325 members and 7 BoDs including a female BoD. Today the FPC has its own Agri Input Centre, selling quality seeds, fertilizers and pesticides to the farmers at affordable rates. This agri-input centre is situated in the village and is easily accessible by FPC members. Now farmers are able to get the inputs whenever they require. Till date, FPC has achieved a turnover of around INR 1,10,000.

FPC has also collaborated with the local hostels for selling green vegetables. The FPC aggregates the vegetables from its members and supplies fresh vegetables to the hostels at affordable prices. Farmers don't need to travel long distances to the market and are remunerated well for their produce through the FPC aggregation.

Pragatisheel Arajiline Farmers Producer Company Limited promoted by National Agro Foundation and NABARD is working with the main objective to provide member farmers with better market access opportunities for their produce and reduces cost of agri-inputs thus reducing total cost of cultivation.

According to the BoD, Mr.Ramchandra Patel, FPC is benefitting the farmers to a large extent, as FPC has helped in the cost cutting of the crop production and helping them to get good amount of their produce which has ultimately improved their economies of scale.

The Pragatisheel Arajiline FPCL is planning to enter in processing of oil and flour for its members and is planning to diversify its business by adding value to its produce.



The Mohammadabad Pragatisheel FPCL is located in Mohammadabad block of Farrukhabad district. The region is heavily dependent on agriculture with poor infrastructure facilities, middle man involvement, lack of farm produce collectivization, lack of awareness among farmers regarding government schemes and access to market linkages for better price realization of their produce. Mohammadabad is a primary producer of potatoes and maize in the region. While interacting with the farmers of the region and undertaking the feasibility Study, National Agro Foundation decided to help the farmers by forming the Mohammadabad Pragatisheel FPCL in Mohammadabad block under CSS 10,000 FPO scheme of central government with the Support from NABARD in July'2021.

The FPC has today increased its outreach to more than 325 shareholder farmers covering 36 villages of Mohammadabad Block.

The FPC is bringing to its member farmers the benefit of direct procurement from the market players in Potato and Maize. The FPC has also developed demand planning and forecasting system under the leadership of BODs within 8 months by collecting the data of producers from ground level with the help of CEO and CBBOs.

The Mohammadabad Pragatisheel FPCL has established input shop for the farmers and provided inputs like fertilizers, high yielding seed varieties and pesticides to the farmers based on the demand at less prices on time. They have also created a tie up for providing nursery saplings to the farmers.

The FPC with the support of NAF has demonstrated the impact of collectivization of small and marginal farmers to leverage economies of scale in production, procurement and marketing. Today, FPC has done total business of approximately INR 18 lakhs within the year of establishment by avoiding distress sale of produce, by creating market linkages. FPC has also availed the equity grant of INR 3 lakhs from the central government.

According to the active BOD Mr. Varij Rajput, NAF has provided all the required support in FPO and is constantly guiding. Initially farmers were not getting the appropriate amount at the time of harvesting. Now through FPO it is sold to other states as well, earning the farmer members a much higher profit than anticipated earlier. They have witnessed an increase in farmer incomes by 45%.

There is better connect to end consumers and buyers for better price realization. Farmers are happy to connect with FPCL as according to them their input cost reduced by 10% and income increased by 45% post-harvest. Direct sale to large buyers has helped reduce unnecessary involvement of the middlemen in the process and the farmers are getting good prices for their produce. The FPO model is creating huge improvement in socio-economic conditions of small and marginal farmers with their increasing participation in the decision making thus empowering them in the process. The concept of FPC has developed a sense of ownership among farmers and BODs are now working as entrepreneurs rather than just farmers.

The FPC has also shared its interventions within state in farmers fair organised in Farrukhabad and is a forerunner to many upcoming farmer producer groups.

In the near future, the FPC has planned to diversify its business in to value added products like potato chips by setting up a processing plant under AIF (Agriculture Infrastructure Fund) and by availing Credit Guarantee Fund. National Agro Foundation with support from NABARD will continue to support the farmers realize their full potential through agri business and knowledge empowerment.



Mr. V. Sriram, DDM, NABARD, participated as Special Guest at the 5th Annual General Body Meeting at Thellaru FPCL



Arakkonam FPCL and Thirupporur Women FPCL received Equity Grants through Prime Minister's Equity Grant Release Event for FPOs formed under 10000 FPOs Scheme.



Integrated Agri-business Unit was inaugurated by NABARD CGM at Thellaru FPCL

Events at **NAF**



Six training programmes on FSS Manufacturing and Catering Trainings were organized by NAF

National Agro Foundation participated in the SICCI Food Conclave and Expo 2021 and showcased various products and services offered by the organization for the benefit of the visiting public.





Project sustainability program through community participation and Ownership of the Chettipalayam&Pappampatti Watersheds Under Integrated Community Development Program, Felicited by Mr.Saravanan, L&T, Malumichampatti Plant Head,on 6th January 2022



Project Inauguration by Mr. Paneesh Rao, Global Head of Sustainability, Mindtree, Mysuru, on 18th February 2022

Various Events Organized by NAF Under the Water Resource Management Project in Rohtak in 2021-2022





Inauguration of, by Mr.Lokesh Manikonda, Country Head, Arogya Parivar – Novartis India, Madhapur, on 22nd March 2022

Plantation Activity under the Community Watershed Project at Madhapur Village with Support from Novartis India.



Events at NAF



Community Engagement Programme Organized by NAF under the Novartis India, Solakpally Project, on 21st August 2021

Events at NAF



Water Resource Development Project at Kasna, Inaugurated by Dr.S.V.Murugan, Director, NAF.



KFW Watershed Project Inaugurated by Mr.Ashokkumar DDM – NABARD, Erode &Mr.Saravanakumar, consultant - NABARD on 28th February, 2022.

Mr.VijayNeehar DDM - NABARD, visited
Kolathankurichi Watershed Project on 1th
November 2021



Ms.JoseMariyadoss visited Kolathankurichi Watershed Project
Supported by CII and TITAN on 17th December 2021

Events at NAF



Mr. Vijay Neehar, DDM – NABARD, visited the Kotteri Watershed Project on 19th August 2021



Monitoring Visits to Field Projects by
Mr. M.R. Sivaraman IAS (Retd.) Chairman - NAF and Senior Management Team



Mr. M R Sivaraman IAS (Retd.)

Former Union Revenue Secretary, Govt. Of India

Former Executive Director, International Monetary Fund,
Former Advisor, UN Security Council



Dr. N G Hegde

Former President and Managing Trustee, BAIF, Pune Trustee and
Principal Advisor, BAIF Development Research Foundation and has rich
experience in Sustainable Livelihood and Community Development.



Brig. R I Raghunathan, SM VSM (Retd.)

Highly Decorated army officer with 38 years of service in Indian Army.
Recipient of Seva medals from the President of India. He is a
renowned strategist who has been in the developmental sector for the
past 10 years.



Mr. S. Swaminathan,

Former Tata Tea Nominee Director in the Board of Kanan Devan
Plantations Private Limited and Commercial Manger – Air India. He has
a vast exposure to social sector projects and NBFCs in India.



Mr. S S Rajsekar A first generation entrepreneur with over 30 years'
experience in real estate promotion and trade. He has been involved in
the area of rural upliftment and social and community development.
A proactive Rotarian involved in several socially relevant projects in and
around Tamil Nadu.



Mr. N. Ravi

Director Of Kasturi & Sons Ltd. Previously,
Editor-In-Chief Of 'The Hindu'



Dr.S.V.Balasubramaniam

Chairman & Managing Director, Bannari
Amman Sugars Ltd., Coimbatore. Leading
Industrialist Especially In Agribusiness.



Dr.Y.S.Rajan

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and Chairman, BOC, NIT Manipur. Member
GoC M S Ramaiah university and a few others.
Has Co Authored "Vision 2020" with
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Ms.Indu Palaniappan

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Kingdom Trade & Investment, UK Ministry of
Agriculture. Currently, Business Consultant -
International Trade



**Vice Chancellor
(Ex Officio)**

Vice Chancellor, TNAU



**Vice Chancellor,
Anna University (Ex Officio)**

Vice Chancellor, Anna University



Mrs. Hemalatha Ramamani

A Successful Farmer And Educationist

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Thanks and Appreciation to our supporters, well-wishers and stakeholders who share in our vision support our every effort in reaching out to the underserved and vulnerable communities in rural India.

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