



Enabling poor rural people
to overcome poverty



TOWARDS PROSPERITY... ►



UTTARAKHAND GRAYMA VIKAS SAMITI
INTEGRATED LIVELIHOOD SUPPORT PROJECT

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01

Communication and Management

An insight into the systems



(A meeting in village Katarmal, near Almora, of families running Goatery enterprise.)

When wheat seed was being distributed in Bhagoti Panchayat in Almora district in the Autumn of 2014, an explosive situation emerged, with following accusations flying around wildly:

- We will lodge a police complaint against you, your project and your boss...
- If we knew you are going to sell the seed at Rs 40 per kilo, we would never have placed demand with you.. This is day light robbery.
- If you are selling it to us at Rs 40, will you buy the wheat back at Rs 50 per Kilo from us? Will you?
- Why should I buy it from you, when the state is providing the seed at Rs 18 per kilo?
- You think you can fool our “simple” womenfolk?
- You are blowing up public and state money...

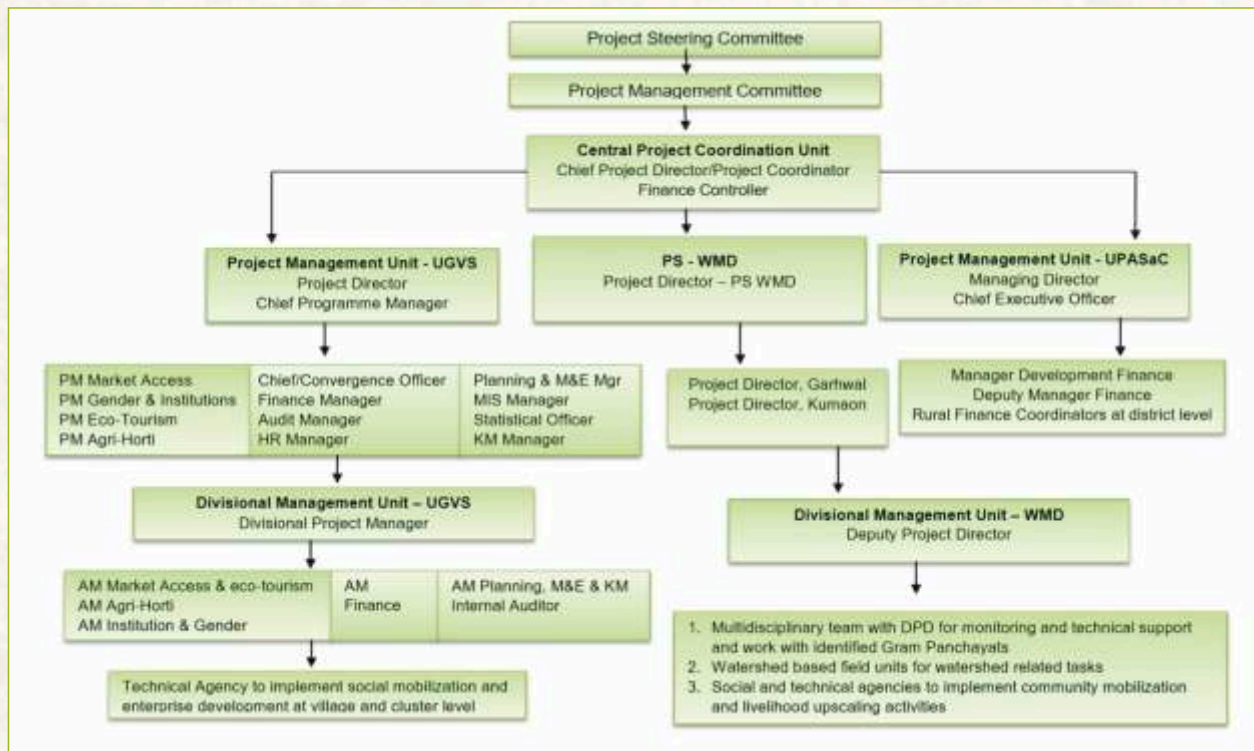
The region being infamous for petty politics, very soon all kind of small time politicians joined the battle against the project staff, which felt intimidated and vulnerable. But calm and clear communication won the day. The project was able to explain everything in a large public meeting, organized a few days later; and cooperatives were back to the business soon. The community understood the elaborate but ethical system of grant, member contribution, membership fee and the big picture of collective risk and profits, guiding the cooperatives. The same critics then said: **How can they mislead us? They just cant. They are following rules and they are helping us!**

Communication can be the one critical system, deciding outcomes for a project, which covers the whole of India, interfaces with many stakeholders in the state services as

well as in the private and voluntary sector, academia, bureaucracy, finance - and tries to communicate with a farmer as well as with an expert – in the same breath.

Integrated Livelihood Support Project (ILSP) is a joint initiative of Government of Uttarakhand and International Fund for Agriculture Development (IFAD). It is being

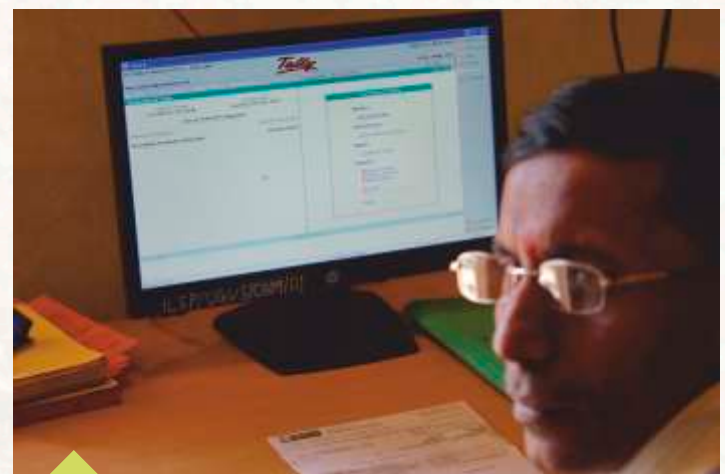
implemented in Uttarakhand in 41 blocks of 11 hill districts under the Rural Development department. The overall goal of ILSP is to reduce by enabling rural households to take up sustainable livelihood opportunities integrated with the wider economy.



The project has an online MIS and Knowledge management center, with a user managed online database, facilitating communication between different components of the following organogram:

Most of the staff is from the region and therefore communicating with farmers in the local dialect is decidedly a big strength. The project structures frequent meetings with the PG/VPG and the community at large, often utilizing cultural events like Uttarayani Mela and keeping in mind, the cropping cycles. It has produced considerable IEC material in Hindi, both offline and online, for public and farmers. The Livelihood facilitator is regularly interacting with the community, organizing meetings, PG wise. Through Technical agencies, the groups have received three kind of trainings: Governance, Business and Marketing.

A fully functional online M&E and Knowledge management offers all the relevant documents, calendars, reports in public domain- originating from Project Steering Committee, Project Management Committee, District Coordination & Monitoring Committee all the way to PG



(Rajendra Prasad, Data entry operator, Nari Ekta Cooperative, Jamradi, Almora: An expert Tally user.)

and VPG. It makes possible for the project staff to find out how much ginger has been produced by a particular federation for example. Based on this, other federation are encouraged to buy it, rather than buying it from the outside market - and thus, help one another.

Communication between PG and federations across districts is made possible by the DMU staff, TA experts (on WhatsApp too) and now, by the MIS. The new ILSP federations are being provided access to online MIS. Recently Almora federations bought 650 tons of Mandua (millet) from as far as Rudraprayag and Chamoli, to supply as Take Home Rations to ICDS; It was made possible through such a free flow of business information. In the past, they would have gone to the local market at Haldwani without thinking twice.

The website offers exhaustive resources - Case studies, Newsletter, templates for case studies, procurement rules, status reports, PG/VPG comparison reports. This online Knowledge Resource Center is meant also for project staff to capture and share their learning. Most of the material is bi-lingual.

In the Federation offices in villages, Computers and Internet access has been ensured. MS office, Accounting packages like TALLY etc. are in regular use. Some DMUs are able to use Skype too, to save the cost on physical meetings.

The project has also been organizing meetings between various stakeholders, experts, market representatives, banking institutions and representatives of line departments, KVK, Universities, Research institutes. This promotes CONVERGENCE between various departments and institutes. Finally, the backbone of the communication at the producer level, continues to be the regular meetings, promoted by the project in villages, thanks to the field staff which continues to trek to these remote villages day after day.



02

Jamradi : A Rural Industry Mechanization at Source



(Jamradi- a rural industry center, run by Nari Ekta Cooperative)

Nari Ekta Cooperative is a federation of 86 self-help groups, of 881 small to marginal farmers, spread over 26 villages in remote Saryu valley, which being hot and humid, produces a lot of spices like Coriander, Turmeric, Chilli, Ginger, Dalchini and Tezpaat. It has set up a rural industry at Mangalta village of Bhasiyachanna Block in Almora District. Sixty kilometers away from Almora, it borders Bageshwar and Pithoragarh. The farmers also produce pulses- Soya-beans, Gahath, Masoor and fruits too: Mango, Malta, Lemon and Walnut.

But all the produce was being cheaply exported to outside markets. When buying back the processed spices, the community ended up paying 3-4 times of the selling price.

Since the volume was substantial and the need was strong, the ILSP project helped the federation by setting up a comprehensive rural industry, consisting of Grain mill, Spice mill, Oil expeller, Paddy polisher, Paddy Dehusker, Grading machine, Packaging machines etc. at the building owned by the federation in a central village- Jamradi, in November 2014. When there is a power failure, diesel engine of a thresher is used to drive the mills. The local MLA was so happy with the concept that he has given a grant of Rs 2.5 lacs to build up the office room, adjacent to the workshop. The project is helping construction of first floor for allied services: collection center and the cash counter.

Mills drive THR: The federation has recruited two staff: one



Cleaning, Sorting, Grading, Packing etc.

machine operator and one woman for drying, cleaning, grading and packing various products. Other project staff also have learned to operate the machines safely in the absence of the operator. Take Home Ration (THR) is one of its big operations, where it procures Manduwa and other raw material from other federations and farmers, processes it and supplies it to ICDS Anganwadis.

HILLANS : New brands HILLANS, Almora Bhog, Fresh and Craft were launched in ILSP phase and all federations are using this brand image in local produces. The center procures spices at approved prices from the producer groups and processes them, to be sold locally and in bigger cities too, including Delhi, 400 Km away. It also grinds flour for the community. At present it is processing – Manduwa, Wheat, Rice, Coriander, Turmeric, Chilli and other local produce. At present, this unit is producing 23.5 Quintals of Mandua flour and 3 quintals of spices every month.

The Cooperative has 787 shareholders, each contributing a one-time membership fee of Rs 110. Shareholders get preferential rates during procurement and other benefits. Prices are fixed by getting the regional Mandi rates and adding the transport cost which local farmer will have to bear in addition. The rates have to be competitive enough to discourage existing networks of middlemen. This creates lot of argument and pressures.

Good returns: Total Investment since September 2013 made in this industry is Rs 44.7 lac. Project investment was Rs 3.1 Lac out of this. Total turnover has been Rs 57 lac, generating a profit of Rs 5.5 lac. Some of the constraints, which need to be addressed in coming years, are: Not enough volume of local production. Production has to be increased, to get the maximum out of this unit. Especially this year, due to failure of winter monsoons, there has been little wheat to produce flour. The central scheme of crop insurance has not reached these mountains yet.



(Expansion plans: Collection center and Cash counter will soon be on the First floor)



HILLANS : Helping people to promote their brand in local market.



(Bhumi Lata Bora, an active BOD member, addressing the Annual General Meet of the federation with her young child.)

Price wars: Another issue is: lack of a fool-proof method to decide procurement rates. Local farmers keep on haggling and dissenting till the very end. At present, the Mandi rates as reported in local dailies and TV Channel (DD Kisan) make the basis of the estimations. Third constraint, lack of transport is being addressed. The federation is acquiring a pick up van soon, so that it can pick up raw material and deliver finished products cheaply at its own convenience.

Other Main interventions: Nari Ekta SRC Jamradi as a nodal federation, has taken up all the business activities of Dev Mahima weaving Producers Groups and managed it effectively, This groups is supervised by the Master Weaver Mr. Laxman Singh Galakoti and 45 SHGs women's ; Delhi based exports company 'Village Ways' has given orders for 2000 shawl, 2000 chindi (small pieces) and 500 Muffler till date; through this activity Federation has achieved Rs 21.54 lac turnover and net margin of Rs 1.98 lac.

Future hopes: When ILSP withdraws, the federation is planning to sustain the business collectively; they plan to procure a pick up van and upscale the business. The women of the

federation are being led by an experienced and wise local farmer – Ms Ganga Devi, on the path of growth- and more significantly, on other social issues too, like domestic violence and alcoholism. The true purpose of better profits for women farmer will not be fulfilled till social empowerment for women is reached- in the family and outside.

Here is the cumulative business data for the federation:

S.N.	Federation/LC	Number of Stakeholders	Activity	Turn over/ Sale (INR)	Approx. Profit (INR)
1	NARI EKTA SWAYATT SAHKARITA	749	Daily Consumption Items	103500	4520
			Daranti	11000	1500
			Flour Mill	35500	2320
			Gaderi	53400	3400
			Gur	69620	4870
			ICDS(Take Home Ration)	2949411	318894
			Kuroiler Mother Unit	11000	1250
			Mandua	145830	13024
			Mix Pulse	62280	6845
			Mix Spices	89294	11575
			Mustard Oil	267500	16020
			Plastic Waste Items	63000	1500
			Saras Mela Dehradun	232850	38208
			Uddyog Mela	73340	7236
			Village Industry	415555	28420
	Weaving Items	2134265	181878		
	Grand Total	749		6717345	641460

03

New Approaches to Marketing

There is an inverse relationship between the quantity produced and per-unit fixed costs



(Processing for Market: Ginger in Tallihat, Garud)

Traditionally, production being small, farmers in the mountains have sold it in the nearby markets, often at throw-away prices. Sometime they will simply gift it away to the neighbor, because the quantity is too small to be sold. Mandua, a millet has been sold at Rs 6 per Kg in a remote village near Chaukhutia, 100 Km from Almora. This was also because transport facilities are few in the remote villages. A network of middlemen has sprung up, who using their private transport are now reaching such villages, buying the produce in bulk and selling them in the nearby cities for a decent profit. Over a period of time, farmers loose interest in farming and turn to non-form livelihoods or migration.

Economy of Scale: The ILSP project began in 2013 in this region, with social mobilization and establishment of the producer groups in villages. The project took the initiative of organizing a Buyer Seller Meet in Chaukhutia block in 2015. Businessmen and traders from Ramnagar, Haldwani, Ranikhet, Bhatroz Khan etc. were invited. Other livelihood experts, Bank representatives, Line officer from Agriculture, Horticulture, Animal husbandry departments of the state government were also invited. For the first time in the region so many producers and buyers sat under a roof, discussed and negotiated the prices, the quantities and other modalities. It was decided that farmers should collect ALL their produce through the Cooperative and THEN sell it.



As a result, 20 quintals of Mandua, was collected by the cooperative a few months later in the winters of 2015, by purchasing it from the producer groups at Rs 13 (not Rs 6) per Kg and sold at Rs 16 per Kg to outside traders: a decent profit for the farmer as well as the cooperatives.

Collective Marketing: Eighty Kilometers away in Sult block, Seema Molekhi, president of Maa Lakshmi self-help group in Harda village, decided to do the same. Earlier this group of ten women was somewhat casual about operating their bank savings accounts. But in the process of joining a federation through ILSP project, they have learned various business and management processes and are more careful about how they run their cooperative. They took out Rs 3500 from their project support and traded in chillies, generating a profit of Rs 630 in just a week or two. Now the

group is feeling so inspired that they have decided to procure 120 Kg Ginger locally and trade it in Chaukhtutia market.

The collective marketing of potato seeds was started by some federations like Pragati SRC Mothiapather in 2015; they procured net potato seeds of Rs. 13 lakh from Manali (“Kufri Jyoti” brand) collectively at the rate of Rs. 52 per Kg and distributed it to all federations at the rate of Rs. 56 per Kg. Pragati SRC Mothiapather and other federations are collectively working on Fruits and Vegetables. Maa Purnagiri SRC procured milk from farmers and distributed it to Aajivka Fresh and the local markets. The federations have realized that

procuring and trading in bulk offers great advantages to farmers.

Existing players: The project has tried to strengthen the linkages with existing players like Anchal (Dairy cooperative) and the local markets too. Producers cannot depend exclusively on a single market. Marketing Team of Mother Dairy visited Pragati SRC Mothiapather, Maa Purnagiri Chetna SRC and Nari Ekta SRC Jamradi and discussed with BOD members and agreed to take fruits and vegetable – even if D quality. As a result, turnover achieved in 2014-15 was Rs. 22,4500 and a net margin of Rs. 32,860.

Inter- Federation Business: In 2014-15, ULIPH Federation Nari Ekta SRC Jamradi procured 500 quintals high yield chilli from the new block Sult and used it in their village industry; They packed it in 250, 500 gram packets after processing and sold it in Haldwani and Local markets – at a good profit for both federations.

Another example is that of Mandua for THR: In 2014-15, a total 900 Quintals raw Manduwa was procured from SHGs members; In 2015-16, due to high demand of Manduwa in THR and non-availability in local Market, the Federation procured 700 quintals Manduwa from other districts- Rudrapryag and Chamoli. Due to this steep increase in local demand and procurement, many households have started sowing this millet now in their fields.

Exhibitions: Vibrant Exhibitions were organized in



(Kisan Mela, Almora 2015: produce from Jamradi Federations on display)



(Line departments have been organizing many such promotional events: a meeting in Bhainsiachhana, Almora)

Dehradun from 11th to 18th February 2015 with Co-ordination of Rural Development Department of Uttarakhand; it provided one platform to all traders, buyers, government and private companies, federations, self-help groups, and societies to display their produce, agricultural equipment & tools, IEC materials and Improved seeds & pesticides, so that small and marginal farmers can access the innovative and upgraded technology. Two Federations members participated in these Exhibitions and net sale was Rs. 28380.00 and net margin was Rs. 3160.00.

Local Markets: Some PG/VPGs have been able to reclaim a space for their produce in the local market. The groups in Garud, approached the civic authorities and they gave them the permission to set up a Sunday vegetable market in a shed which was made for the purpose but has been lying unclaimed and unused all this time. They find it more beneficial to set up the weekly shop in this shed, 6-7 km away, rather than deal with the middlemen. Once there,

they attend to other business as well- like enquiring about prices, trading in other goods and learning about new developments related to farm, cattle and local politics.

Canopy Marketing: It is a new marketing concept introduced in Almora District; through canopy marketing in Vikas Bhawan, officer colony, ITBP camp and Local markets, sale of packed and fresh local produces with Brand HILLANS, Almora Bhog and Fresh, which generated substantial income for the Federations.

Challenges: One big challenge is how to utilize modern technologies to promote various products – like websites, blogs to promote Eco-tourism destinations? How to harness the cellphone, available in the villages, to exchange business intelligence? How to ensure that PG/VPGs collect their produce at the LC level, instead of selling it away individually in small amounts for short term gains? Many workshops and capacity building exercises are geared to these needs.

04

Business Planning in Collectives

A good plan today is better than a perfect plan tomorrow



(A Business Plan workshop in Garud)

We tried to plan what we could not see... Seemed difficult initially, but now nine month later, I am happy that we did spend some days developing a business plan for our Livelihood Collective...

(Hema Bhatt, member BOD, Naari Ekta Cooperative, Jamradi)

It is often said, that plan is not important - but planning is. And this is what many Board Directors of Cooperative federations discovered in “Business Plan” workshops. The process started with a planning workshop at state level in Dehradun in August 2015; Project staff from DMUs, sectoral experts, Accountants, planning experts discussed and developed a format and guidelines, so that a good, comprehensive business plan for every Livelihood Collective could be developed at the district level.

Process: It is well known that planning is NOT the strong feature of collective enterprises in rural areas. Keeping this in mind, Livelihood Facilitator in each LC was requested to collect and share all the relevant data in the one day workshop. Others who contributed various information, were Board of Director members (9 or 11 mostly), progressive farmers, technical experts and the key DMU staff. Soon after registration of a LC, this workshop is conducted to help them have a vision and a plan. In Almora,

there are 22 LCs, most of which have a Business plan now, which is being used for follow up and inputs by Technical agency and the DMU.

Main Value Chain: First, one main value chain was identified, followed by allied value chains. For example, out of 500 producer groups, 300 could be dairy farmers (Main VC); the remaining, Allied VC, could be 250 PG growing off-season vegetables and 50 PG could be interested in goat farming. So, every Business plan consisted of more than one value chain, and represented the livelihood diversity of the region.

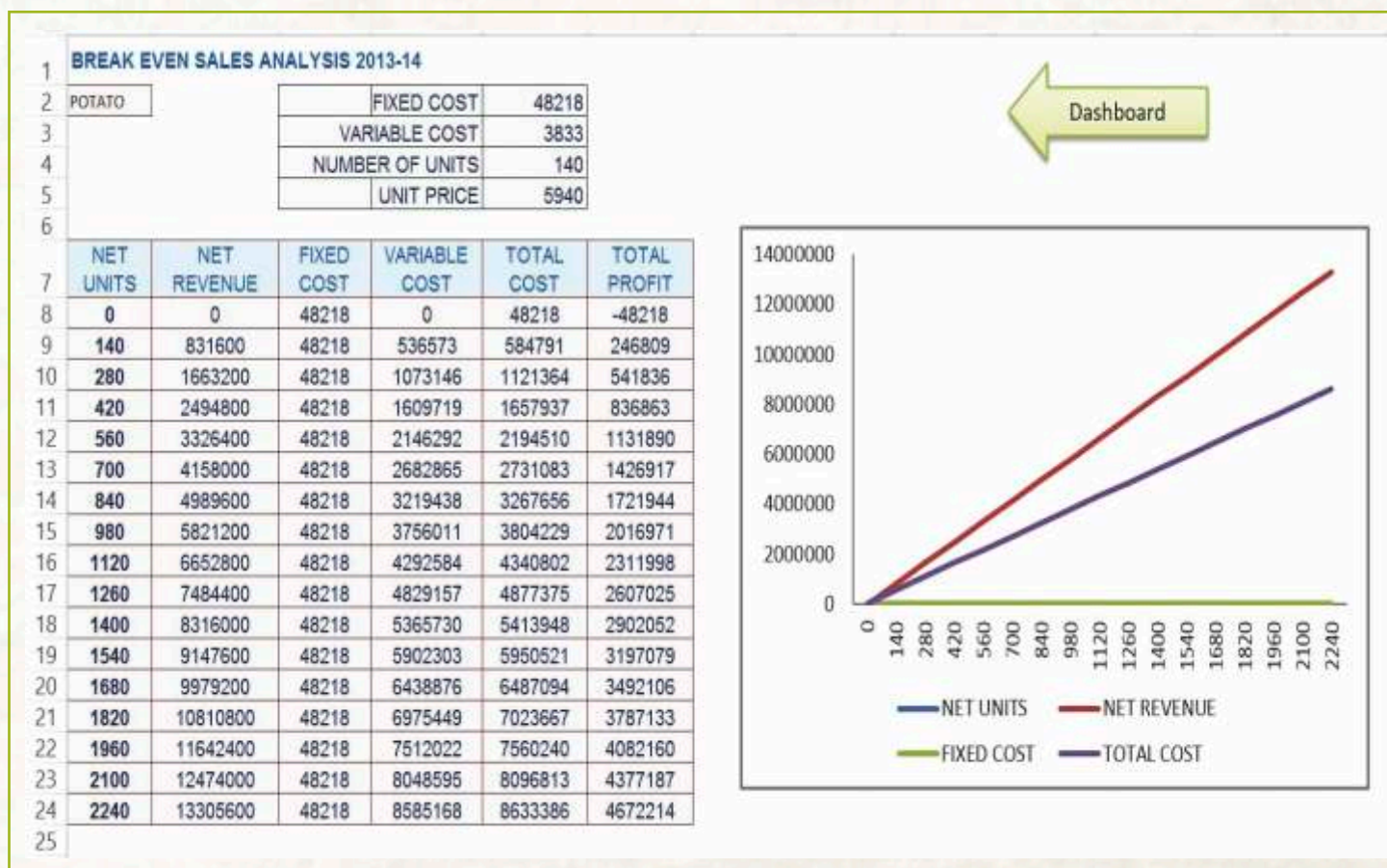
Variables and factors: Based on these themes emerging from the community – never pushed by the project or the TA - the group worked out how much produce the PG was likely to produce in the next one year and how much surplus will they have for the market. A SWOT analysis was done. Financial and marketing projections were made; “Break even” concept was discussed and a simple analysis was done.

Other issues explored were: What assets and liabilities does the LC has? Does it have all the legal requirements fulfilled

like- registration under Cooperative act, sales tax, ISI, Agmark etc.; have members been contributing to Federation their “share” and membership fee? How has their interaction been with the local line departments and Technical/ resource agencies? What kind of market linkages do they have? How can value addition be done? What about promotions of the products? Etc.

In the SWOT analysis, BOD and farmers explored various aspects as this: Monkey menace is going up because of religious sentiments (threat). State is offering to insure crops and cattle for a small premium (Opportunity). These discussions culminated in some good forward thinking and plans. Most LCs will reach a break-even point after about two years, not surprisingly, since they have to compete with established networks of middlemen and other private businesses in the area.

Methodology: Most LCs used chart and sometime a simple excel sheet to make calculations, often helped by the Technical agency or the DMU staff. Soon macro enabled Excel templates like this will be used to help LCs visualize various business “scenario”:



(These workshops discuss that profits depend on production, per unit price, quality, innovation and efficiency etc.)

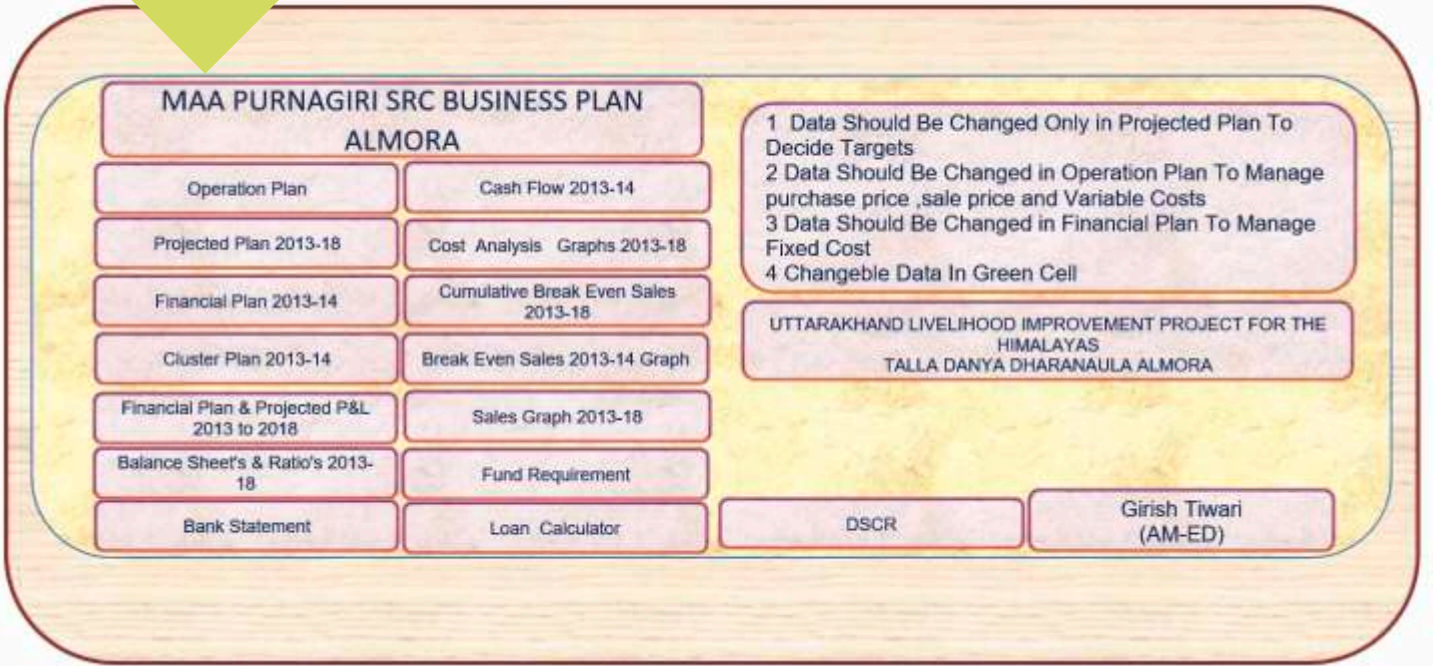
Opportunities: Such workshops are just one activity to orient LCs about complex marketing realities. Other steps in this direction are- various trainings, IEC material, monthly BOD and annual AGM meeting, interactions with Technical persons etc. Also, it is important to emphasize that climatic changes (sudden snow fall or rain failure), market volatility and many other variables can dramatically change the profits. But still, planning IS useful. Many PGs and VPGs are new and focused on their own narrow targets. Such workshops are very much the need of the hour to help such groups realize how their small plans fit neatly in to the bigger plans of the LC. These Business plans have transformed the mindset of the small farmers.

	CB Ratio		
	FY-1	FY-2	FY-3
Sales	3,120,000.00	4,410,000.00	6,237,000.00
Fixed Costs	164,010.00	19,362.00	22,102.50
Variable Costs	176,000.00	237,575.00	320,950.00
Other Costs			
Cost of Capital	18,700.55	98,213.99	142,470.59
Insurance Premium	3,280.20	3,339.42	3,447.53
Taxes	40,683.65	56,209.90	100,868.15
Total Other Costs	62,664.40	157,763.31	246,786.27
Total Costs	402,674.40	414,700.31	589,838.77
CB Ratio	7.75	10.63	10.57

(Federations have understood that Cost benefit ratio is expected to improve over the years)

As Jagat Singh Negi, the Federation Business facilitator in Jamradi says: We made a plan to reach a turnover of Rs 40 lac this year. We have reached over 37 lacs in these ten months and hope to over-shoot the target by 31st March 2016...

(A business plan template in EXCEL, developed by Almora DMU)



05

A Trading Cooperative of Small Producers

Harikul Swayatt Sahkarita, Kulsari, Narayanbagad block of District Chamoli



Kuldeep Negi, Business Coordinator; Raju Ram, Business facilitator; Kishore Chand Sati, Nodal Accountant; Sushila Gadiya, CRP; Shashi Arya, CRP; Harikul Federation Office at Kulsari

Harikul cooperative in Kulsari village, about forty kilometers from Karnprayag in Pinder valley, is a federation of 45 SHGs, spread out in about 16 villages. It has 439 shareholders, of which 383 are women. It was organized in February 2008 and was registered as a cooperative in 2010. Its unique feature is: it procures a variety of produce from local farmers, sells them at different outlets and offers the farmers diverse services in return: Tata Tea, seeds, solar lanterns to drudgery reducing implements and plastic equipment.

Second phase (ILSP) began in 2012, during which the project supported the cooperative continuously; this ensured that the operations continued smoothly, till the organization is strengthened and self-sufficient.

It is headed by Anita Rawat, a local farmer. Deepa Devi and Kusuma Devi are Secretary and treasurer respectively. There are thirteen members in the board of directors. They are helped by an office team, consisting of Technical Coordinator, Business Coordinator and Community mobilisers etc. It has a total capital of about Rs 4.5 lac, with half of it currently being invested in various businesses.

The cooperative sells local produce like Soyabean, Pulses, Cereals, Millets as far as Haldwani 200 Km away, besides through its own shop (Samridhhi Gramin bazar) under Hilans brand. It also sells these items at numerous exhibitions and fairs – and sometime, it sells its produce right here in Kulsari, when it finds a good buyer, saving itself the trouble and expense of exporting the produce to a mandi.



As part of its convergence strategy, it is able to sell its produce to the Organic Cooperative in Tharali, which in turn, supplies organic produce to remote consumers elsewhere in the country.

Under a state level policy decision, it was decided that ILSP and ICDS will converge for THR scheme; So Harikul cooperative has been providing Take Home Rations (THR), till December 2015. It stopped due to long delays in payment from ICDS. If the payments are expedited, it may

take up THR again. Besides, it trades in Tata Tea, a popular consumer item in villages. It procures the tea and other items from other Aajivika federations. Many of items promoted by it, like enhanced sickle (Unnat Daranti), plastic water can, baskets, solar lights have a direct bearing on women's workload, making her life a little easier.

As part of its networking and attempts to diversify, the cooperative is working with Reliance, Emmanuel Hospital Association, KVK etc. on various themes of community

Drudgery reducing items are being promoted and sold by the federation





development and mutual interest. Coming from a remote village on the periphery of both Garhwal and Kumaon, Anita thinks that over last one decade, she and her cooperative have achieved a lot more than they could have

ever dreamed of; Having an office and capital in the bank is not the biggest part of this journey; She thinks that so many women meeting and working together in this fashion is the true highlight of this long journey.

Here is cumulative investment, turnover and profits of Harikul federation since 2013:

	Number of Stakeholders	Activity	Turnover/ Sale (INR)	Approx. Profit (INR)	
ARIKUL PARVERTIYA KRISHI VIPRAN SWAYATT SAHKARITA	439	Daranti	83665	9450	
		Flour Mill	17500	1200	
		Gandase	4110	330	
		ICDS (Take Home Ration)	370600	79161	
		Jhangora	184975	5361	
		Malta Juice	44655	4624	
		Mandua	136619	10426	
		Mix Spices	1406810	83087	
		Onion	5370	1170	
		Paddy	48600	4110	
		Potato	389560	15510	
		Ramdana	14770	1364	
		Rural Mart, Outlet	32670	4722	
		Samridhi Rural Mart	1432610	68932	
		Saras Mela Dehradun			
		Solar Lantern	55094	3142	
		Soyabean	294742	15774	
Tea	21833	1575			
Uddyog Mela	47640	12393			
4591823	322331				

06

Delicious Home Food at Half the Price

Indira Amma Canteen in Gopeshwar



(Surma Chaudhary, Manager, Indira Amma Canteen, Gopeshwar and President of Parvatiya Krishi Vipan Federation)

Surma Chaudhary, 62, is the president of a Cooperative – Parvatiya Krishi Vipan Federation, a group of 51 producer groups in Chamoli block-supported by ILSP and TA (IFFDC). In yet another incarnation, she is the MANAGER of a canteen run by her federation under a national scheme in Gopeshwar, on special request by the Uttarakhand state. She says somewhat apologetically that she is only class eight pass but in the next breath, she states with a sense of well-deserved pride that her canteen serves over two thousand wholesome meals to common men every month and contributes a monthly profit of about Rs 20,000 to her federation. Not only this, she happily shares that she is providing

employment to four women and one men, near their homes.

The canteen was inaugurated by district officials and the local legislator on November 2015. As per the government orders, women's federation was to be provided a suitable place on rent, free water, electricity and gas for cooking. They were also to be provided with subsidized grains. The client had to pay just Rs 25 per thaali: a wholesome comprehensive vegetarian meal – Roti, Chawal, Dal, sabji, Salad, pickle, papad and curd/ buttermilk. Unlike commercial eateries, client was free to take as much helping as they needed – for the same Rs 25.



(The canteen staff: Sarojini, Sateshwari, Kamlesh, Sarojini, Purnanand and Kamal)

How did this women's federation decide to get into a business, which has traditionally been men's domain? There is a little background to be understood here. The federation had been running a dairy in Gopeshwar since 2007 and were also supplying pack lunches to various offices in Gopeshwar. But running a hotel in city had unsavory connotations for women. Only bad women will work in a hotel – that was the popular assumption in this rural region. No woman was willing to come forward.

Finally, Surma took the lead; she said to her federation: I myself will sit there as the manager and make sure that women have a good environment to work in. Gradually other women – Sateshwari, Sarojini and Kamlesh joined and canteen became quite popular among the office goers and villagers who would often come to Gopeshwar for some official work and wanted affordable and well cooked meal. There are times when people make a long que during the rush hours and have to be turned back for the lack of space!

(Inauguration on 19th November 2015)

(Office workers, wage earners, visitors to the government offices come here for meals)



Month	Profit (or loss) in Rs	Income from Subsidy in Rs	Pure Profit in Rs
Nov 2015	-6665	8030	1365
Dec 2015	-13626	17700	4074
Jan 2016	-3399	22290	18891
Feb 2016	-9446	17450	8004
March (till 15 th)	-5823	17670	11847
Cumulative Total	-38959	83140	44181

The canteen runs seven days a week, from 7 am to 4.30 pm. It does not offer dinner because of the drunken behavior of some clients in the evening. Also, the need in the evening is not so great since most people have returned to their villages by evening. District Magistrate, Chief Development officer, Chief Medical officer and other state officials regularly come to eat and check. They have always found the quality and services excellent. Rs 10 as subsidy per meal is being paid regularly by the state to the federation.

Above is a summary of the output and profits of this canteen in the last few months; It shows a rising trend in pure profits:

The canteen prominently displays IFAD posters and other social development messages. It also acts as a display shop for various items being produced by their federation: Cheese, Pickles, Ringal items etc. Every evening, Arvind

Bisht from IFFDC, the technical agency, helps Surma in tallying the total revenue etc.

The canteen is facing the two main problems: shortage of space and the water. The federation has requested the local Municipal corporation. Surma has not given up and keeps reminding various government authorities to address these issues. Her two well-settled sons, often ask her to sit back and enjoy her life in sixties. She lost her husband about ten years ago. There is plenty of work at her home in nearby Roligwad village, to keep her meaningfully busy. But she thinks that her service to her federation is not yet over: I want many more women to come out, work in public sphere, contribute to society and make ALL our public spaces supportive of women's dignity and her enterprise... Only women can do this!

Here is the cumulative business data for the federation as a whole:

S.N.	Federation/LC	Number of Stakeholders	Value Chain	Category	Activity	Investment into Activity (INR) (From September 2013)				Total Investment (5 to 8) (INR)	Turn over/ Sale (INR)	Approx. Profit (INR)
						Federation	Project	Bank	Others			
1	2	3	4a	4b	4c	5	6	7	8	9	10	11
4	PARVTIYA KRISHI VIPNAN SWAYATT SAHKARITA	454	RNFS	Agritools	AgriTools	178900				178900	308535	34685
			Dairy	Cattle Feed	Cattle Feed	579773				579773	612942	5519
			RNFS	Agritools	Daranti	408770				408770	304020	48121
			TraditionalCrop	Cereals	Grameen Uthpad	49472				49472	51465	1993
			TraditionalCrop	Cereals Processed Items	ICDS(Take Home Ration)	271303				271303	310079	43306
			TraditionalCrop	Cereals	Jhangora						750	375
			Fruits	Raw Fruits	Malta						900	300
			Dairy	MILK	Milk	1956314				1956314	3371779	124862
			OSV	Spice	Mix Spices	16070				16070	19167	2069
			OSV	Vegetables	Potato	40000				40000	44500	4500
			Ecotourism	Hotels/Restaurant	Restaurant	659446	200000			859446	808970	60520
			RNFS	Trading Item	Tea	38000				38000	38639	555
			RNFS	Handicraft	Whool					2500	2500	2600
Sub Total PARVTIYA KRISHI VIPNAN SWAYATT SAHKARITA						4198048	200000		2500	4400548	5874346	326905
Grand Total		1576				6492303	800000		252500	7544803	9608581	562502

07

Crop change in Jaunsar

Off season vegetables kick off



(Farms near the village lack water. Apple orchards have failed because higher slopes no more receive snow fall. OSV farming lower down in the valley has sustained the farmers in Tagri-Hayau village in Chakrata Mountains.)

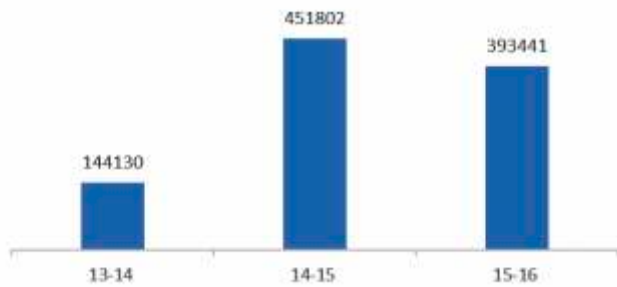
Uttarakhand is an agrarian state. About 80% of the population of the state is dependent on agriculture for its livelihood. Only 12% of the available land is irrigated and 64% are fed by natural springs. The topography of Uttarakhand is characterized by sandy soils which do not retain water for a long time. Due to unavailability of moisture in the soil the crop productivity is not very good in the region. Also, due to variation in altitude the rainfall differs from place to place affecting the crop production.

Uttarakhand's distinct agro-climatic condition is favorable for the development of Horticulture. The soil conditions are good for the production of fruits and vegetables. But this understanding has come to our farmers in Chakrata mountains slowly, often by the example of a relative from the adjacent Himachal Pradesh. While other districts like Uttarkashi have taken to OSV as a major initiative, mountain regions of Dehradun districts have begun recently and will go to scale in

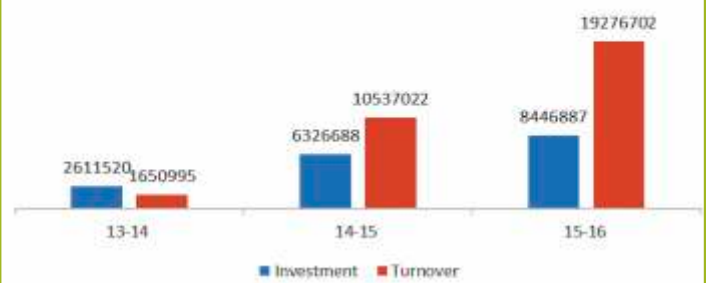
the coming years. As of today, 101 (out of 254 in the state) OSV producer groups are from Chakrata block alone. This is a big change and a significant trend; It shows that slowly but steadily, the Jaunsari farmers are waking up to the new crops and the new approach to livelihood.

ILSP began in 2013 with social mobilization in Jaunsar mountains. HARC, as TA, facilitated formation of 269 producer groups of farmers in 158 villages in Chakrata block. Devendra Singh Chauhan, 48, from the Tagri Hayau village, in Kalsi block (near Chakrata) is one such farmer. He belongs to Krantidal Producer group (18 members), which is linked to Khat Sali Federation. Till eight years ago, he and his joint family of twelve members cropped paddy and potato. Then, he visited a relative living near Sahia, 23 Km away; he borrowed some seeds of cabbage from him - and a lot of new information. Since then, he has focused on Ginger, Aravi ('Gagal') and potato. With other farmers of his group, they hire a transport

OSV: Rise in Profit in Uttarakhand in last 3 years



OSV: Increase in investment and turnover in Uttarakhand in last 3 years



and take their produce to Vikasnagar vegetable market 36 Km away – thanks to a 5 km dirt road which links their remote village to the main Chakrata road.

His other five brothers have shifted to the town nearby. As a lone male farmer, he finds the OSV crops a lot easier to manage, less time consuming and more profitable. The ginger from the region is being exported even outside India, to countries like Afghanistan, where ginger is dried and preserved as spice (sonth) for round the year use.

He has done class ten, married and has three children. On being asked, if he ever wanted to follow the example of his other five brothers, he says with a broad smile:

Who would ever want to leave his home, hearth and fields in these beautiful mountains? What does a farmer want? Give us access to market – rest we can produce with our own hands...

If he notices any disease in the crop, he gets the medicines from the local market after consulting the ILFS team. His three children study in the local school. He also has twenty goats, two bullocks and a buffalo. He is also building a new house for the joint family.

Another farmer from his group- Shamsher Singh, is growing Pea, Tomato, Ginger and Arvi. He began with Capsicum, when he brought the seeds from a relative five years ago. Second year, the output was low and third year, the output was almost nil! Then,



Progressive farmers: Devendra Singh Chauhan (Left) and Shamsher Singh (Right) from Krantidal OSV producer group of Tagri Hayau Village, Near Chakrata

he realized that hybrid seeds give big output but require fresh seeds in the next cropping cycle. But he finds vegetable crops still profitable to old traditional crops. He also grows apple in the higher orchards, which have failed in last few years, because of poor snow fall. Poor rain has been a big constraint, even for the OSVs cropped in the fields lower down in the valley. In spite of these difficulties they both have sold Ginger alone for Rs 40,000 each in the last season.

Together, their producer group has to adopt a few helpful practices like sorting and grading the produce beforehand, trying and reaching the vegetable market before 6 am and selling their produce collectively to negotiate better prices. It has been just one year and ILSP team is using every opportunity to share these ideas with them. They are also exploring other markets nearby and special crops like Broccoli and exotic fruits like Kiwi. They hope to share some of their successes and secrets with other farmers in the Shahid Kesri Chand fair, which is organized near Chakrata every year and which draws large crowds from all over Jaunsar.

Their PG, Krantidal Utpadak Samooh, has undertaken intervention worth Rs 90,900 in 2014-16, out of which their own contribution was Rs 10,035; This was used for seed procurement, nursery raising and plant protection and for LDPE Sheet, Shed Net, 150 Mtr Pipe. They have 18 farmers in their group who are very hopeful for a better future now through collective vegetable farming.

08

Negotiating the Market

Exploring the new marketing strategies in Jaunsar



(Produce is weighed and prices are negotiated by the farmers in the nearby Market at Vikasnagar)

Masrad is a small village in Kalsi block of Dehradun district. Between Yamuna and Tons rivers, mountains of this Jaunsar region are high, dry and have lost the green cover through over grazing. Villagers have protected some patches of forest yet, here and there, with some difficulty. Most of the farming is rain-fed. There are about 36 families here, which depend on farming.

Till a few years back, farming was geared to subsistence. Farmers grew paddy, potato and wheat, mostly for their own needs. Surplus was sold to middlemen in the nearby town – Vikasnagar or Sahia, at throw-away prices. It was the middlemen who provided timely loans, seeds, fertilizers, insecticides and even the farming philosophy- what to grow and what not to grow.

These practices are undergoing a subtle change over last two years, with ILSP introducing new ideas about cooperative farming and marketing. In 2015, the TA- HARC facilitated

formation of three PGs in Masrad, based on their land and preferences, focusing on Yams (Arvi), Peas and Ginger. The groups have understood that one person could go to market and bring insecticide for the whole group and save time and money. Similarly, the collective marketing could save a lot of effort and expenses, besides offering a better position on the negotiating table in the market. ILSP has formed eleven cooperatives in Chakrata and Kalsi block. These cooperatives are promoting Ginger, Yam and Peas.

These three groups are saving Rs 100 per month per person since May 2015 and have available following amounts for inter-lending: Rs 62,300, Rs 30,950 and Rs 66,750 respectively. The three groups have deployed 72 nali (about 30 acres) of land for Yams, Ginger and Peas. The total cost of intervention is Rs 90,000 of which Rs 14,400 is the community contribution. 21.3 tons is the expected output. Thirty-six families are directly involved in this endeavor.



Peas, Ginger, Tomato and Yam continue to be a popular cash crop in Jaunsar

Fifty kilometers away in Haza Dassau valley in Chakrata block, Mahasu Devta producer group of twenty families too has taken up Pea growing among other vegetables. This group is growing peas twice a year. The group procured 350 kg of Pea seeds for Rs 70,000 from nearby Vikasnagar market. The production is expected to be seven times more. Since the groups bought the seeds together, they spent less on transport and got good rates.

MATAR UTPADAK SAMUH of Masrad village, has sold 2070 Kg of peas for Rs 41400 in 2016, thus benefitting 15 households directly. In the whole of Kalsi block, 28 producer groups have sold 42369 Kg of peas for Rs 84, 8937 in 2016. These are encouraging trends in a region where traditional

agriculture has held sway for a long time and the farmers produced little surplus and sold it individually and often cheaply.

One of the constraints appear to be difficulties in getting the transport and getting into the market well in time. Pick-up jeeps also carry passengers and therefore often reach the Vegetable market late. By that time, most of the bidders have already bought the vegetables in bulk and left. The group is negotiating for a dedicated service during the vegetable season. They are also learning the importance of grading their produce before going to the market so that they can negotiate better prices and win the trust of the purchaser.

(Sanjay, a happy farmer of Matar Utpadak Samuh in Masrad, Kalsi block of Dehradun)



(Transporting vegetables quickly on bad link roads is a challenge in Jaunsar, especially in Monsoons.)



09

The New Farming Technology

The Changing face of farming in Chakrata Mountains



(Naveen Pandey, HARC, showing how to use Cow urine for insecticide management in Tagri Hayau village, near Chakrata)

The subsistence agriculture in the mountains has always depended on traditional knowledge and approaches. Over the centuries, productivity of the land has declined. Land usage too has changed. This has necessitated turning to the new approaches. When ILSP began working in Jaunsar villages in 2015, it brought in many new ideas like: not only collective production and marketing- but also high yield seeds, organic farming, integrated pest management etc.

The field team of the technical agency (HARC) visits the producer groups regularly and gives them detailed ideas on making nursery, utilizing seeds wisely, distance between two plants, support structures, weed control, early detection of plant diseases and careful use of insecticides etc.

Matrishakti Producer group in Semog village adopted these new ideas and was able to double the farm area sown with the same amount of tomato seed. Earlier this group used to blindly use whatever seed the shopkeeper used to give them. Now they

carefully look for the right seed and use it wisely, according to sowing instructions, using line sowing. The group had proposed to grow traditional mountain Spice Ginger, OSV Production-Hybrid varieties of Tomato, Traditional mountain Rabi Pea etc. For Ginger, the convergence inputs from Horticulture department has been received to the tune of Rs 256500 in 2014-15.

The farmers have traditionally used sticks to support the tomato plants. These sticks are used once and then thrown away. They rot easily and don't support the plant well. The project is promoting a better idea- using wire frame to support the plants. While offering better support, the structure once in place, will support crops for next 5-10 years at no additional cost. This can substantially reduce the workload of the Tomato growers and increase the output. The villagers in Tagri Hayau are beginning to adopt these ideas. Tagri Hayau village has six producer groups, working on Arvi, Pea, Ginger, other OSV and



(Community meeting with Technical agency team about new approaches to farming in Tagri Hayau village, near Chakrata)

fruit trees- representing about 95 farmers and their families in this village.

The project team is also promoting organic pesticide made from Cow's urine, Jaggery etc. Cow's urine also acts as fertilizer. The message is being repeated in Chakrata villages again and again, since, it has been seen that villagers take some time to accept and practice a new idea. They have been asked to test the new organic pesticide on a small part of their farm, consistently for some time- and only then take a decision.

The Technical agency is also promoting pre-sowing solarization – covering the land with clear plastic, which traps the heat and kills the disease producing germs and weeds; Farmers are also being trained in seed treatment, to prevent various diseases after sowing; Kurmula (white grub) is another common problem in the hills. The agency is promoting light traps to reduce them, without using insecticides.

Tomato is being grown as a cash crop in Chakrata and Kalsi by 43 & 24 groups, benefitting over 527 & 255 households

respectively. Approximate production of tomato is 1.5-2 quintals per nali. Farmers in Chakrata mountains have understood the value of changing with times.



(Agri-Holti Expert Naresh Beniwal and Naveen Pandey discussing the new approaches with farmers in Tagri Hayau Village, Chakrata Block)

10

Handicrafts enrich livelihoods of women

Traditional skills of mountain communities



(From left- Jyoti, Nirjala, Sanjana in front and Meena, Seema, Bhagirathi at the back, using the new knitting machine)

Jhulaghat is a village 38 km from Pithoragrah, right on the border with Nepal. Kali river separates two halves of the village, connected by a bridge. Majority of the population in the Indian side are from Majirkanda Village; a lot of people from Kali Kumaun, Soar Ghati and Champawat of Uttarakhand as well as Baitadi District of Nepal are living here. The population of Jhulaghat is slightly more than one thousand. The town is a good business centre for Indian and Nepali people. Indians are attracted to foreign goods available in the shops at Nepal side of Jhulaghat and Nepali people are attracted to Indian goods.

Most people who have immigrated from nearby regions practice non-farm livelihoods while the traders run shops and other businesses, dealing in wool, grains and other consumer items. Businesses are being run by individuals and families.

Since the beginning of ILSP here in 2015, most of the women's group opted for sewing, spinning, knitting etc. The groups used their own saving and the ILSP contribution to extend these traditional initiatives in their groups. Some groups installed the latest knitting and sewing machines. As a result, their output and the quality of the products has improved significantly.

Also, since they are doing business as a group, their collective output commands better prices during price negotiation. The 'economy of scale' has come into operation and as a result they are making better profits, compared to when they were operating as individuals.

The eleven groups focusing on tailoring have achieved a big turnover since September 2015 (see chart):

The groups are regularly participating in various fairs, trade shows, exhibitions, cooperative displays to promote their produce.

Future plans: Since sewing machines are costly (Rs 5000 to 30,000) not every

SN	Group	No of Mem bers	Turnover every month			Total
			Sept 2015 to Jan 16	Feb 16	March 16	
1-	Kamakhya Utpadak Samuh	11	348469.00	8792.00	7082.00	364343.00
2-	Maheshani Utpadak Samuh	10	406090.00	7052.00	5422.00	418564.00
3-	Jhulaghat Utpadak Samuh	08	388949.00	3052.00	0.00	392001.00
4-	Ashu Utpadaka Samuh	08	335530.00	4000.00	2880.00	342410.00
5-	Ekta Swayam Sahayata Samuh	06	192442.00	1880.00	3550.00	197872.00
6-	Lateshwar PG	08	238566.00	2766.00	0.00	241332.00
7-	Ma Bhawani SHG	05	151030.00	0.00	0.00	151030.00
8-	Monu PG	07	122030.00	1600.00	1560.00	125190.00
10-	Saanu PG	08	195809.00	2590.00	2000.00	200399.00
11-	Shiv PG	08	235934.00	3000.00	2200.00	241134.00
Total members - 79			Total turnover			26,74,275.00



SNo	Fair / cooperative	Sale in Rs.
1	Interstate cooperative Festival Dehradun	2125
2	Maa Maheshani mela Jhulaghat	3350
3	Chaupakia Mela Vadda	450
4	State formation Mela Dehradun	285
Total sales		6210

member in the group can buy it at the same time. The president Ms Hemlata Oli mentions that they plan to use the revolving funds in a cyclical manner so that every women in the group has a machine soon.

Ms Babita of Kamakhya PG says that if Tripura Sundari Cooperative, set up with help from ILSP project, is able to provide them raw material like wool and help them with marketing of their products, it will be a great help. Besides, all the members wish to attend skill based trainings, so that they can design better garments and earn better profits.

Tripura Sundari Federation covers 321 shareholders of 47 shg/groups spread in 5 villages. It has been a source of inspiration to many women in these mountains. Since vocational training is being conducted by ILSP in Jhulaghat, an agency (Web technology) is going to offer a batch of thirty women, a sewing training in Jhulaghat. It is a beginning and many more batches are expected.

11

Micro-enterprise based on spices

Farmers in a border village aim high



(Inauguration of the spice unit at Kuanpani, Munakot, Pithoragarh)

Rajyuda is a border village in Munakot block of Pithoragarh district. There are about 105 families and most of them survive below poverty level (BPL families). The main livelihood options here are subsistence agriculture, horticulture and animal husbandry. But since irrigation is not available, most of it is dependent on rains. This is why many farmers try to increase their production by using improved seeds, fertilizers and insecticides.

The rural community of Rajyuda set up some SHGs and PGs with help from ILSP in 2014. One of these is Mahakali Self-help group, consisting of 5 progressive farmers. The group, under the able leadership of Krishnamani Bhatt, is trying to popularize spice production and Off season vegetables in

the area. The group has started a spice unit for grinding, packaging and marketing locally produced spices like Turmeric, Ginger, Coriander and Chilli. Many farmers who were harassed by wild animals, are turning to spices now, since wild boar and monkeys don't destroy spice crop.

With the financial help from the project, the Mahakali group has up-scaled its operations and is now processing and enriching the local produce like Myrobalan (Amla), Mango, Burans flowers, wild pomegranate etc. These fruits and flowers were wasted earlier. Now these are being converted into pickles, juice, jam etc. The farmers in the village are selling their produce to this group now.



(Women Farmers process and pack spices)

The group has started a vegetable nursery too, to promote cash cropping of vegetables- like Tomato, Brinjal, Cabbage, Capsicum etc. All these initiatives have increased the income of the members and generated interest among other farmers, towards other viable options.

SN	Fair / cooperative (2015-16)	Sale in Rs.
1-	Interstate cooperative Festival Dehradun	2125
2-	Maa Maheshani mela Jhulaghat	3350
3-	Chaupakia Mela Vadda	450
4-	State formation Mela Dehradun	285
Total sales		6210

Establishment of the Spice Unit:

Under the president ship of Krishnamani Bhatt, a decision was taken to establish a spice processing unit in July 2015. A place was selected in Gaurihaat bazar of Munakot. DPMU Pithoragarh requested the Chief Development Officer, Sri Vinod Giri Goswami to inaugurate this unit on 5th August 2015. The spice packets produced here are being sold in nearby markets like Gaurihaat, Majirkanda, Jhulaghat, Pithoragarh and even Dehradun. The group is also supplying spices to Indira Amma



Month	Gaurihat Outlet	Jhulaghat	Baitadi region of Nepal (nearby)	Kuanpani sale center	Indira Amma Canteen, Pithoragarh	Total monthly turnover (Rs)
August	1750	1700	1050	761	-	5211
September	785	1266	-	215	-	2266
October	1650	1975	850	1371	-	5846
November	2000	1800	800	867	875	6342
December	1865	1880	950	1806	1275	7776
January	2070	2730	700	1850	570	7920
February	10800	2970	-	2070	780	16620
March	11350	2395	-	2230	-	15975
April (till first fortnight)	9900	3320	-	2860	-	16080
Total						84036.00

Canteen at Pithoragarh regularly since November 2015.

The group is also participating in various fairs, exhibitions and Cooperative promotional events, to promote and sell its produce.

The Mahakali group has steadily improved and achieved following turnover since August 2015.

Besides, this unit is being used by locals, from Majirkanda, Bhatedi, Rajyuda, Dauli etc. to grind their spice. Also, these villages are providing the raw material- the spices grown locally.

Future plans: The unit has been registered with the state industries department. Its registration number is UK09A0000012. The group has plans for starting a Food processing unit soon and getting it registered under the state department of Micro, Small & Medium Enterprises (MSME). The group is also selling cattle feed, on popular demand in the region. Possibilities are many. The group is carefully evaluating these options, with the help of the technical agency (CBED) and the project team at DPM, Pithoragarh.

12

Gulshan Producer Group

Muslim women farmers in a disaster zone near Rudraprayag



(Rashidan, Fehmida, Rabia, Saira and son Ayaan, showing the clump of Large Cardamom plants, in Damar Village, near Bheeri)

Rashidan Begum is the president of Gulshan Utpadak Samooh, in Damar village, near Bhiri, in Augustmuni block of District Rudraprayag. All the seven members are Muslim women. This little village, on the other side of Mandakini, was settled by their ancestors two centuries ago, who were healers and were invited by the local rulers. They have been growing large Cardamom, besides traditional mountain Rabi crops - and vegetables and fruits too. The group has made a Food Security Improvement plan (FSIP) for both Rabi and Kharif: Rabi- it is potato and for Kharif it is large cardamom, as their keys activity.

This community lost some of their farm land in the 2013 Kedarnath flash floods; above all, even today they live in constant fear, especially during bad weather. Their menfolk sell vegetables in nearby Bhiri at the main pilgrim route to Kedarnath - or migrate to Dehradun, practicing various trades – carpentry, Painting, metal work etc.

ILSP started with social mobilization in this region in 2013. Fehmida Begum, 29, is the treasurer of the group. The group was formed in July 2015; it has two BPL members. The group has been saving Rs 50 per month since 4th July 2015. It has Rs 28350, as total amount available with SHG for inter-lending. The group has been



(The landslide – on the right above - has destroyed much of their farm land; the community still lives in fear.)

given Large cardamom plants and the know-how by the project. The fact is- this community has grown large cardamom sporadically in the past; what the project is trying to do now is to encourage them to upscale the farming collectively. They expect to sell it for more than Rs 1500 per Kg in Rudraprayag, second year onwards.

The key inputs from the project in 2015-16 have been: seed with transport, Bio-Pesticide, Bio-Fertilizer for Rabi Potato and for large cardamom. Total cost of both these interventions was Rs 56,000 out of which Rs 5600 was contributed by the group. In 2016-17, they are being assisted to make an LDPE tank, with a total cost of Rs

18,900 of which Rs 2835 is group's contribution. Overall in Agustmuni block, 27 LDPE tanks - out 145 planned, and 17 Cement tanks have been constructed.

As good mountain farmers, they spread out their risks evenly by growing vegetables, fruit trees and traditional crops, besides practicing other livelihood options like running green grocery etc. Small earthquakes in the region have caused natural springs to dry up; the group has proposed LDPE tanks to improve irrigation of their fields.

Another constraint faced by the group is wild animals: especially monkeys and wild boars. The group has left



Large Cardamom pods above; The group is growing fruit trees too – Citrus, Guava, Mango, Jack fruit, Banana etc.

about twenty nali farm land fallow for this very reason. They are approaching forest department to place cages to catch monkeys in their village. As to wild boars, they have no clue as to how to deal with them. Experts have suggested keeping honey bees to control monkey menace.

The group is a member of Bhimsain Federation, Bhiri. Rashidan, the president of the group, expects that LDP tanks will improve irrigation and productivity of her lands. Together, she hopes to turn this valley as a landmark on Cardamom map of the region – somewhat like Sikkim.



(Razia, hopeful for the future of her group)

13

Large Cardamom in a Narrow valley Matching crop to the climate

(Launga village near Mayali: Narrow shaded valley is suitable for spice farming)

Sunita, 44, is the president of a nine women producer group, Nagdev Utpadak Samuh, in Launga – a small village hugging the steep sides of a narrow valley in Jakholi block of Rudraprayag district. This group is formed by ASEED, in 2015. ASEED is the technical agency of ILSP. The valley is formed by a perennial stream, starting from the high forested mountains separating Ghanshali from Tilwada, in Mandakini valley. Being narrow, it gets just about 3-4 hours of the sun every day and has very small terraces on the slope – unsuitable for regular crops; but at the bottom, small shady fields with enough irrigation from the perennial stream are suitable for spices, like large Cardamom. ILSP is supporting 381 groups in Agastmuni block benefitting 3102 households.

This is what the local medicinal herb experts (Bheshaj Sangh) told the villagers about ten years ago. That group could not offer more than just the idea – and a few root cutting in the beginning. A few farmers struggled with it initially. It gets ready for harvesting only after third year. In the first year, there is no visible growth – so much so, that many farmers were having doubts and regretting the experiment. In the third year, some





(Sunita Joshi, next to Large Cardamom Plants, in Launga village)

farmers did not know what to harvest and where to look for it. Fruit bearing spikes are hidden in the clump at the root.

The Technical agency- ASEED- came to their help by explaining all the technical issues of this crop. They are growing it organically now and using no insecticide. The group has 4 APL and 5 BPL families in it. Between Sep 2015 and May 2016, they have been given total inputs worth Rs 54900 in the form of Seed Fertilizer Bio insecticide, Bio fungicide and material for LDPE tank - with Rs 6187 being their own contribution.

Large cardamom (*Amomium subulatum*) is an important spice and a powerful flavoring agent. It has been used in Ayurveda since time immemorial because of its medicinal properties. Ground and mixed with other spices, it makes “*Garam masala*”, an essential part of Indian cuisine. Monkeys and wild boar keep away from it fortunately.

Mamta, the treasurer of the group, says: We were expecting the cardamom up in the branches, until the project staff told us to look at the roots carefully! Last year, Sunita sold 25 Kg of Cardamom for Rs 30,000. Next season, the group is planning to sell 40-50 Kg of large Cardamom at Rs 1200-1300 per Kg in Rudraprayag, 40 km away, on the popular pilgrimage

(Hidden near the root: Large cardamom is an important spice.)





(Laxmi, Sunita, Mamta and Leela of Nagdev Utpadak Samooh, Launga Village)

route. Tilwada and Rishikesh too have a big demand for spices. The Technical agency, ASEED, has found buyers easily on the dedicated WhatsApp group. They also plan to sell ten thousand root stocks at Rs ten each to other farmers in the region. The group started in March 2015. They save Rs 100 per month per member and have Rs 30,100 in the bank for inter-loaning for various productive purposes.

The group is growing other crops too: Potato, Garlic, Onion and Turmeric in smaller quantities, which they often barter or sell within their federation- Jagriti Aajivika Swayatta Sahkarita. One of the constraints faced by this group is the shortage of irrigation facility: earthquakes, road-building,

landslides often disrupt the irrigation channels (Gul) and leave fields dry and dependent on chance rains. The group has applied for LDP tanks and also for solar powered water lifting pump.

Farming of large Cardamom has been taken up by 99 households, in 15 producer groups spread over 8 villages under UGVS. There is a big scope for many more farmers to take it up. It still ranks far below Chilli, Ginger and Garlic in Uttarakhand. Interestingly, Sikkim, another Himalayan state has seen a big revival of large cardamom in recent years, proving that special spices do have a place in the repertoire of the mountain farmers.



14

Gramin Vikas Producer Group

Together, we succeed- Alone, we fail...



(Khushiram in his pea field. The LDPE tank will be supplying water to this field soon, which has been dependent on rain so far.)

LSP, with help from the Technical agency - Centre for Business & Entrepreneurial Development Society (CBED), has promoted OSV value chain. Gramin Vikas Utpadak Samuh is one such Off season vegetable (OSV) based producer group, based in Chopriyalgaon near Chamba in Tehri District. It has six male farmers, one of whom belongs to a BPL family. Khushi Ram Dabral is an enterprising farmer from this group. After passing class twelve from Science stream, he decided to follow his father into farming, instead of joining the Army or looking for some job.

Even as a child, he was curious as to how saplings took

roots, and would help his father and grandfather in the fields. His introduction to hybrid seeds was through an interesting incident about fifteen years ago. As a youngster he used to help a village elder on his farm. The farm was producing vegetables in large quantities. So, one day he enquired about the seeds but the farmer evaded his question. On insisting for the answer, Khushi Ram was told by the secretive farmer: Don't worry about the seeds. They need the care which you will never be able to provide. Don't bother...

Some days later, while strolling through the fields, he found an empty seed packet, noted the address and got



Khushi Ram demonstrates his High-tech nursery in the polyhouse. He uses Perlite, Vermiculite and Coco-peat in the plastic cups – insulating the sapling from the ground.

the hybrid seeds. After that, a journey of experimenting and self-learning began for the young man. Today, at 37, Khushiram says ruefully: Our ancestors denied knowledge to others on silly grounds. Our group is sharing it openly. Only when many farmers grow Capsicum or Tomato in HUGE quantities –only then, Chamba will develop a Mandi for our produce. Who cares if I alone produce ten kilo of Grade 1 Broccoli? This matters little...

The Gramin Vikas PG saves Rs 250 per month per member, which has resulted in Rs 40,500 as a corpus, which is being revolved as loan to members for buying seeds and other agricultural equipment, from time to time. He is promoting the idea of raising a poly house nursery to sustain farmers' income during lean winter months. For example, he is able to sell Cucumber seedlings for Rs 100, while the government nursery offers it for Rs 50. The secret is the quality. He is using high tech farming principles, where a single seedling is grown in a special micro-environment (Vermiculite,

Perlite, Coco peat) till it has viable roots. This ensures very high success rate on transplantation.

He has been to many Agricultural exhibitions, local technical institutions and exposure trips, since joining ILSP in 2015, and even before that. He thinks he has learned a lot from Gurkha diaspora in the region; they were pioneers in growing vegetables in these parts. He opines that the local farmer can and should learn from them because valuable know-how can come from anyone, anywhere.

Supported by ILSP, he has a polyhouse and a LDPE tank now. He is leasing out the land of the local villagers who have stopped tilling or who have left the village for various reasons. He is sharing know-how and farming resources with other members of his producer group. Helped by CBED, they are selling their produce collectively at Chamba and Mussoorie.

He has been successfully grafting fruit trees on wild trees on his lands. He thinks that many old trees can be revived



A Kiwi sapling at Khushiram's plot He plans to grow Broccoli on a big scale soon Khushiram demonstrates Grafting...

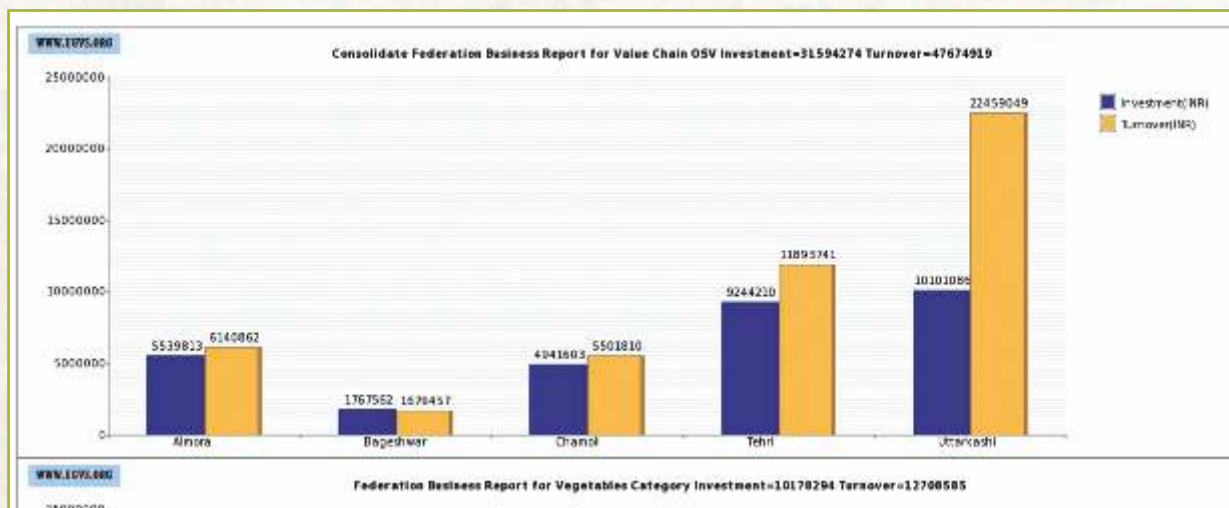
and made useful- even in the forest, so that monkeys get enough to eat within the forest and do not stray into human habitation.

He is very grateful to ILSP project for taking the initiative of soil testing for his farms - and with a smile, he says: I will not follow the fertilizer recommendations of the report; I am using vermi-compost and I have better understanding; but yes, it is good to get a soil test done for many other reasons.

He is planning to start mushroom farming too. He is already growing exotic plants like Kiwi, Broccoli etc. ILSP

team has encouraged him to give informative talks on the local Community Radio. The core of his message to farmers is: Together we succeed, so share your know-how with others...

The Big Picture: At the state level, 79 LC/Federations, representing 63309 stake holders, have taken up OSV farming intensively; Investment into OSV since Sept 2013 has been: Rs 2,59,56,422, by Federations/LCs; Rs 53,41,792 by project and Rs 3,09,920 by others. Considering that mountain ecosystem is more suited to horticulture, this is an encouraging trend. See below:



15

New Uniforms for Rural Schools

A federation sets up a Hosiery unit in the mountains



(Meghendra Sajwan, Jagbeer Singh Negi and Anand Singh in KSS Federation office at Thatyur)

Thatyur is a high wooded mountain valley, just north of Mussoorie hills. Kyarigad Surkanda Swayatt sahkarita Samiti (KSS) based in Thatyur is a federation of 26 producer groups in 11 villages, which focus on Off Season Vegetables. Out of these 26 PGs, 23 are linked with banks. Out of 329 share-holders, 268 are linked with banks. Three years ago they decided to start a new venture: Hosiery production.

This region has many rural schools, which have to depend on big cities for the supply of uniforms for the students. Since the uniforms are needed soon after the school session begins, the delivery from the cities is often delayed- and the high cost as a constraint remains to be considered. Meghendra, the business facilitator, helped the federation by recruiting a master tailor

and an assistant from distant Bihar for this job. The federation set up the machines in the two room facility owned by the federation in Thatyur market.

The federation, helped by Meghendra and the Technical agency – CBED, contacts the local schools, especially the government schools, since they have a state approved budget for uniforms (Rs 400 per child) in the month of May, ie. with the opening of school session and supplies the uniforms in next 1-2 months.

In the last session, KSS catered to about one thousand students in twenty schools in this remote region. This year, the number is expected to double. Besides uniforms, they are producing sportswear, inner wear, Maxi (for women), Under-garments



(KSS logo and various finished items)

etc. for local rural market as well. It may seem unusual but the appreciation and demand for modern clothes in rural areas is on the rise.

In rural Uttarakhand, KSS appears to be the only Hosiery unit run by a farmer's cooperative. They have been selling their garments in Ghanshali, Thatyur, Kempty, Chinyalisaur, Nainbagh, Dhanolti etc. – the small towns in the region. To succeed in bigger towns like Mussoorie and Dehradun, they will have to pay attention to “branding”, increased production and quality above all. This is being considered in the next expansion phase, for which a proposal has been submitted to ILSP.

Savitri, a KSS board member, who has been the president for the previous three years unanimously, opines: If we can provide better designs, good material at lower price, why would Mussoorie schools not take us seriously? Yes, I agree, we have to work on our design, the overall finish and packaging. But this can be done...

The federation is also renting out tentage and big utensils for large gatherings like marriage in this valley. They have done a turnover of Rs 16,33,099 since Sept 2013, under cereals. It appears that federations, assisted by a good business idea can generate profits even in remote villages, as KSS has proved.

The group has achieved a cumulative turnover of Rs 491883, leading to net profit of Rs 139762. Here is the cumulative business data for KSS:



(Anand Singh, Office Assistant on the sewing machine)

Federation/LC	Number of Stakeholders	Value Chain	Category	Activity	Investment into Activity (INR) (From September 2013)				Total Investment (5 to 8) (INR)	Turn over/ Sale (INR)	Approx. Profit (INR)	
					Federation	Project	Bank	Others				
KYARIGAD SURKUNDA SWAYATT SAHKARITA	329	TraditionalCrop	Cereals	Grameen Uthpad	1068474	200000		90290	1358764	1633099	23818	
		RNFS	Handicraft	Hosiery	526000		255000		781000	491883	139762	
		TraditionalCrop	Cereals	Mandua						54000	700	
		OSV	Vegetables	Pea	195500				195500	196500	1000	
		OSV	Vegetables	Potato	980248				980248	1861725	12960	
		OSV	Vegetables	Pumpkin	266490				266490	285000	2510	
		TraditionalCrop	Pulses	Rajma	87650				87650	90000	2350	
		TraditionalCrop	Cereals	Ramdana						114400	800	
		RNFS	Trading Item	Tent House		200000				200000	52200	20200
		TraditionalCrop	Pulses	Tor	373550				373550	373550	5050	
					3497912	400000	255000	90290	4243202	5152357	209150	

16

Rise of a Vulnerable producer group

Women who were written off, unite and rise in Jaunpur Hills



(L to R: Kashu Devi, Kamli Devi, Sangeeta Devi and Panchma Devi of Saraswati VPG, Majgaon)

The vulnerable producer groups consist of families with minimum land, Antyodaya, senior citizens, widow, people with disabilities, scheduled caste or tribes. They are granted seed money of Rs 800 per person, in addition to Rs 3600 project support.

Saraswati Asahaya Utpadak Samuh- a VPG, is based in Majgaon village; an old and reputed village of Saklana patti, in Jaunpur block of Mussoorie hills. Nine women members constituting this VPG come from a backward community. There are 17 producer groups in Majgaon. About 18% of the state population is scheduled caste (SC). More than half of this vulnerable population in the state is termed Shilpkar (craftsmen). Historians believe that they are the original inhabitants of the region.

Considering the discrimination against and backwardness of this community, the state has been promoting many schemes for their uplift. But poorly conceived plans have resulted in poor loan recovery. As a result, unfortunately, poor have become poorer and have also acquired bad reputation of being habitual “defaulters”. Another dimension of this phenomena, is the deep seated fear of “recovery” associated with schemes based on loans.

ILSP began social mobilization in this region in 2013. In New Jaunpur cluster of Tehri, 293 PG/VPG have been formed and 3 were adopted by ILSP, covering 2983 households. When Panchma Devi, 36, treasurer of Saraswati VPG began raising her group, based on Traditional crop Rabi Pea, Potato and Ginger, in her village,



(Fields higher up are totally dependent on rain; Near Majgaon)

many of her neighbors were very skeptical. ILSP project contributed Rs 3600 per member. Now, every member had to put in Rs 400 as their share in the bank account. Panchma, who has passed high school and is a mother of three young children, was often taunted by the “upper caste” people: *watch out- you will end up paying for all the nine members in your group; and if you fail, your fields will be seized by the court... Other women forecasted: You all will end up fighting one day...*

More the taunts, greater was her resolve. Even though Panchma’s husband is working 150 km away in Roorkee, she did not give up her resolve and went about motivating every member, helping them to plan and save; Finally, in three months the entire group had deposited the entire contribution in the bank – an achievement from the women of a community, which had been written off by many.

This group has been growing traditional crops too, besides off-season vegetables like- Pea, Tomato and soon, they will be taking up Capsicum too. The group is new but is quite encouraged by the small profits, it has made by selling the vegetables in the local village market. Other women in the group are: Pulma devi (Secretary), Mangli Devi (President), Kashu Devi, Kamli Devi, Sangeeta Devi, Sulochna Devi, Rekha Devi and Chamni Devi.



Panchma says with satisfaction today: The men in the village who laughed at us just one year ago, today approach us with respect to negotiate for our produce...and if we work together, we will sell our peas in Dehradun mandi someday, God willing!



(The group meets regularly and the meetings are facilitated by the CBED team)

The group has a great sense of solidarity. In a landslide, a water channel (Gul) got destroyed in 2014. It left three plots belonging to Sulochna and Sangeeta with no water for irrigation. Heartbroken, they left the field fallow for two seasons. This year, inspired by the group, they have prepared the fields and will be cultivating local millets in the field, which may do well with just rain. They have also approached the panchayat to repair the channel.

The group has made its FSIP and pea, potato and ginger is there key activity, for which ILSP has supported them. The group began in March 2015 and has been saving Rs 100

per member per month (Rs 50 initially for 3 months) and has Rs 35,100 available now for inter-lending. The first woman to receive the loan was Pulma Devi, who was sick and needed help for hospitalization. She is fine now and has repaid the loan. The group has a clear understanding that loan should be given for productive purposes primarily and every request is discussed in a formal meeting. Loans for other reasons too can be considered. The group has attended many technical trainings locally, with the help of the Center for Business and Entrepreneurial Development (CBED), the technical agency, assigned to help them.



17

We shall overcome

Rural women supplying dry rations to Anganwadis in Thatyur



(Meeta and Chandra Dei, weighing and packing THR)

Nagtibba is the highest peak in the Mussoorie hills and is famous for a temple dedicated to Nag Devta. Nagtibba Swayatta Sahkarita Samiti, based near Thatyur, is a federation of 45 producer groups (43 linked to banks), 531 shareholders in 23 villages, who focus on Off-season vegetables. This is a dry mountainous region roughly north-east of Mussoorie. The federation has taken up supply of Take home rations (THR) for ICDS in the whole of the Jaunpur block. The federation is led by a board of directors, consisting of eleven local farmers (7 women), elected from member producer groups. It has been focusing on traditional produce too: Mandua, Jhangora, Rajma and other local pulses.

Jagmohan Singh, the secretary of the federation, has been associated with the project for more than eight years. He recounts successes as well as difficulties in this long journey. When THR was taken up by the federation in Jan 2015, it supplied rations to 17 Anganwadis. Other federations in Tehri district, could not cope with this demanding program and threw up their hands. But Nagtibba SRC did not give up and was catering to 102 Anganwadi by April 2016; Today, they are providing THR to all 217 Anganwadis in Jaunpur block. Since these Anganwadis are scattered all over the mountainous region, with poor or non-existent roads, reaching out to 217 units every month is an astounding achievement in planning and logistics. The SRC has a turnover of cereals as Rs 396549; in processed items – Rs 9503970; in pulses (soyabean) – Rs 227294; and trading items- Rs 260825.

The other noteworthy feature is: the federation lacks capital but is often able to get the raw material on credit. For example, last month they did a turnover of Rs 12 lacs, with just Rs 15000 cash in hand. Payment from ICDS has been getting late recently. The SDM during a recent visit for quality check has assured them of help. The monthly profit from THR in last few months is to the tune of about Rs one lac.

Jagmohan Singh thinks that many government agencies working in this area, sometime create confusion, which could well be avoided, if these agencies communicated with



(Jagmohan, the secretary of the Nagtibba SRC)



(Seema, Aila Devi, Sarita, Sakala weighing and packing THR at Nagtibba SRC production room)

each other at the highest level. For example, during the potato season, ILSP project is providing the potato seed for Rs 1450 and 1600, for grade 2 and 3 seed respectively, per 50 kg sac. State Cooperative is offering same seed for Rs 1400 per sac only. And the Watershed project is providing the same for just Rs 100 each! Farmers are confused. He also concludes that finding markets for local produce is still a challenge.

On the whole this group of very busy women is happy. They look forward to many more challenges. As Seema says, while packing roasted grams: Working together means staying together- and that is what PROGRESS means to me...

Here is the cumulative business data for the Nagtibba SRC

Federation/LC	Number of Stakeholders	Value Chain	Category	Activity	Investment into Activity (INR) (From September 2013)				Total Investment (5 to 8) (INR)	Turn over/ Sale (INR)	Approx. Profit (INR)
					Federation	Project	Bank	Others			
NAG TIBBA SWAYATT SAHKARITA	531	OSV	Vegetables	Cauliflower	144710				144710	146400	3180
		TraditionalCrop	Cereals	Grameen Uthpad	360330	200000			560330	396549	33718
		TraditionalCrop	Cereals Processed Items	ICDS(Take Home Ration)	7845460	600000			8445460	9503970	703611
		RNFS	Trading Item	Local Items Trading	252101				252101	260825	5775
		OSV	Vegetables	Pea	544711				544711	662155	8914
		OSV	Vegetables	Potato	30700				30700	233180	2480
		TraditionalCrop	Pulses	Soyabean	358709				358709	227294	90303
					9536721	800000			10336721	11430373	847981

18

Off Farm initiatives in Uttarkashi

Federations take the charge



(Women from Ma Jagdamba PG busy preparing Burans Juice)

For many women, sitting together and talking can be extremely vital for their social and mental well-being. While talking, sharing misery and joy, listening to the grapevine, they naturally do something productive as well, like making Soya badi (dumplings to go with curry), Burans juice, knitting, spinning etc. Many of these activities can sustain farmers in the winter months when, not much is happening in the fields. Many federations formed by ILSP, have realized this and are taking up such off-farm initiatives in a structured fashion.

Ma Jagdamba PG has sold many Soya badi and Burans juice in the winter festival- Magh mela, held in Uttarkashi.

They organized a Burans festival on 5th April, during which the group collected Rhododendron flowers, separated the petals, clean and boil it, to make juice, using preservatives, for selling. Appropriate Technology India (ATI), the Technical Agency, for this region, has already got them an order for 500 bottles at Rs 80 each.

Many federations are getting into the act, very seriously. They are truly acting as owners of the cooperative and its resources. Recently, president of Hari Maharaj SRC, Sarojini Bhatt, as a panelist, surprised others by asking very deep questions during the interview for the post of Livelihood Coordinator, Field facilitator and Computer

operator. Obviously she had done her homework and wanted to recruit the very best human resource for her federation. This is what the ILSP and the technical agency has always dreamed of. Other federations too have demonstrated their sense of ownership by sending two of their board members, along with a TA staff, to Kashipur 250 km away, to negotiate the price of the seeds and ensuring that these are pre-treated.

Till then, the entire potato belt in Uttarkashi was using Kufri Jalandhari potato seed, which is uncertified and of questionable quality. Since last year, the federations are supplying Kufri Jyoti, a certified and pre-treated seed. It took just one year for the farmers to change the seed. Similarly, local Panja seed for Ginger was replaced by the certified, high yield variety with help from federations.

ILSP aims at convergence between all LCs and state line departments, to leverage state schemes. At a recent government meeting, the Chief Development Officer (CDO) was so appreciative that he promised that, just like NABARD groups, ILSP federations too will be given CCL at 7%, with remaining 5% subsidized by the government. This is a big step in providing low interest funds to promote entrepreneurship among the farmers of the mountains.

Convergence with the Horticultural department has assured, that federations will be granted 5 polyhouses at only 10% cost, paid as labor. ATI has negotiated with Agricultural department, which was having difficulty finding beneficiaries, to provide one spraying machine for each Self-help group, at just Rs 300 each.

Hari Maharaj federation has been given a rent free shop at Uttarkashi, by DRDO: Hilans Bazar. It sells Soya Badi, Burans Juice, handmade Incense sticks, Honey etc. The federations are trying to come up with more products so that the shop is in business round the year.

Sarojini, 37, a divorcee with three young children, is often asked: What do you get out of all this running around? She does not care. Having suffered as a young divorcee, she feels and cares for other women. She is convinced that economic independence is an important step in the emancipation of rural women.

Trying to build up a “collection center” in her village Manpur, she demonstrated her grit. She was able to get land through donation from Shoor Veer Singh of the



(Kruteshwari Devi of Ma Jagdamba PG, Raithal, drying out Soya Badi)



Sarojini Bhatt, President Hari Maharaj Federation, shares Samvad in her group actively

She plans to use this collection center, as a storage space, a meeting place for women, a sewing center and as an office too. Her federation has 65 groups and 311 shareholders. She gently quips: Should the board members of a federation have no place to sit and work?

village, but a retaining wall had to be made, to ensure safety of the building. This was estimated at Rs 2 lacs. She first approached the Block Pramukh in a public meeting. Nothing came of it. Then, she invited him for the Bhumi Pujan ceremony, at the time of construction. He made a promise- but again nothing materialized. Again, she caught hold of him during a public function on Women's day. This time, she made his personal assistant, make note of the promise. Now, she is quite sure that her federation will get Rs 2 lacs from the Block Pramukh to make that retaining wall soon.



The collection center, Manpur, under construction



A federation member, Dinesh Panwar from Raithal, goes to Kashipur, to buy potato seeds



Bhumi Pujan Ceremony- Manpur, Musticsaur

19

Learning Along the Way

Soya milk, Soya curd and ice-cream



(Unnat Daranti, weighs less than 150 gm; never needs sharpening and last more than five years.)

Nagraja Aajeevika Swayatt Sahkarita is an old federation in Dunda block of Uttarkashi; it was registered in 2010 under ULIPH. It faced difficulties running a soya-milk plant in 2011-12; ILSP took it over in 2013 and has tried to strengthen it since then. On the whole, this federation has seen many ups and downs ever since; some business ideas worked, some did not, but it has continued learning and moving on. It offers close leadership and guidance to about 40+ producers groups, located in Brahmkhal cluster in Bhagirathi valley.

Today, it consists of a nine-member board of local farmers, led by Kanta Devi, the president and Jaipal Singh, the secretary. All except one are from backward community (OBC). The federation has a modern office and a store room

in the main market of Brahmkhal, a small town on Barkot-Uttarkashi highway. The staff constitutes of a Business Coordinator, Data Entry Operator, Community resource person, an Agri-Holti expert, Business facilitator and other ancillary staff.

The federation is focusing on OSV, dairy, traditional crops, trading (agricultural implements, tea etc.). One of its most popular intervention has been the light weight sickle, imported from Lakshmi Ashram, Kausani. In 2012, the federation was not able to sell even 75 sickles at Rs 30/- each. Today, they have sold thousands at Rs 130, and are still not able to meet the growing demand. Named Unnat Daranti, it weighs under 150 gm, never needs to be taken to



(Many plastic implements to reduce women's workload)

blacksmith, never goes blunt and easily lasts more than five years. They are trying to get it locally produced.

They also procure and sell plastic items, aimed at reducing the workload on women: light-weight plastic pitcher, bucket, Milk can, chairs, back-basket, containers etc. These items last long, are cheap and very light. Women have found them very useful.

The federation is also promoting sale of Tata Tea, through its network, more as a service to its members. Promoted through community based networks, this good quality tea costs much less than the open market and allows the members to make a small but significant profit. The federation gets the supplies through Retail Gram at Dunda, at no extra cost.

The federation members went to Dewal for an exposure trip in 2012 and on their return, set up a soya milk plant at Brahmkhal with help from ULIPH project. In spite of considerable effort, the idea did not catch on unfortunately. They distributed pamphlets, explained the benefits, offered free Soya curd for marriage parties but local people did not develop a taste for it. Just one science teacher faithfully continued to buy a liter of soya milk, because he was convinced of its health benefits!

A solution was found: Soya milk could be used for ice creams. Supplying soya products to an Ice-cream unit at



(Selling Tata Tea promotes enterprise among federation members and is a service to community)



(Nagraja Federation Team: L to R - President Mrs Kanta Devi, Business Coordinator Mr Rawat, Secretary Mr Jaipal, DEO Harish Bhatt, CRP Upendra Singh)

Chinyalisaur, twenty kilometers away, seemed promising initially - but did not work out because of the frequent road break down. It was the time of many natural disasters in Uttarakhand. Finally, the unit was closed, the group learned the lesson and moved on, with the help of TA- ATI. It was clear that a new venture needed much more planning and promotion.

Kanta Devi recalls that her federation has benefited a lot by technical help from ATI: Stall feeding, water tanks, line sowing, seed purification before planting and many newer ideas took root due to project interventions. Her own

producer group (Biswa Rana PG) has about Rs 85,000 for inter-loaning. They charge a 2% monthly interest for loans. The federation has about Rs two lacs as capital. The federation has made a total investment of Rs 16.8 lacs so far, with a turnover of Rs 19.9 lacs with a pure profit of Rs 78,831. Against the proposed business plan by the federation, ILSP has supported them with maximum Rs 2 lac, to promote their business activities in 2013-14. Besides, ILSP has born the operation cost of the federation too. The entire federation team looks to future with hope and enthusiasm.

Here is the business data for Nagraja SRC.

Federation/LC	Number of Stakeholders	Value Chain	Category	Activity	Investment into Activity (INR) (From September 2013)				Total Investment (5 to 8) (INR)	Turn over/ Sale (INR)	Approx. Profit (INR)
					Federation	Project	Bank	Others			
NAGRAJA AJEEVIKA SWAYATT SAHKARITA	362	RNFS	AgriTools	AgriTools	712766			50000	762766	1386290	134244
		Dairy	Cattle Feed	Cattle Feed	20000				20000	10800	205
		RNFS	Trading Item	Local Items Trading						13180	
		TraditionalCrop	Cereals	Mandua	100000				100000	72676	2950
		Dairy	MILK	Milk		316880			316880	111840	4960
		OSV	Spice	Mix Spices	29655				29655	16186	400
		OSV	Vegetables	Onion	29655				29655	16186	400
		OSV	Vegetables	Potato	532450				532450	981450	2385
		OSV	Seed	Potato Seed	85000				85000	73920	1055
		TraditionalCrop	Cereals	Ramdana	171700				171700	187806	8782
		TraditionalCrop	Pulses	Soyabean	8070				8070	9897	100
		RNFS	Trading Item	Tea	442270				442270	363339	9252
		Sub Total NAGRAJA AJEEVIKA SWAYATT SAHKARITA					2131566	316880		50000	2498446

20

Initiative & Enterprise

“Farming is NOT a part time job”
- Bhupal Singh



(Bhupal Singh, in his secured fields. A white mannequin at the center in the forefront. Majharchaura, Garud)

**So, how do you deal with wild animals?
I put mannequin in my fields...**

Bhupal Singh, a farmer from a small hamlet near Kausani, answered with ease. He had heard this special term while doing a short stint as a show room assistant in Delhi, many years ago. He had used these dummy figures in his field earlier but now he developed these ideas further and became really good at guarding his crop of fruits, Off-season vegetables (OSV) and grains against wild animals.

Though he has never worked in Armed forces, he explained his strategy and tactics coherently: I dress these shaky

mannequins in white, so they shine and appear to move in the dark. I put them up at the high edge of my fields, where they can be seen from the forest. Then, I also light a little fire at the entry points of wild animals, once or twice a week. The smoke lingers and warns the animals. I also place dry fallen trees, like stakes, facing outwards, in those gullies which cannot be fenced. And yes, I have spent days building and maintaining the barbed wire fence all around my fields. I also use a Bolter gate, which can be opened and closed securely...

But what about monkeys?

He responds with a smile: Of course I personally lead the charge against monkeys with my two dogs. I don't sit back. I



BHUPAL SINGH

also take crackers with me, an air gun too. We chase the monkeys not just out of my fields- I chase them at least 2-3 kilometer off my fields right in to the forest... Kheti (farming) is NOT a part time job. You see?

When his grandfather retired from army and took up farming in this area in nineties, he tried to have all his fields together, so that it could be fenced properly. The family also tried to enrich the water resources in the region and conserve the wild fruit trees in the nearby forest, so that wild animals do not stray out. Their PG has distributed fruit and vegetable saplings from their nursery to many farmers in the area for free. He has had a very basic primary education but has attended many workshops since 2006, to learn from others and share his knowledge – from Almora to Bageshwar.

The Producers Group : Bhupal Singh lives with six families of New Jyoti Producers' group in this small hamlet Majharchaura, surrounded by mixed forests on a north facing slope, six kilometers from the block headquarter at Garud. This group produces OSV round the year and sells it in Garud (6 km) and Kausani (6 km). In fact, the group has

started and sustained the practice of Sunday vegetable market at Kausani, at a covered courtyard offered by the Garud municipality for this very purpose. They have also leveraged inputs (like poly-houses, seeds, insecticides, trainings etc.) from different state programs.

Led by Bhupal Singh and helped by ILSP support, this PG has produced Tomato and earned 10 to 12 thousand rupees per month for each member as pure profit in last one year – and also diversified in other vegetables: Cabbage, Cauliflower, Spinach, Onion, Garlic, Pea etc. They are also growing fruits like – Malta, lemon, Guava, Mango, Kiwi, Pomegranate and Walnut too. Among spices and medicinal plants, they have planted – on the nearby by forest land too - Daal-chini, Ban-Tulsi, Pattharchatta, Chamomile etc. They have also sold saplings and seeds to other ILSP federations in the region.

The producer group, coached by Bhupal Singh, continues to learn, update and fight off the wild animal menace successfully. Their livelihood has dramatically improved in last few years.



(An elegantly made scare crow in Bhupal Singh's fields)

The Big Picture:

While agriculture in Uttarakhand suffers from many constraints like scarcity of water for irrigation, cooler climate offers an advantage for growing Off-season vegetables. Still, Uttarakhand ranks 23rd in the country in terms of vegetable productivity (MT/ha) as per 2011-12 data. What it means is this: we need to use a lot more land and months of the year for cultivation of OSV in the state. At the same time, wild animal menace needs to be dealt with, through a more structured and long term vision.

There are signs of change. Eight kilometer away, near Garud, in Tallihaat village, led by Mohan Singh, a progressive farmer, villagers are trying to reclaim about 80 acres of farming land from wild animal menace by having six watchers every day by rotation. Any family which does not contribute will be denied Panchayat resources. Every family is providing the community labor- chasing monkeys away.

To some extent, this has happened because villagers have realized that short term vegetable crops can give them good money.

Off-season cultivation of vegetables will not only bring high remuneration and better financial inclusion of farmers but also bridge the widening demand-supply gap. Vegetables are shorter duration crops and grow very quickly. On an average, the yield of vegetable crops is about 5-10 times more than of cereals. But if farmers opt for an off-season cultivation the yield could be 10-12 times higher than that of outdoor cultivation, depending upon the type of greenhouse, type of crop, environmental conditions etc.

