

# ANNUAL REPORT 2020-21



## **NAGESHWARA CHARITABLE TRUST** **CENTRE FOR WOMEN AND RURAL DEVELOPMENT**

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## Forewords



*Nageshwara Charitable Trust (NCT) has successfully completed 20 years of its dedicated service to the society and achieved its main objectives in the area of Women Development, Livelihood Development, Sanitation, Farmers Welfare, Natural Resource Management, Training and Capacity Building etc. Like in the past, the Trust could leap forwards in achieving all its objectives during the year 2020-21 in Vidarbha region of Maharashtra, 3 districts of Madhya Pradesh and a district of Chhattisgarh states. This year also the Trust could successfully complete 2 major, long term livelihood TDF projects supported by NABARD in Ambargarh Chowki block of Rajnandgaon district & Deori block of Gondia district. During the year, NCT has been selected as one of the Cluster Based Business Organization (CBBO) by NABARD and NCDC for the formation and promotion of Farmers' Producer Organizations (FPOs) in the state of Maharashtra, Madhya Pradesh and Chhattisgarh under Government of India's flagship programme of promotion of 10000 FPOs in India.*

*I take this opportunity to sincerely thank NABARD officials, Government officials, NCDC officials, bankers and other project funding agencies and all those who have supported us. I also thank my Trustees who have whole heartedly contributed to the cause of rural and women development. My sincere thanks to our team of committed, professional staff and field workers who are working in very difficult areas, without whom all the above achievements could not have been possible.*

**Anand S. Ghule**  
President



**I. Natural Resource Management (NRM):**

- I. Watershed Development:** NCT is implementing Watershed Development Projects with support of NABARD since 2008. NCT has successfully completed Gondi-Mohagaon watershed in Katol tehsil of Nagpur under Indo-German Watershed Development project, supported by NABARD. A total area of 971.64 hectares has been fully treated with different structures/ measures with "Ridge-to-Valley" concept. This work was highly appreciated by the funding agency NABARD, other Government agencies, Resource NGO WOTR and others. Many dignitaries including RBI senior officials, NABARD officials, and senior Government officials have visited this watershed. Looking in to NCT's dedicated work on watershed, NABARD has sanctioned 4 Watershed Development Projects in Madhya Pradesh & Chhattisgarh. Out of 4 watersheds, 2 project of Madhya Pradesh has been completed in 2019-20 and 2 watersheds in Chhattisgarh are progressing in different stages.



**Farm bund in watershed - Jaitgundra**



**Farm pond in watershed - Khoba**

NABARD's Chhattisgarh Regional Office has sanctioned 2 watersheds being implemented in Khoba (Jalgrahan Vikas Samiti Khoba) & Jaitgundra (Jalgrahan Vikas Samiti Jaitgundra) villages of tribal dominated Chhuriya block of Rajnandgaon district. The Capacity Building Phase (CBP) had been successfully completed by both the watershed communities. NABARD has sanctioned the Full Implementation Phase (FIP) during May 2016. The sanction details are as under:

Sr No	Name of Watershed	Area covered in Hectors	Total Amount sanctioned by NABARD (in Rs. Lacs)	Community Contribution (in Rs. Lacs)	Work Completion Status
01	Khoba	1047.71	81.49	4.69	90%
02	Jaitgundra	942.43	78.29	5.52	

During this year, both the Village watershed Committees have successfully implementing the projects, by covering planned and targeted area. By the end of the year, the community has completed over 90% of the project works has been completed. Various structures /measures i.e., Paddy Bunding, Repair of Paddy Bunding, Pipe Outlets, Farm Ponds, Water Absorption Trench (CCT), Check Dam, Continue Contour Trench (CCT), Plantation, Demonstration, Capacity building, landless, etc. Different Demonstration plots like SRI, Inter-cropping, Grass Fodder plots are developed. Various capacity building initiatives such as Trainings,

exposures, Bee Keeping, composting techniques, etc. were successfully completed. As per the sanction, support to landless families have also been successfully undertaken in order to enhance their overall income and living standard. Both the Watershed Development Committees have registered under society registration act of Chhattisgarh.

2. **Soil Conservation Initiatives under Wadi Project:** The soil conservation work i.e. Staggered Contour Trench has been completed in different 16 wadi projects of trust. Trust has completed 100% trenches as per prescribed dimensions size of 8ft X 8 ft x 8 ft, in all wadi projects and this has built the faith and attachment towards the maintaining wadi by the farmer beneficiary and a highly positive effect on survival of horticulture plants under wadi project. This soil conservation activity has also helped to improve and increased soil moisture by which the beneficiaries went for Rabi intercropping, which fetches additional income to the family. NCT propagates digging of trenches first and then the pit because farmers can keep the top soil of the trench separately and use the same for filling the pit and use the bad or stony soil as bunds for the trenches. This has helped the Trust to maintain (1) High survival rate (2) involvement of the beneficiary and (3) excellent health of horticulture crops in wadi projects.



**Soil Conservation in TDF Project**

3. **Honey Project under UPNRM:** NCT is supported about 400 traditional tribal honey collectors through systematic training, collection, processing and marketing of wild honey collected from tribal areas of Yavatmal,



**Vanamrut Honey**

Wardha, Chandrapur, Garchiroli, Akola, Amravati and Nagpur districts. The honey is sold under the brand name “**VANAMRUT**”. NCT is implementing this innovative project since 2008. NABARD supported this project with a loan support of Rs. 15.15 Lakhs under its Umbrella Programme for Natural Resource Management (UPNRM) during 2008, which NCT has fully repaid during the year financial year 2012-13. During the year on behalf of the honey collector's association, NCT has marketed processed honey worth Rs. 16.47 Lacs to Under the Mango Tree (UTMT) a social organisation from Mumbai and other buyers in India. Also during the year, technical support to Khadi & Village Industry

Commission (KVIC) has been provided for preparing honey collection protective dress and capacity building of honey hunters.

## **II. Livelihood Enhancement:**

1. **Integrated Tribal Development Programme (Wadi Project) under Tribal Development Fund (TDF):** Wadi project / Programme is one of the most popular developmental programmes of NABARD. Under Wadi or TDF programme / project, tribal families are supported for developing one acre orchard in waste / dry land owned by them. Along with support for horticulture, the families are also supported for soil conservation, water resource development, development of improved and sustainable agriculture, support to landless families, health, women development, training and capacity building etc. In other words, this is a developmental programme with a holistic approach.



Since inception, 16 Wadi projects are being implemented by the Trust in three state of central India i.e. Maharashtra (7), Madhya Pradesh (5) and Chhattisgarh (4). Out of 16 projects, one TDF project TDF-Tamia (Old) has been completed in March 2016, two projects that of Nagpur and Amravati-I has been completed in March 2017, Five TDF project that of Amravati Additional, Kurkheda, Chhuriya-I, Tamia El and TDF- Bhainsdehi have been completed in March 2018, Three TDF project that of TDF-Tamia E-II, Korchi and TDF-Kurai has been complete in March-2019, Two TDF projects that of TDF-Chhuriya Phase-II and TDF-Dongargarh has been completed in March-2020 and two TDF projects that is TDF-Ambagarh Chowki & TDF-Deori has been completed in March-2021. The details of sanctions and number of Wadis established under each project are as under;

Sr. No	Date of sanction	District / State	Block	No of villages	Wadi project status						Status
					No of beneficiaries	No of wadis sanctioned	Landless beneficiaries	No of wadis established till date	No of Landless supported	Amount sanctioned (in lacs)	
1	04/05/2009	Chhindwara / Madhya Pradesh	Tamia	17	1104	1014	90	1014	90	331.22	Completed
2	04/05/2009	Betul / Madhya Pradesh	Bhainsdehi	21	1100	1000	100	1005	102	394.08	Completed
3	12/05/2010	Amravati / Maharashtra	Chikaldhara	24	2200	2000	200	2010	200	860.46	Completed
4	12/05/2010	Nagpur / Maharashtra	Parshivni	17	892	812	80	815	118	348.00	Completed
5	18/02/2011	Chhindwara / Madhya Pradesh	Tamia (E-I)	18	1155	1100	55	1105	55	480.94	Completed
6	03/03/2011	Rajnandgaon / Chhatisgarh	Chhuriya	18	1174	1100	74	1105	82	497.60	Completed
7	31/03/2011	Gadchiroli / Maharashtra	Kurkheda	24	1100	1000	100	1035	100	430.99	Completed
8	05/05/2011	Amravati / Maharashtra (Add.)	Chikaldhara	25	2200	2000	200	2010	247	875.89	Completed
9	14/12/2011	Chhindwara / Madhya Pradesh	Tamia (E-II)	28	2200	2000	200	2010	111	851.28	Completed
10	14/12/2011	Seoni / Madhya Pradesh	Kurai	32	1500	1350	150	1360	151	574.82	Completed
11	11/05/2012	Gadchiroli / Maharashtra	Korchi	33	1650	1500	150	1510	150	692.04	Completed
12	22/01/2013	Rajnandgaon / Chhatisgarh	Dongargarh	16	1050	1010	50	1010	50	527.82	Completed
13	04/03/2013	Rajnandgaon / Chhatisgarh (P2)	Chhuriya	18	1070	1000	70	1005	70	538.51	Completed
14	24/02/2014	Rajnandgaon / Chhatisgarh	Ambagarh Chowki	22	1070	1000	70	1010	70	518.17	Completed
15	19/03/2015	Gadchiroli / Maharashtra (Exp.)	Korchi	24	1100	1000	100	1007	8	538.60	On-Going
16	20/03/2015	Gondia / Maharashtra	Deori	21	1100	1000	100	1010	100	536.18	Completed
<b>Total</b>				<b>358</b>	<b>21665</b>	<b>19886</b>	<b>1789</b>	<b>20021</b>	<b>1704</b>	<b>8996.6</b>	

NCT has implemented various innovative initiatives within the NABARD supported Tribal Development Programme for successful implementation of the programme. It is observed from the experience of the Trust that there are 6 major activities / factors which have positive impact on success of Wadi programme as follows:

- (1) **Proper Trench and Pit making:** Technically, proper pit is required for overall growth of any horticulture plant. NCT made it a point that all farmers make proper pits of size 41"x 41"x 41", which is just over the standard size of 1M x 1M x 1M. NCT also propagates and ensures even size for any horticulture variety such as Mango, Guava, Lime, Awla or for Custard apple. This is to make sure that the farmers will not neglect the 2nd horticulture crop. Normally, it is observed that Tribal farmers take good care of Mango and give step-motherly treatment to the 2nd or 3rd horticulture crop, in spite of the fact that they are also equally important for him in fetching better and continuous income throughout the year.



**Trench & Pit in Wadi Project**

It is also technically proven that proper contour trenches have a highly positive effect on survival of horticulture plants. Also due to improved and increased soil moisture, the beneficiaries can easily go for Rabi intercropping, which fetches additional income to the family. NCT propagates

digging of trenches first and then the pit because farmers can keep the top soil of the trench separately and use the same for filling the pit and use the bad or stony soil as bunds for the trenches. NCT ensures that 60 trenches of size 8'x 2' x 2' be made just 6 feet above the pit. These 60 trenches have the capacity to conserve over 8 Lac liters of water during the 3 months rainy season. Due to this huge conservation of water in one acre of land, the moisture content of the soil is maintained up to Feb-March.

Very interestingly, it is observed that, any beneficiary who has completed 100% trench and pit as per prescribed dimensions has taken care of his Wadi properly. At the same time, the farmers who have not completed the trenches and pits have neglected the wadis and some of them have migrated, in spite of strong efforts by the project implementation team. It clearly shows that 100% trench and pit making is a “once in a life time” activity and very tough to achieve. Once it is done properly, the farmers normally take care of their Wadis as they do not want their efforts to go waste. Hence, NCT ensures that all farmers dig the trenches of 8ft X 8ft x 8 ft and pit of size 41'x 41'x 41'. This has helped the Trust to maintain (1) High survival rate (2) involvement of the beneficiary and (3) excellent health of horticulture crops.

**(2) Proper fencing for protection of Wadis:** proper fencing is required to protect the Wadis from stray animals.



**Fencing in Wadi Project**

Since inception, NCT is successfully convincing the farmers to convert the amount available as labour charges into purchase of barbed wire for fencing. Even farmers are willing to put in a little money as the amount available as labour charges is not sufficient. Barbed wire fencing has not only helped in protection of the Wadis, but also has helped in building the much required confidence amongst the farmers to take up the Wadi maintenance as in Horticulture crops the benefit is seen only after 4-5 years.

**(3) Use of Amrutjal and Gomutra+Milk spray:** This is a very simple organic treatment, which costs the farmers nothing. NCT has inculcated the habit of application of Amrutpani (cow dung and cow urine is mixed and with the help of little jaggery, the mixture is fermented for 4 days to increase micro organisms) once in every 5 days. It is observed that, the growth and health of plants where farmers regularly use Amrutpani is excellent and even in summer, these wadis have survived with very less water. Regular spray of Cow Urine and Fresh cow milk (50ml each in 1.5 lit of water) has helped in proper growth and health of plants. Spraying Cow urine keeps pests and disease away and spraying cow milk increases photosynthesis. These two simple, organic, no cost treatments have helped in better survival and good growth of Wadi plantation.



**Gomutra and Milk Spray**



- (4) **Proper use of FYM, micronutrients and organic growth agents:** Over a period of time and through experience, it is learnt that use of Farm-Yard-Manures, micronutrients and organic growth agents have helped in proper growth and good survival of Wadi plantation. Hence, proper care is taken in minimum 2 times application of FYM, use of micronutrients both in the form of soil application as well as spray application; use of organic growth agents is being adopted for better growth of Wadi plants.



**Fertilizer application**

- (5) **Ploughing in Wadis:-** From our over 11 years' experience, it is observed that the land used for establishing of wadi is uncultivated, wasteland. So the efforts are being done to plough the land of wadi in the entire on-going project so the land could be utilized for intercropping. Hence the involvement of wadi beneficiaries in this piece of land (Wadi) would increase and start the earning immediately from intercropping and vegetable cultivation. This practice has been very helpful to increase income, frequency of farmers in reaching the wadi and their participation in aftercare activities.



**Ploughing in Wadi**

- (6) **Community mobilization and empowerment of Village Planning Committees:** Community mobilization or involvement of community in project implementation is the key to the success of any project. As per NABARD guidelines, NCT has promoted Village Planning Committees (VPCs) in all project villages of all TDF projects. Combining all VPCs, a Project Planning Committee (PPC) has also been formed in every project at the project level. Proper training has been given to the members of VPCs and PPCs. Later, NCT converted these PPCs into producers' organizations (POs) in all projects.

**Other Innovative activities under TDF projects:** Various innovative initiatives have been supported by the Trust under all the TDF projects being implemented. Some of them are as under;

- 1) **Adoption of SRI method in rice cultivation:** NCT has created substantial awareness in this regard in the wadi beneficiary farmers, mainly in Rajnandgaon in Chhattisgarh state and Gadchiroli & Gondia districts of Maharashtra state, which are the sensitive districts due to existence of naxulism. In above all three districts, rice is the major crop. NCT has been making efforts to encourage farmers in all project area to adopt SRI method of rice cultivation since 2011. Over 3200 farmers from three blocks i.e. Chhuriya block of Rajnandgaon and Korchi & Kurkheda blocks of Gadchiroli district are practising of SRI in their farms. Now this year, NCT has supported 100 farmers to adopt the SRI method for rice cultivation and increase the yield in different TDF project area. This intervention has raised the confidence of farmers as they have, on an average gained about Rs. 10-15 thousand extra per acre of rice cultivation.
- 2) **Implementation of TDF Projects through bank transfer of funds to Village planning committee accounts:** To increase transparency in project implementation, NABARD as well as Government of India, insists upon direct transfer of funds to the bank account of beneficiaries. Taking the initiative forward, the Trust transfers major portion of sanctioned grant amount by NABARD into the bank account of respective Village Planning Committee (VPC) accounts. The major activities covered are that of Water Resource Development (WRD), landless support, labour payments, purchase of small inputs etc. This has helped in maintaining transparency in project implementation. This process has also enhanced the involvement of the beneficiaries and committee members in project implementation. The Trust has evolved an innovative system for approving the activity and proper monitoring and documentation, after transfer of funds in to VPC's account. The major purchases such as planting materials, inputs, pump-sets, drums, barbed-wire for fencing etc is purchased with quotation system, involving project implementation team and project beneficiaries.
- 3) **Successful Completion of Three TDF Projects:-** At the end of 2019-20, two TDF projects i.e. TDF-Chhuriya Phase II and TDF-Dongargarh has been successfully completed. All the completed two TDF projects have been completed their tenure with the good wadi survival rate. The Project Completion reports have been submitted to NABARD for further impact evaluation of project.



**SRI in TDF Project**





### III. Women Empowerment:

- 1. Promotion of Self-Help Groups:** NCT is implementing an ambitious 5000 SHG-Bank linkage program for NABARD. During the year various types of trainings have been imparted for all these SHGs. Apart from this,



**SHG Meeting**

NCT is also implementing SHG promotion and credit linkage programmes at Seoni district. As the bankers were little reluctant to finance SHGs and due to demand from SHGs, NCT has started providing small loans to these SHGs from its Micro Finance portfolio. This has helped the SHGs in generation of additional income, motivated them to continue the SHG concept and also motivated other non-SHG members in the villages to form new SHGs for their overall development. Hence, the Trust has supported these new SHGs and links them to the local banks.

Apart from these on-going programmes, the Trust has promoted over 10000 SHGs in 4 districts of Maharashtra and 3 districts of Madhya Pradesh. These SHGs have been formed since 2001. NCT has promoted federations of these SHGs to provide sustainability and supported their Community Managed Resource Centres (CMRCs). The Trust is providing handholding to all SHGs promoted during last 10 years.

The details of on-going SHG-Bank linkage programme as on 31/03/2021 is as under:

Sr No	Programme	Total SHG formed and saving linked	SHGs credit linked	Total saving by SHGs	Amount of Bank loan
01	5000 SHG	4212	2405	1098.62	880.51
02	W-SHG	300	300	84.15	145.10
03	500 SHG-Chhindwara	452	154	42.16	53.18

- 2. Promotion of SHGs under National Urban Livelihood Mission:** Nageshwara Charitable Trust is working closely with Municipal Corporation Chhindwara and Municipal Council Seoni in Madhya Pradesh state. NCT is promoting 75 SHGs in urban area of both the municipalities (45 SHGs in Seoni and 25 SHGs in Chhindwara). NCT is providing support in SHG formation; saving & credit link and federate them into their federation. In present financial year, all 75 SHGs are formed and out of these 25 have credit linked with the different banks and financial institutions.



**Promotion of SHGs under NULM**

3. **E-Shakti:** E-Shakti or Digitisation of SHGs is an initiative of Micro Credit and Innovations Department of NABARD. It is a project under which, the social and financial data of the Self Help Groups and their members in



**SHG Meeting under E-Shakti Project**

the selected districts are digitized. Digitization brings all the SHGs on to the technology platform and into the fold of Financial Inclusion, thereby helping them access wider range of financial services. This helps bankers in client appraisal and credit dispensation. NCT, proudly took part in NABARD's this prestigious initiative, step for digitization of SHGs i.e. "E-Shakti". E-Shakti, that gives new definition to SHG movement is an opportunity for all the stakeholders like- SHG itself, its members, Bankers, PIAs, Resource agencies and Finally NABARD. The mobile App enabled bilingual (English and Hindi) system is easy to handle that with a little training a villager or a SHG women can operate it. Even a loan application can easily be generated

through the app and will directly go to the concerned bank. The system itself grade the SHG and generate balance sheet and give glimpses of every detail (Panch Sutra) about that particular SHG and hence saves the time of a banker. NCT has digitized 1700 SHGs in Chhindwara district of Madhya Pradesh and 400 SHGs in Nagpur district of Maharashtra state. All the SHGs are women SHGs with an average strength of 12 women in a group. Apart from that, NCT has done commendable work to link and insure citizens under different government social security schemes. In Madhya Pradesh, 15000 citizen are ensured/covered under different social security schemes like Jan Dhan Yojna, PMSBY, PMJJBY and Atal Pension Yojna and in Maharashtra 844 citizens are covered under these schemes with effort of NCT.

#### IV. Strengthening of Farmer's Institutions:

1. **Promoting Farmers Producer Organizations (FPOs):-** Now a days, Farmers Producer Organization (FPO) has been focus of the discussion in the agriculture sector. It is a fact that farmers especially small & marginal



**NABARD DDM-Chhindwara visit to KULBEHRA FPCL at Chourai block**

farmers who are the backbone of the Indian Economy have always felt neglected. Farmers put in a lot of hard work to make the two ends meet. They have to face a lot of hardship for their survival. Right price for their produce, role of middle-man, easy availability of inputs, unavailability of technology for enhancement of production are the common questions raised when it comes to our farmers' welfare. The country's focus is on improving farmers' socio-economic status through collectivize and provide legal entity to the farmers in the form of Farmer Producer Organization/Company under The Companies Act 2013 through which they would be able to get Agri-inputs at minimum costs and sell their produce at maximum prize. This will also help the farmers'

especially small & marginal farmers in the country in enhancing production, productivity, technology adoption and profitability of agriculturists, minimizing the role of middle-men. NABARD had sanctioned 12 FPOs for three years in 3 states of central India. NCT with support from NABARD has been able to form & promote these 12 Farmers Producer Organizations as an Producer Companies in 7 districts of 3 states i.e. Maharashtra (3), Madhya Pradesh (7) and Chhattisgarh (2). The efforts are being done to strengthen these FPOs through facilitation support for training, exposures, FPO office establishment, business plan preparation, market



linkages, credit linkages, Equity Grant Support and fulfil the all legal compliances & audit. These FPOs are doing various business activities since inception like providing Agri-input like seeds, pesticide, fertilizers to the member farmers and marketing support to farm produce like maize, pulses, wheat, gram, paddy, mango, guava, custard apple, etc. Along with, FPOs are branding & marketing of their member produce through online & offline platforms by their brand names. All the 12 FPOs are working well in their respective locations and doing many business activities and providing benefits to the member farmers. The membership & businesses in the FPOs are increasing gradually. The detail of these 10 FPOs and their location are below:-



**Online Trading of Maize through e-NAM by Vainganga Agro FPCL, Seoni (M.P.)**

Sr. No.	Date of Sanction	Name of Farmers Producer Organization	Geographical Location	Amount Sanctioned (in Lakh)
1	19/03/2015	Kuware Bhivsen Agro Farmers' Producer Company Limited	Tah. Parshivani, Dist.- Nagpur (M.H.)	9.06
2	19/03/2015	Aadiwasi Mitra Farmers' Producer Company Limited	Tah. Chikhaldara, Dist. Amravati (M.H.)	9.06
3	19/03/2015	Parvatanchal Agro Farmers' Producer Company Limited	Tah. Korchi, Dist. Gadchiroli (M.H.)	9.06
4	31/03/2015	Pench Agro Farmer Producer Company Limited	Tah. Tamia, Dist. Chhindwara (M.P.)	9.06
5	31/03/2015	Denva Agro Farming Producer Company Limited	Tah. Tamia, Dist. Chhindwara (M.P.)	9.06
6	31/03/2015	Gondwana Farmers Producer Company Limited	Tah. Bhainsdehi, Dist. Betul (M.P.)	9.06
7	31/03/2015	Vainganga Agro Farmers Producer Company Limited	Tah. Kurai, Dist. Seoni (M.P.)	9.06
8	17/03/2020	Ramakona Kshetra Farmers Producer Company Limited	Tah. Sausar, Dist. Chhindwara (M.P.)	11.44
9	17/03/2020	Kulbehra Farmers Producer Company Limited	Tah. Chand, Dist. Chhindwara (M.P.)	11.44
10	17/03/2021	Jamai Farmers Producer Company Limited	Tah. Junnardeo, Dist. Chhindwara (M.P.P)	11.44
11	15/09/2015	Aadiwasi Dharohar Farmers Producer Company Limited	Tah. Chhuriya, Dist. Rajnandgaon (C.G.)	8.72
12	15/09/2015	Banjari Jalashay Farmers Producer Company Limited	Tah. Chhuriya, Dist. Rajnandgaon, (C.G.)	8.72
<b>Total</b>				<b>115.18</b>

- 2. Empanelment as Cluster Based Business Organization (CBBO) in Central Sector Scheme for Formation & Promotion of 10,000 Farmer Producer Organizations (FPOs):-** At the end of current financial year, Nageshwara Charitable Trust (NCT) has been empanelled under the flagship programme of Govt. of India - Central Sector Scheme for Formation & Promotion of 10,000 FPOs by NABARD & National Cooperative Development Corporation (NCDC) in Maharashtra, Madhya Pradesh & Chhattisgarh state. Eleven CBBO-FPOs have been sanctioned to the NCT in three states by the NABARD & NCDC. The detail about the sanctioned CBBO-FPOs are given in below table:-

Sr. No.	Name of State	Name of Block & District	Focus Crop	Donor Agency
1	Maharashtra	Tah. Chamorshi Dist. Gadchiroli	Tissue Culture	NABARD MHRO
2	Maharashtra	Tah. Dhanora Dist. Gadchiroli	Mahua Products & Honey	NABARD MHRO
3	Maharashtra	Tah. Dhanora Dist. Gadchiroli	Bamboo	NABARD MHRO
4	Maharashtra	Tah. Brahmpuri Dist. Chandrapur	Bamboo	NABARD MHRO
5	Madhya Pradesh	Tah. Sausar Dist. Chhindwara	Orange	NABARD MPRO
6	Madhya Pradesh	Tah. Pandhurna Dist. Chhindwara	Organic Cotton	NABARD MPRO
7	Chhattisgarh	Tah. Ambargarh Chowki Dist. Rajnandgaon	Wadi Produce (Mango, Guava & Lemon)	NABARD CGRO
8	Chhattisgarh	Tah. Dongargarh Dist. Rajnandgaon	Wadi Produce (Mango, Guava & Lemon)	National Cooperative Development Cooperation (NCDC)
9	Chhattisgarh	Tah. Rajnandgaon Dist. Rajnandgaon	Kodo, Kulthi, Mahua, Honey, Ragi, Lakh cultivation, Char, Tamrind	National Cooperative Development Cooperation (NCDC)
10	Chhattisgarh	Tah. Dongargaon Dist. Rajnandgaon	Mushroom, Oyester, Vegetable, Fruits (Papaya/ Banana etc).	National Cooperative Development Cooperation (NCDC)
11	Chhattisgarh	Tah. Khairagarh Dist. Rajnandgaon	Pulses, Chana, Arhar, Seed production.	National Cooperative Development Cooperation (NCDC)

- 3. Livelihood Institution of Farmer's Empowerment (LIFE):-** Nageshwara Chartitable Trust (NCT) is working for the betterment of vulnerable section of the society since last two decades in Maharashtra, Madhya Pradesh & Chhattisgarh state. NCT is working with over 20000 tribal families to ensure sustainable livelihood for them. In view of this initiative, NCT is establishing **“Livelihood Institution for Farmer's Empowerment (LIFE)- Transforming Lives of Rural Community”** in Tamia block of Chhindwara district which will be managed by the group of tribal farmers/Farmer Producer Organizations (FPOs). These LIFE centre will act as **“Knowledge Hub”** for the community for different local livelihood initiatives and its demonstrations. Each LIFE centre will work with the 5000-7000 tribal farmers with the aims of achieving following goals:-

- 1) To ensure socio- economic empowerment (Doubling of Incomes) of tribal community through providing livelihood opportunities.
- 2) To establish community centric **Livelihood Institution for Farmer's Empowerment (LIFE)** to transfer the Technology/knowledge and generation of employment.





- 3) To build the capacity of the group of tribal's on the different methods of poultry farming, stall fed goat rearing, dairy, scientific method of NTFP collection, cultivation of millets & it's processing so that they could act as a micro enterprise in animal husbandry & NTFP sector.
- 4) To collectivize rural tribal community for enhancing their bargaining power, establishing market linkages and ensure better market price realization of poultry & NTFP produce through FPO.



**Training at LIFE Center, Tamia**

**4. Agriculture Knowledge Centre (AKC) Or Krishi Gyan Kendra:** NCT is involved in welfare of farmers and crop yield augmentation initiatives since 2005. It was a continuous endeavour of the Trust to support the farmers in adoption of new technologies / methods, while maintaining / continuing the traditional farming methods. NCT felt the need of demonstration and training of farmers for both new technology adoption and traditional methods. NCT's Trustees with their vast experience of implementing various agriculture projects have developed an Integrated Agriculture Farm & Agriculture Knowledge Centre which is situated at Raulgaon village of Katol Block of Nagpur, Maharashtra, about 30 Kms from Nagpur city on Nagpur-Katol road. This Farm could provide unique opportunities for the farmers/students to learn the innovative agriculture practices like use of drip and sprinklers, protected farming using green houses and shade-net houses, preparation of organic manures, dairy management, Azola cultivation, Integrated Pest Management, proper nutrient and micronutrient management, use of solar energy, water conservation, rain water harvesting and many more agriculture technologies. NCT has also constructed an Agriculture Knowledge Centre (AKC) at this place, where farmers can stay for day or two and learn various farming methods. The AKC was inaugurated by Dr. Harsh Kumar Bhanwala, Hon. Chairman of NABARD on 24/02/2015. He praised the efforts made by NCT in establishing the centre and several activities in one centre. In 2019-20 year, around 100 students of different Schools & Colleges and 100 farmers from different locations of Central India have visited to the AKC and got exposure on different modern & tradition agriculture practises.

**Following activities / initiatives are available for the farmers to see, learn and replicate :-**

- 1) Vegetable cultivation using drip irrigation & precision farming methods.
- 2) Multi-Cropping methods.
- 3) Water conservation and rain water harvesting.
- 4) Automated water management system using Drip-Automation.
- 5) Integrated pest management.
- 6) Horticulture crops such as excellent varieties of Guava, Papaya, Custard apple etc.
- 7) Apiculture.
- 8) Fodder development & Management
- 9) Vegetable cultivation and floriculture under hi-tech Poly houses and Shade-net houses, use of sprinklers and foggers to maintain required humidity and temperature to create conducive atmosphere for vegetable cultivation & floriculture.
- 10) Improved dairy activities with proper cow shed, mechanised milking machine, Hydroponic Fodder production, use of chop-cutter, collection and use of cow-urine through drip system, Packaging of Milk, etc.
- 11) Various types of compost preparation such as compost pit, NADEP, Vermi-compost, Vermi-wash, Amrutjal, etc.
- 12) Azola cultivation as Nutrient rich fodder for dairy animals
- 13) Use of solar energy



**Farmers Training at AKC**

## V. Improving Health & Sanitation:

1. **Aarogyalaya Yojana (Loan based Rural Sanitation Programme):** NCT is implementing this loan based rural sanitation programme, known as 'Aarogyalaya Yojana' supported by NABARD since 2008. NCT has supported over 10000 SHG members from Nagpur, Wardha and Amravati districts of Maharashtra and Chhindwara and Seoni districts of Madhya Pradesh. Over a period of last 10 years, this has emerged as a successful model for providing sanitation facilities in rural villages. This has been one of the most successful programmes for the Trust because (1) the Trust provides easy loans to the SHG members and also provides technical support in construction of toilets. All SHG members who have taken loan have utilised the amount for the purpose, constructed toilet units and have started using the same. (2) The availability of a toilet has reduced the drudgery of rural women, has helped them in improving their health and hygiene standards and save money on various diseases. (3) The women SHG members were repaying the loans promptly till 2017, which has helped the Trust to repay the principal amount and service the interest to NABARD. Off-late, during the year, due to political issues, repayment of SHG loans has taken a beating. The position of loan, its repayment and number of units supported up to 31/03/2020 is as under;



Beneficiary under Arogyalaya Yojana

Sr. No	Loan amount	Month & year of sanction	Amount repaid to NABARD	Balance	No of units for which loan has been sanctioned	Actual No units achieved
<b>I</b>	<b>Maharashtra</b>					
1	10.00	May 2009	10.00	Nil	100	115
2	50.00	Feb 2010	50.00	Nil	500	666
3	100.00	July 2011	100.00	Nil	1000	1623
4	720.00	May 2013	720.00	0.00	5000	7223
<b>Total</b>	<b>880.00</b>		<b>880.00</b>	<b>0.00</b>	<b>6600</b>	<b>9627</b>
<b>II</b>	<b>Madhya Pradesh</b>					
1	100.00	Mar 2011	100.00	Nil	1000	1402
<b>Total</b>	<b>100.00</b>		<b>100.00</b>	<b>Nil</b>	<b>1000</b>	<b>1402</b>
<b>Grand Total</b>	<b>980.00</b>		<b>980.00</b>	<b>0.00</b>	<b>7600</b>	<b>11029</b>

2. **Introduced Smokeless Chulla(Rocket Stove):** As per NABARD's sanction of TDF projects, NCT supports each tribal family with a smokeless chulha (Rocket Stove), which helps the women members of the family to overcome drudgery. Normally, a low cost chulha is made of bricks, soil and sand. The entire work of preparing this stove is done by the SHG groups. These cook-stoves save  $\frac{3}{4}$  of fire wood and at the same time provide clean energy. The food cooked using this stove is much cleaner and tastier. NCT introduced this type of cook-stoves in NABARD supported all TDF projects.



## Visits of Dignitaries to different Initiatives of Trust:

1. **The CGM, NABARD Chhattisgarh Regional Office Shri. Mahendra Soren**, has visited to Addiwasi Dharohar Farmers Producer Company Limited at Chhuriya, Rajnandgaon on 23/10/2020 and inaugurated the Agri Mall of the FPO. During the visit, he interacted with the directors and members of the FPO and appreciated their efforts towards providing services to the member farmers.



2. **Smt. Shaily Jamuar, Deputy General Manager of NABARD Chhattisgarh Regional Office** has visited the 2 Watershed Development Projects in Chhuriya block of Rajnandgaon district on 23/10/2010. She has visited several sites of watershed and did understand the structures and benefit from them to farmers. She also interacted the VWC members during the visit. She appreciated the work of NCT in the field of watershed.



3. On 01/02/2021, NCT had organized an interface between Indian Oil Corporation Limited (IOCL) officials, renewable energy Expert with tribal community at LIFE center Tamia. **Renewable Energy & Bio-Diesel Experts, Govt. of India Shri. Y. B. Ramakrishna and Dy. General Manager of IOCL (Alternate Energy) Shri. Prakash Chand Gupta** had detailed discussing with the farmers / Tribal community.



4. **The Core Team Member of ICA-Western Region Dr. Sreehari Chava and Chairman of ICA-Nagpur Chapter Shri. Anil Verma and CMA Smt. Jyotna Rajpal** have visited to Aadiwasi Dharohar FPCL and Banjari Jalashay FPCL in Chhuriya, Rajnandgaon (C.G.) on 28/01/2021 and interacted with the directors and members of the FPOs. On 05/02/2021, the team of ICA have visited to Vainganga Agro FPCL in Kurai, Seoni (M.P.) and interacted with directors & members and understand the working of FPO and costing aspect in the agriculture.





## सफलता की कहानी

**पृष्ठभूमि -** राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक (नाबार्ड) के सहयोग से नागेश्वरा चेरीटेबल ट्रस्ट द्वारा जलग्रहण विकास परियोजना के किर्यान्वयन का कार्य किया जा रहा है। उसके अंतर्गत जल संग्रहण एवं भूमि सुधार, वृक्षारोपण के साथ साथ कृषि तकनीकी में सुधार का काम भी कराया जा रहा है। इस परियोजना का मुख्य उद्देश्य जहां बंजर भूमि को उपजाऊ बनाना है साथ ही वही खेती के उन्नत तकनीक को लोगो तक पहुंचाकर उनके परंपरागत फसलो के उत्पादन को बढ़ाने में सहयोग प्रदान करना है।

**हितग्राही का चयन एवं गतिविधि -** ग्राम जैतगुण्डरा के किसान भवानी कुंजाम जलग्रहण विकास परियोजना से जुड़ने से पहले साल में ६ महीने काम के सिलसिले में बाहर दूसरे शहर में पलायन करते थे। लेकिन उन्हें जितना पैसा वहां मिलता था बड़ा शहर होने के कारण स्वयं के खर्चे करने के बाद घर के लिए पैसे ज्यादा नहीं बचा पाते थे। जिस समय हमारी संस्था जलग्रहण परियोजना के अंतर्गत प्रशिक्षण देने का कार्य कर रही थी उस समय भवानी नागपुर से छुट्टी में अपने घर आए हुए थे। छुट्टी के दौरान उन्होंने दो दिवसीय सब्जी उत्पादन प्रशिक्षण में भाग लिया और वहीं से उनके मन में अपनी जमीन पर सब्जी उत्पादन करने की ललक जागी। उन्होंने मन में ठाना कि बाहर जाकर काम करने से अच्छा खुद की जमीन पर काम करूंगा और अपने परिवार के साथ खुशी-खुशी रहूंगा।



यद्यपि भवानी के पास अपने स्वयं की ६ एकड़ जमीन है। उस पर उनके परिवार के लोग ४ एकड़ जमीन पर धान की खेती करते हैं और २ एकड़ जमीन जो धान के लिए तैयार नहीं थी। उसमें वह कुछ नहीं करते थे। उनके पास धान सिर्फ अपने परिवार के खाने लायक उत्पन्न हो पाता था। अतः भवानी ने जो २ एकड़ जमीन खाली पड़ी थी उसका चयन सब्जी उत्पादन के लिए किया। उसने अपनी उस २ एकड़ जमीन पर ट्रैक्टर के माध्यम से गहरी जुताई करवाई और उद्यानिकी विभाग से संपर्क कर उस जमीन पर ड्रिप लगाने का निर्णय किया। उन्होंने नागपुर से थोड़ा बहुत पैसा बचाकर लाया था उसे कृषक अनुदान के रूप में ४०००० रुपये विभाग में जमा किए और अपनी २ एकड़ भूमि में ड्रिप लगाने का कार्य पूर्ण कर लिया।



जब हमारी संस्था के लोगों को लगा कि भवानी के मन में यहीं रुक कर सब्जी उत्पादन का कार्य करने की इच्छा जागृत है तो हमारे लोग उनके साथ जुड़ गए और जहां भी जिस काम के लिए भवानी के मन में नकारात्मकता थी उसको दूर करते हुए उनके मन में सकारात्मक विचार लाने का काम शुरू कर दिया गया। उद्यानिकी विभाग से ड्रिप लगवाने में हमारी संस्था का भी विशेष योगदान रहा। ड्रिप लगाने के बाद उनके मन में उत्साह का संचार हो गया और वह पूरी लगन से सब्जी उत्पादन के कार्य में जुट गए।

**लाभ :** भवानी कुंजाम बताते हैं कि जब उन्होंने मार्च के महीने में नागेश्वरा चेरीटेबल ट्रस्ट नाबार्ड के सहयोग से टमाटर की खेती करने का काम प्रारंभ किया। उन्होंने पूरी श्रद्धा से अपनी १ एकड़ जमीन पर टमाटर की खेती की और उन्हें अपनी

मेहनत का भरपूर फल भी मिला। उन्होंने अपने १ एकड़ जमीन में १५ जून तक १५०००० के टमाटर बेचे। उससे उन्होंने ८०००० रुपये का शुद्ध मुनाफा कमाया।

भवानी कुंजाम कहते हैं कि एक साथ ८०००० रुपये मैं २ साल नागपुर में काम करने पर भी घर नहीं ला पाता। अब वो अपने परिवार के साथ रहकर खेत में सब्जी की खेती करते हुए बहुत खुश हैं और बाकी लोगों के लिए एक प्रेरणा स्रोत का कार्य कर रहे हैं। वह सभी किसानों को कम से कम एक एकड़ में सब्जी उत्पादन करने के लिए प्रेरित भी कर रहे हैं।



## सफलता की कहानी

**पृष्ठभूमि** - मेहनत को सही दिशा दी जाये तो कार्य सफल होता है। ऐसी ही कहानी है, एक मेहनती, जुझारू, कर्मठ किसान की जो साधनों के अभाव में दिशाहीन मेहनत कर रहा था। उसकी मेहनत को गति एवं दिशा प्रदान करने की नाबार्ड की महत्वाकांक्षी जनजाती विकास परियोजना ने



महत्वपूर्ण भूमिका निभायी है। छुरिया विकासखंड में घने जंगलों के बीच में बसा छोटा सा गांव मोरकुटुम्ब पोष्ट खोभा का एक किसान संतराम कोराम ने अपने कंधों पर बहुत छोटी उम्र में अपने परिवार की जिम्मेदारियों का बोझ उठा लिया था। वह अपने और परिवार का जीवन यापन समस्याओं से जुझकर कर रहा था। उसके परिवार में पत्नी एवं तीन बच्चों में २ लड़के एवं १ लड़की सहित कुल ५ लोग हैं। उसके पास कूल ६ एकड़ खेत है, जिसमें १ एकड़ पड़ित भूमि भी शामिल है। संतराम ४ माह खेती और उसके बाद मजदूरी करता था।

**हितग्राही का चयन एवं गतिविधि** - इसी दौरान नागेश्वरा चेरिटेबल ट्रस्ट के माध्यम से संतराम को बाड़ी परियोजना से जोड़ा गया, जिसमें उसने अपने १ एकड़ पड़ित भूमि में ३० आम, १५ नींबू एवं १५ जाम के पौधे लगाये। इसके साथ-साथ अंतर्वर्ती फसल के रूप में साग-सब्जी भी लगाई। पानी एवं घेराव की व्यवस्था

संस्था के द्वारा किया गया इसका लाभ संतराम ने तत्पर्ता से लिया। वह पौधों के साथ-साथ अपनी साग-सब्जी को भी पानी एवं खाद आदि देता रहता था। कुछ ही माह में साग-सब्जी के पौधों में फल लग गये। वही से संतराम की सोच में परिवर्तन आया और वो अपने जीवन स्तर को उचा उठाने के प्रति प्रतिबद्ध हो गया।

**लाभ** - संतराम ने वर्ष २०१७-१८ में अपनी वाड़ी में आम से २८००० रु कमाया और अंतर्वर्ती फसल से उसे करीब ३०००० रु का शुद्ध लाभ प्राप्त हुआ। और उसी सीजन में उसने अपनी बाड़ी के पास की बची हुई भूमि में दो छोटे-छोटे तालाब का निर्माण भी कराया और वहां अगस्त २०१९ में २०००० मछली के बच्चे डाला जिससे उसे करीब ५०००० रु की शुद्ध आय प्राप्त हुई।

इसी वर्ष संतराम ने अपने बड़े लड़के के लिये ट्रैक्टर खरीद दिया और उस ट्रैक्टर से अपनी खेती के साथ-साथ दूसरों के खेत में भी किराये से चलाता है और उससे साल में करीब १ लाख रु की कमायी कर लेता है। और अब संतराम की गिनती उसके गांव के सफल किसानों में होने लगी है जिससे वो बहुत खुश है।



## सफलता की कहानी

छिन्दवाडा जिले के मोहखेड़ तहसील के ग्राम उमरानाला में पूजा स्वयं सहायता समूह का गठन फरवरी २०१५ में राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक (नाबार्ड) के सहयोग से छउड द्वारा किया गया। महिलाओं ने अपनी बचत राशी १००-१०० रूपए के हिसाब से बचत शुरू किया, वर्तमान में समूह की कुल बचत ८७,६५०/- है, जिसमें से इंटरनल लेंडिंग भी समूह की महिलाओं में किया जा रहा है। उमरानाला में स्थित जिला सहकारी केंद्रीय बैंक द्वारा एवं ब्रांच मैनेजर श्री सावला जी के प्रयासों से पूजा स्वयं सहायता समूह को ३ बार समूह लोन हो चुका है जिसमें से महिलाओं ने पूर्व के दो लोन का







भुगतान कर फरवरी २०२० में १,२०,०००/- (एक लाख बीस हजार) लोन लिया है, जिससे पूजा स्वयं सहायता समूह द्वारा एक दुकान संचालित की जा रही है। समूह के इस दुकान से महिलाओं की जरूरत का सामान जैसे- कपड़े और श्रृंगार की सामग्री की बिक्री की जा रही है जिससे समूह को प्रतिमाह लगभग १००००/- रुपये आय प्राप्त हो रही है। इस दुकान से कोरोना महामारी के इस कठिन समय में समूह की ५ महिला को रोजगार प्राप्त हुआ है। वर्तमान में समूह की यह दुकान समूह की एक महिला के घर से संचालित की जा रही है परन्तु निकटतम भविष्य में उमरानाला के मार्केट में दुकान लेकर उसके संचालन पर समूह में विचार किया जा रहा है। हम समूह के उज्ज्वल भविष्य की कामना करते हैं।

### वाड़ी परियोजना ने बदली आदिवासी किसान की जिंदगी

श्री उदेलाल मंडावी, ग्राम- लाममेटा, वि.ख.- छुरिया, जिला- राजनंदगांव के नाबार्ड प्रायोजित वाड़ी परियोजना के लाभार्थी और आदिवासी धरोहर फार्मर प्रोड्यूसर कंपनी लिमिटेड के सदस्य हैं। वाड़ी परियोजना के लाभार्थी होने से पूर्व उनके २ एकड़ जमीन पर कोदो लगाकर २००० रुपये भी कमाई नहीं कर पाते थे, लेकिन आज नागेश्वरा चैरिटेबल ट्रस्ट के सहयोग से नाबार्ड वाड़ी विकास कार्यक्रम से जुड़कर आम, जाम, नींबू के पौधे लगाकर फल बेच रहे हैं। श्री उदेलाल मंडावी बताते हैं की इस वर्ष जून २०२० में उन्होंने आदिवासी धरोहर फार्मर प्रोड्यूसर कंपनी में २२,०००/- के आम बेचे हैं एवं वर्तमान में नींबू की फसल को रोज १ कैंरेट मार्केट ले जाते हैं, जिससे उन्हें अभी तक १५००० रुपये की आय हुई है। इसके साथ वाड़ी में टमाटर की अंतरफसल ले रहे हैं जिससे २० कैंरेट टमाटर १२०००/- रुपये का बेच चुके हैं। खराब मौसम के कारण अच्छी फसल नहीं होने के बावजूद एवं इस कोरोना महामारी के दौरा न उन्हें वाड़ी से लगभग ५०,०००/- की कुल आमदनी हो चुकी है। वाड़ी की आमदनी से इस साल उन्होंने अपने बेटे के लिए मोटरसाइकिल भी खरीद कर दी है। वह कहते हैं की मेरे विकास को देखते हुए मुझे अपने गाँव ही नहीं अपने क्षेत्र के लोगों से भी अच्छा सम्मान प्राप्त होने लगा है....



## सफलता की कहानी

मैं श्यामबती पति विपतलाल जो की छिन्दवाडा जिले के तामिया विकास खण्ड का एक ग्राम गुढीछतरी है, जो की तामिया से २५ किलो मीटर की दूरी पर स्थित है। यह क्षेत्र पातालकोट के नाम से जाना जाता है। जहां लोग अपना जीवन-यापन करने पलायन करते थे। ग्राम में सामाजिक, आर्थिक स्थिति ठीक नहीं रहती थी। इस कारण कृषि में अधिकांश लोग अग्रसर नहीं रहते। अधिकतर जमीन पडत रहती थी। इसी बीच नाबार्ड प्रायोजित जलग्रहण क्षेत्र विकास



परियोजना जो की घटलिगा गुढीछतरी दो ग्रामों को लेकर बनी। जिसका क्रियान्वयन नागेश्वरा चेरिटेबल ट्रस्ट के माध्यम से किया जा रहा था। वर्ष २०१२ से कार्य की शुरुवात हुई जिसमें मेड बंधान, खेत तालाब, खंती, गली प्लग आदि अन्य काम परियोजना के तहत हुए। उसके माध्यम से मैंने भी अपने खेत में परियोजना से खेत तालाब बनवाया। जिससे की भविष्य में कृषि कार्य में मदद मिल सके। मैं मजदूरी एवं अन्य कार्य करके अपने परिवार का पालन-पोषण करती थी। क्योंकि खेत में पानी न होने के कारण फसल नहीं ले पाती थी। और जमीन भी ढालुनुमा क्षेत्र में थी। तथा गर्मी में मवेशी पानी पीने के लिए परेशान रहते थे। इन सब कठनाइयों को सहन करने के बाद मेरे जीवन में एक बदलाव आया। अपने खेत में परियोजना के

माध्यम से खंती एवं मेड बंधान बनवाया खेत तालाब बनवाया। जिससे पानी का स्तर बढ़ा। और सोलर प्लेट लगाया। जिससे मैं अपने खेत में खरीफ और रबी की फसल लेने लगी। और कृषि के क्षेत्र में जमीन का क्षेत्रफल बढ़ा। आज परियोजना के माध्यम से ग्राम में मानव समुदाय एवं मवेशियों को भी पानी पर्याप्त मात्रा में मिलता है। मैं मेरे अलावा दूसरों को भी अपने खेत तालाब से सिंचाई हेतु पानी देती हूँ। जलग्रहण परियोजना के माध्यम से गांव में रौनक एवं लोगों के चेहरे में खुशहाली आई। मैं धन्यवाद देती हूँ नाबार्ड को और इस परियोजना को इस प्रकार की परियोजना भविष्य में किसी भी प्रकार का काम संस्था द्वारा लाया जाए। तो निरंतर जुड़कर उसका लाभ लूंगी एवं अपने ग्राम के लोगों को सामिल करूंगी।

## सफलता की कहानी

मैं हीरालाल पिता नन्हेलाल जो की छिन्दवाडा जिले के तामिया विकास खण्ड का एक ग्राम श्रीझोत का निवासी हूँ। जो की तामिया से ३५ किलो मीटर की दूरी पर स्थित है। यह क्षेत्र पातालकोट के नाम से जाना जाता है। जहां लोग अपना जीवन-यापन करने पलायन करते थे। ग्राम में सामाजिक, आर्थिक स्थिति ठीक नहीं रहती थी। इस कारण कृषि में अधिकांश लोग अग्रसर नहीं रहते। अधिकतर



जमीन पडत रहती थी। इसी बीच नाबार्ड प्रायोजित जलग्रहण क्षेत्र विकास परियोजना जो की श्रीझोत एवं भोडियापानी दो ग्रामों को लेकर बनी। जिसका क्रियान्वयन नागेश्वरा चेरिटेबल ट्रस्ट के माध्यम से किया जा रहा है। वर्ष २०१२ से कार्य की शुरुवात हुई जिसमें मेड बंधान, खेत तालाब, खंती, गली प्लग आदि अन्य काम परियोजना के तहत हुए। उसके माध्यम से मैंने भी अपने खेत में परियोजना से खेत तालाब बनवाया। जिससे की भविष्य में कृषि कार्य में मदद मिल सके। मैं मजदूरी एवं अन्य कार्य करके अपने







परिवार का पालन-पोषण करता था, क्योंकि खेत में पानी न होने के कारण फसल नहीं ले पाता था और जमीन भी ढालनुमा क्षेत्र में थी। तथा गर्मी में मवेशी पानी पीने के लिए परेशान रहते थे। इन सब कठनाइयों को सहन करने के बाद मेरे जीवन में एक बदलाव आया। अपने खेत में परियोजना के माध्यम से खंती एवं मेड बंधान बनवाया खेत तालाब बनवाया। जिससे पानी का स्तर बढ़ा। जिससे मैं अपने खेत में खरीफ और रबी की फसल लेने लगा। और कृषि के क्षेत्र में जमीन का क्षेत्रफल बढ़ा। आज परियोजना के माध्यम से ग्राम में ग्रामीणों एवं मवेशियों को भी पानी पर्याप्त मात्रा में मिलता है। मैं मेरे अलावा दूसरों को भी अपने खेत तालाब से सिंचाई हेतु पानी देता हूँ। जलग्रहण परियोजना के माध्यम से गांव में रौनक एवं लोगों के चेहरे में खुशहाली आई।

## OUR PARTNERS



**NATIONAL BANK FOR AGRICULTURE  
AND RURAL DEVELOPMENT**



**RMK- Rashtriya Mahila Kosh**



**syngenta foundation**  
for sustainable  
agriculture



**EPCO**  
Environmental Planning & Coordination Organisation (EPCO)



**NCDC**  
Assisting Cooperatives. Always!





**NAGESHWARA CHARITABLE TRUST**

(Centre For Women and Rural Development)

STATEMENT OF RECEIPTS &amp; PAYMENTS FOR THE PERIOD FROM 01-04-2020 TO 31-03-2021.

RECEIPTS		TOTAL	PAYMENTS		TOTAL
Opening Cash Balance	20634.75	20,634.75	Loans Disbursed to Woman SHG members during the year	7318200.00	7318200.00
Opening Bank Balances	9640290.92	9,640,290.92	BOM-NCT-CLP Loan transferred to BOM during the year	22523.00	22523.00
[As per Schedule Attached]					
Trustees Contribution towards Corpus Fund during the year	100000.00	100,000.00	Loan Repaid to NABARD during the year	1200000.00	1,200,000.00
TDF Projects			Loan repaid to Friends & Relatives	1800000.00	1800000.00
Deori	136803.00		Interest on Loans Paid to NABARD		
Korchi Expansion	2788500.00	2925303.00	Mah Sanitation	19718.00	19718.00
			Interest Refunded to NABARD		
Grants received under NABARD's FPO Projects during the year	824000.00	824000.00	Ambagargh Chowki	2128.00	
Other Grants Received Under NABARD's Projects			Deori	21840.00	
NABARD Watershed-Churiya	159208.00		Korchi Expansion	99488.00	123456.00
NABARD Financial Literacy	206014.00	365222.00	Expenditure on NABARD's TDF Projects		
Other Grants Received Under NABARD's Projects			Ambagargh Chowki	3156963.60	
NABARD E-Shakti Program	2613217.00	2,613,217.00	Churiya	240.72	
Other Grants & Misc. Receipts			Churiya Phase II	34932.16	
NULM Seoni, Woman SHG	50000.00		Deori	2763167.38	
FCRA Donation	65000.00		Dongargargh	1443.16	
Donations from General Public	100000.00	215000.00	Korchi	116.32	
			Korchi Expansion	5651555.58	
Repayment of Loan received during the year	9526931.19	9526931.19	Tamia Expansion II	221.00	11608639.92
Service Charges received under various Microfinance loans			Expenditure Incurred on NABARD FPO Project	785483.38	785,483.38
MF Activities	223722.58		project management expenditure under Loan programs	2856437.89	2856437.89
CMPGB Service charges	85000.00	308722.58	Tax Deducted At Source (As Per Attached Schedule-6)	2583.88	2583.88
			Bank charges	7810.16	7810.16
Sub Total C/d		26539321.44	Sub Total C/d		25744852.23

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Contd....



# NAGESHWARA CHARITABLE TRUST

(Centre For Women and Rural Development)

STATEMENT OF RECEIPTS & PAYMENTS FOR THE PERIOD FROM 01-04-2020 TO 31-03-2021.

Page-2					
Sub Total B/d		26539321.44	Sub Total B/d		25744852.23
<b>Interest Received on savings Accounts</b>			<b>Expenditure incurred on other NABARD projects</b>		
FPO	10334.00		Watershed Khoba	190000.00	
TDF non refundable	3211.00		Watershed-Churiya Project Management	30021.00	
FCRA	1811.00		LIFE Center-Tamia	912274.00	
Micro finance & other general Accounts	137721.00	153077.00	FLP Program	732.00	
			Office Solar	145.00	
Receipts from debtors-Honey dress	457381.96	457381.96	SHG 5000 Project-Chindwara	514004.00	1647176.00
			<b>Other Project Expenditure</b>		
Expenditure Payable under TDF	2843690.00	2843690.00	Project Mgmt exp. over and above NABARD grants	2610868.57	
			Watershed NET Planning	49460.00	
<b>Interest Received from Banks on savings accounts -TDF Grant Accounts</b>			New project Initiative	63078.00	
Ambagargh Chowki	904.00		NABARD E-Shakti Program	11424.00	
Deori	14532.00		Other Expenditures	19368.00	
Korchi Expansion	99488.00	114924.00	Honey Protective Dress Making Expenses	211268.00	
			Audit and legal fees	31032.00	2,996,498.57
Contribution for salary	396000.00	396,000.00			
			Security Deposit with KVIB,Mumbai	100000.00	100000.00
Vanamrut Project Receipts	1919948.30	1,919,948.30			
			Security Deposit with NULM,MP	15000.00	15000.00
			Vanamrut Project Expenditure (As Per Attached Schedule-9.1)	1514737.94	1514737.94
Future India Project (SA1)-FPO	30000.00	30000.00			
Receipt of deposit from Wardha Court	3015334.00	3015334.00	Cash In Hand	19023.00	19023.00
			Balance with Banks	3432388.96	3432388.96
			<b>As per Schedule Attached</b>		
<b>TOTAL</b>		<b>35469676.70</b>	<b>TOTAL</b>		<b>35469676.70</b>

Place: Nagpur

Date: 16-09-2021

**For Nageshwara Charitable Trust**

*[Signature]*  
**President**

*[Signature]*  
**Secretary**

**VINAY P. SAPRE**

*[Signature]*  
**CHARTERED ACCOUNTANT**  
Mem. No.:103602





# NAGESHWARA CHARITABLE TRUST

(Centre For Women and Rural Development)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2021.

EXPENDITURE	₹	₹	INCOME	₹	₹
<b>To, Expenditure on the objectives of the</b>			<b>By, Grants, Donations &amp; Service Charges Received :</b>		
Interest Paid on Sanitation & MF Loan	19718.00	19,718.00	<b>Service Charges :</b>	3692186.20	3,692,186.20
Other Bank Charges :	7810.16	7,810.16	<b>Interest Received from Banks (Excluding TDF grant Accounts) :</b>	153077.00	153,077.00
<b>Expenditure incurred on ongoing projects</b>			<b>Grant received for various Projects :</b>		
Expenditure on TDF Project during the year	11568639.92		TDF Grant received during the year	2925303.00	
Expenditure on FPO	785483.38		TDF Deori	101364.00	
Watershed-Khoba	190000.00		Grant received under FPO	824000.00	
Watershed Churiya-PMC	30021.00		Watershed-Churiya	159208.00	
Watershed Tamia Net Planning	49460.00		NABARD FLP	206014.00	
LIFE Center Tamia	912274.00		NABARD E-Shakti	2613217.00	
Office solar	145.00		FCRA Donation	65000.00	
SHG 5000	514004.00		NULM Seoni	50000.00	
New Project Initiative	63078.00		Donation from General Public	100000.00	
NABARD E-Shakti program	11424.00		Honey Protective Dress	342299.00	
Honey Protective dress Material	211268.00		Furture India Project (SAI)	30000.00	
Legal Fees	1032.00		Loan written off earlier	8429248.22	
Management Exp under MFI	2856437.89		Contribution for salary from FPO	396000.00	16,241,653.22
Project Mgmt exp. over and above NABARD g	2610868.57				
NABARD FLP	732.00				
Office Rent	300000.00				
Other Expenditure	19368.00	20124235.76			
Provision for audit fees	60000.00	60,000.00	Surplus on Vanamrut activity (As per Attached Schedule-9)	298823.00	298,823.00
<b>Surplus Transferred to Balance Sheet</b>		173,975.50			
<b>TOTAL Rs.</b>		₹ 20,385,739.42	<b>TOTAL Rs.</b>		₹ 20,385,739.42

Place: Nagpur

Date: 16-09-2021

*For Nageshwara Charitable Trust*

*[Signature]*  
President

*[Signature]*  
Secretary



**VINAY P. SAPRE**

*[Signature]*  
CHARTERED ACCOUNTANT  
Mem. No.:103602



# NAGESHWARA CHARITABLE TRUST

(Centre For Women and Rural Development)

BALANCE SHEET AS ON 31st MARCH, 2021.

LIABILITY	₹	₹	₹	ASSETS	₹	₹
<b>CORPUS FUND :</b>				<b>LOANS &amp; ADVANCES</b>		
<b>A. CONTRIBUTION FROM TRUSTEES:</b>				<b>Loans Outstanding with Women</b>	28389355.31	28,389,355.31
Jambana Sivappa Sonnada		198000.00		<b>DEPOSITS &amp; OTHER ADVANCES</b>		
H.M.B. Murthy		750000.00		Security Deposits	115000.00	
Jyoti Murthy		401000.00		Advance for New office	250000.00	
Anand Ghule		300000.00		Tax Deducted At Source:	13123.88	
Prakash Katala		186500.00		Goods & Services Tax	20926.00	
Shravan Waghade		10000.00		Pulse Services, New Delhi	1437332.00	
Sudhakar Rakhade		5000.00		Advance to staff	48950.00	
Dharmpal Ghutke		15000.00				1885331.88
Madan Gahagaye		5000.00	1,870,500.00			
				Sundry Debtors-KVIB,Nanded	66767.80	66767.80
<b>B: INCOME AND EXPENDITURE A/c</b>				Sundry Debtors-Vanamrut	515961.16	515,961.16
Balance as per last balance sheet		28128667.37				
Less: FCRA I&E A/c shown separately	66575.00			Closing Stock in Hand	847523.49	847523.49
<i>Net FCRA Liability Shown Separately</i>	<b>66575.00</b>	66575.00		Cash in Hand :	19023.00	19,023.00
Id: Excess of Income over Exp.transferred from I & E A/c		173975.50	28,236,067.87	Balances with Bank (Excluding FCRA)	3361295.23	3361295.23
				[As per Schedule Attached]		
<b>UNSECURED LOANS</b>				<b>FCRA Asset</b>		
Advance from friends &				Axis Bank Ltd-FCRA Grant Account	71093.73	71,093.73
Relatives		2075000.00	2,075,000.00	[As per Schedule Attached]		
( As per Attached Schedule-3)						
Bills Payable		2843690.00				
Provision for Audit Fees for 2020-21		60,000.00	2,903,690.00			
<b>FCRA Liability</b>						
Income & Expenditure Account						
Opening Balance		4,518.73				
Add: FCRA I&E A/c		66575.00	71093.73			
<b>Total Liabilities</b>			<b>₹ 35,156,351.60</b>	<b>Total Assets</b>		<b>₹ 35,156,351.60</b>

Place: Nagpur  
Date: 16-09-2021

**For Nageshwara Charitable Trust**

*[Signature]*  
**President**

*[Signature]*  
**Secretary**



**VINAY P. SAPRE**

*[Signature]*  
**CHARTERED ACCOUNTANT**  
Mem. No.:103602





## Board of Trustees



**Anand S. Ghule**, President; Is a science graduate and has been working for the society for over 30 years. An astrologer and Vastu expert by profession and a committed social worker, Shri. Ghule has dedicated himself to the service of the poor. He takes keen interest in the Trust's activities and provides valuable guidance for the better implementation of all the projects undertaken by the Trust. His expertise in capacity building of senior professionals has helped the organisation in building a strong and committed team.

**Sudhakar S Rakhade**, Vice-President; is one of the founder Trustees of the Trust, is a civil engineer and builder by profession. He is actively involved in all Civil and Engineering related projects of the Trust. He contributed immensely in sanitation project implemented by the Trust during 2008-2015 and also instrumental in managing construction of Training centres, Honey processing centre and implementation of Civil Engineering related projects.



**HMB Murthy**, Secretary; A founder Trustee and the Secretary of the Trust is basically science graduate and also a qualified Footwear Technologist. He began his career in Footwear manufacturing industry and worked for 9 years in this line. Due to his interest in social & Agriculture field he initiated the formation of this social organisation. Since inception of the Trust Mr. Murthy is actively involved in developing NCT as a professional organization. Under his leadership, NCT has bagged many awards and implemented several unique projects, developed many tools and concepts which have benefitted thousands households, particularly the women folk in inaccessible, rural areas of Vidarbha, Madhya Pradesh and Chhattisgarh. He is a member of several committees of state & central government departments. Under his guidance, the Trust has established Agriculture Knowledge Centre (Krushi Gyan Kendra), a multipurpose training centre, particulate for the benefit of the farmers and SHG members.



**Prakash N Kathale**, Trustee; A professional Journalist has served for the society for over 40 years. Shri. Kathale has bagged various awards such as Ma. Ba Gandhi Patrakarita Puraskar, state level Darpan award, All India Journalist association award for Maharashtra state, All journalist and friend circle award, Shodha Patrikarita Puraskar etc. A close friend of the Secretary, Mr. Kathale has contributed to the Trust with his vast experience.

**Jyoti B Murthy**, Trustee; A founder member and a commerce graduate with specialization in accounting, Mrs. Murthy also holds a diploma in Export Marketing Management. She is involved in developing a proper accounting system and auditing of the Trust accounts. She also lends a helping hand to Mr. Murthy in day to day administration.

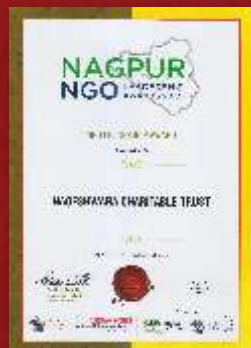


## VISION

**“TO BE A WORLD CLASS SOCIAL SERVICE ORGANIZATION, TO CREATE GAINFUL SELF EMPLOYMENT OPPORTUNITIES THROUGH MICRO CREDIT INNOVATIONS FOR RURAL AND TRIBAL WOMEN AND YOUTH, TO ENABLE WOMEN ATTAIN SOCIAL AND ECONOMIC EMPOWERMENT, TO WORK ACTIVELY FOR RURAL HEALTH AND FOR ENVIRONMENT SUSTAINABILITY THROUGH PARTICIPATORY FORUM OF COMMUNITY BASED ORGANIZATIONS”**

## MISSION

**“TO PROVIDE LIVLIHOOD, SHELTER, IMPROVED HEALTH AND SANITATION, EDUCATION TO RURAL POOR FAMILIES, HELP FARMERS IN ENHANCING THEIR INCOME THROUGH GOOD AGRICULTURE PRACTICES, HELP THEM TO CONSERVE VITAL NATURAL RESOURCES TO CREATE OPPERTUNITIES FOR THEM TO LEAD A BETTER LIFE.”**



NGO LEADERSHIP AWARD  
NAGPUR NGO LEADERSHIP AWARDS 2017



NABARD's Maharashtra State Level  
Best Performance Award Winner 06-07



NABARD's Madhya Pradesh State Level  
Best Performance Award Winner 07-08



NABARD's Maharashtra State Level  
Best Performance Award Winner 07-08



NABARD's Maharashtra State Level  
Nagpur Division Best Performance Award  
Winner 10-11



NABARD's Maharashtra State Level  
Amravati Division Best Performance Award  
Winner 10-11



NABARD's Maharashtra State Level  
Best Performance Award Winner 11-12