



Fostering Excellence



“The real aim of Government’s
schemes and initiatives
is proper execution
and touching people’s lives.”

Narendra Modi

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All mandis just a click away.

e-NAM (National Agriculture Market) is a pan-India electronic trading portal launched by the Ministry of Agriculture & Farmers' Welfare, to facilitate farmers, traders, buyers, exporters and processors with a common platform for trading in commodities. It currently links 250 APMCs (Agricultural Produce Marketing Committees) from across 10 States.

The portal is managed by Small Farmer's Agribusiness Consortium (SFAC), appointed by the Ministry in association with a group of strategic partners selected for the purpose.

Traders and exporters need to get themselves registered with the portal to access its services. Sixty-nine commodities including staple food grains, vegetables and fruits are currently listed in its catalogue of commodities available for trade.

Its primary objective is to create a national e-market platform that would make transactions transparent and obtain the best price for the farmer.

He laughs all the way to the bank now.



For the first time in his life, Musku Vidyasagar, 45, walked home with money in his account — much more than he had expected, and most importantly, credited in his account on the same day that he sold his produce.

For 20 years, Vidyasagar has been working on his seven acres of land in Velkatoor village in Balkonda Mandal, Telangana, cultivating paddy, maize and soya bean and selling his produce in the market yard at Nizamabad.

Throughout his life, he had been using commission

agents to sell his produce and had been the victim of trickery and malpractice almost every single time.

Says Vidyasagar: “There was no way to find out the prices of commodities in other markets. There were times when I used to stay back in the market yard for two to three days till the weighing got completed and then wait 20-30 days for receiving payment.”

There was no transparency in deals struck by commission agents. “But there was no option. It was

Nizamabad, Telangana

With the objective of putting an end to archetypal system of agricultural trading, the District Administration, Nizamabad with active collaboration of Agriculture Marketing Department conceptualized implementation of e-NAM through a three-phased reforms action plan in Agriculture Produce Marketing Committee (APMC) Nizamabad.

BACKGROUND/ INITIATIVES UNDERTAKEN

Complete automation of weighing, cleaning and grading systems for better price realization is being done at the Mandi. Electronic weighing machines are integrated to Point of Sale (POS) machines

Grading is done by market authorities on a day-to-day basis

Assaying Labs have been setup within the market yard

Amenities such as meeting halls, rest houses, canteen, etc. are provided in the facility

The Mandi has a Direct Purchase Centre (DPC) platform, which essentially facilitates trading without a commission agent

Farmer's help desk on DPC platform has been provisioned consisting of a Deputy Tahsildar, Agricultural officer and AMC supervisor

Market fee was regulated according to norms and eTakpatti

was introduced for generation of eSale Bill. There is bank linkage for instant payments to farmers and purchasers and Online Transfer of Funds

Awareness is generated by means of market talk by concerned authorities and motivated farmers on FM radio and local TV channels on regular basis

Electronic Display boards displaying various market rates of commodities and winners list/transaction details is present

SMS alerts are sent to farmers at every stage of trade

KEY ACHIEVEMENTS/ IMPACT

5 commodities, 100% of the commodities proposed in DPR, are traded on e-NAM platform

103 traders have participated in trade on e-NAM platform

Total value traded on e-NAM platform is INR 77 Crore

More than 90% transactions at APMC are cashless

not possible to transport all the produce to other markets. Besides, it would be the same story there – with the commission agents ruling the marketplace.”

But with the implementation of e-NAM, the entire scenario underwent a sea change.

The Direct Purchase Centre (DPC) was created to facilitate the direct interface for trade between farmer and trader without the involvement of commission agent. Transactions on this platform were closely monitored by a special cell.

The District Administration also ensured that the farmer got his money within 24 hours of trade on the DPC platform.

“I have seen both the traditional weighing of produce on beam scales and modern automatic electronic weighing machines. I have witnessed open manual

auction, and now I have seen the electronic trading market. And everyone can see the difference and the benefits so clearly,” he says.

Vidyasagar, along with other farmers, has also realised the importance of producing quality crops and adopting better post-harvest practices to ensure better prices.

“Earlier there was no motivation at all because however good the produce was, the commission agents always offered lower rates on the pretext that there was high moisture content in the produce. But not now. Thanks to e-NAM and the District Administration, we have proper quality testing methods and this is a great motivation for us to produce better quality crops and get larger profits,” he adds.



Selling tomatoes through the computer.

Mundre Chungal Rayudu is a small farmer having three acres of land right in the centre of a drought-prone village Gurramkonda in Chittoor district. A remote village, located on a hilly terrain with shallow soils, it is perennially drought-hit since it lies in the rain shadow region and is cursed with very deep ground water level.

He cultivates tomatoes in two acres of land which yield 80-100 tonnes every year. Almost every year he struggles to produce a good harvest and nearly every year the village is hit by drought.

But sheer survival instincts help him overcome his farming troubles. For him, the biggest relief came

Gurramkonda, Andhra Pradesh

Situated in a rain shadow region, Gurramkonda is a remote hilly terrain faced with water scarcity for most part of the year. Gurramkonda Mandi is a single commodity market of tomatoes.

BACKGROUND/ INITIATIVES UNDERTAKEN

Gurramkonda is a single commodity market of Tomato, functional throughout the year

Provision is made in AP Marketing Rules for enabling participation of outside traders in online bidding process

Agricultural market committee has standardized the system of cleaning, sorting, grading and packing of tomatoes

High speed broadband facility is provided for gate entry, exit control, display boards and systems for e-bidding.

Link roads are built to the inaccessible tomato farms with convergence to schemes, such as MGNREGA and Agricultural Market Committee

Two workshops were conducted for various stakeholders, such as farmers, traders, market committee members, public representatives, marketing functionaries etc., for discussions on issues pertaining to e-NAM and to work out modalities for

effective implementation

5 awareness programs were organized for the farmers to educate them about the advantages of e-NAM

Information dissemination about e-NAM was done using brochures, pamphlets, advertisement through print media etc.

All India market prices for the commodity traded are put on LED display screens in the Mandi

Mandi fee of 1%, of the total value traded, is levied on the farmer

30 new trading sheds are under development to protect tomatoes from sunlight/heat

KEY ACHIEVEMENTS/ IMPACT

100% of the registered traders (13) have participated in trade on eNAM platform

Total value traded on e-NAM platform is INR 2.7 Cr.

Total volume traded on e-NAM platform is 47056 Qtls.

through the creation of the e-NAM – a unified national market for agricultural commodities.

Earlier, he was used to carting his produce to faraway villages for getting a better price, haggling with merciless commission agents and returning home with less-than-expected prices.

After the e-NAM online trading came into full play, he couldn't believe that he could actually command a much higher price through online trading than the traditional outcry method.

"My income has increased by 30-40% per MT from last year. It is sometimes difficult to believe that I can do this just by sitting in front of a computer," he says in sheer amazement.

Today all the farmers in Chittoor can get competitive prices in a transparent manner through online bidding.

Buyers cannot form cartels and reduce rates. Neither can they make any unauthorised deductions like excess commission, deduction of grading charges, collection of loading charges, etc.,

"When e-NAM was introduced in Gurramkonda Tomato Yard in November 2016, we were invited to meetings where we were educated on the different malpractices done by traders/commission agents during purchases like under-weighment, erroneous grading, delayed payments, exorbitant commission rates, jackpot, etc., and how the farmers were cheated by transporters often leading to forced selling at throwaway prices," he added.

"Now, it is all a thing of the past", says a relieved Rayudu.



Warangal, Telangana

Freed from the clutches of agents.

Kumara Swamy Ilaiah of Vanjarapally in Warangal Rural District grows cotton, turmeric, maize and red gram on his five acres of land. Like his father and his grandfather before him, he sells his produce in Enumamula market yard.

Before e-NAM, he followed an unvarying routine at the market: he would go from commission agent to commission agent, enquiring about the best price for his crop. His produce would be tested by traditional manual methods to determine the price.

He did not know who was buying his produce, nor did he have any choice in selecting a buyer. He completely depended on the agent for everything.

If a deal was clinched, the agent would invariably delay payment. When the money finally came, Kumara Swamy would find that various unauthorized deductions had been made.

But now, Kumara Swamy can heave a huge sigh of relief. With e-NAM, transparency has crept in along with ease of doing business.

He is able to get his produce assayed scientifically, thereby helping him to get the right price. Besides, since the weighing machines are electronic, he does not fear under-weighment.

Kumara Swamy now has the luxury of choice.

“If I am not satisfied with the price being offered on a particular day, I have the option of bringing in my produce for the next day’s bidding. And, most important of all is the fact that my money gets credited directly into my bank account, without any unauthorized deductions unlike the earlier times when innumerable deductions would be made by commission agents. Since most of us cannot read or write, we never really understood what they were all about. Questions would always go unanswered or without suitable replies. But that’s not the case now,” he said with underlying relief in his voice.

Woman power.



Solan, Himachal Pradesh

Diverse agro climatic conditions of Himachal Pradesh are extremely suitable for growing different types of agricultural and horticultural crops particularly off seasonal vegetables and fruits. Agriculture is the main occupation of people in the district and has an important role in the economy of the State. Agricultural Produce Market Committee (APMC) Solan was selected as one of the markets to roll out e-NAM with the belief that it would positively influence both economy and farming community of the region.

BACKGROUND/ INITIATIVES UNDERTAKEN

Solan APMC was selected amongst 22 markets in the first phase to roll out e-NAM programme on pilot basis

Commodities traded are Apple, Tomato and Peas

8 CCTV Cameras, 5 Display Boards and 8 Electronic Balances, Soil Testing Lab, Mobile Van, Cleaning, Sorting, Packing facilities are available in the Mandi

Amenities such as Kisan Bhawan, canteen, water, toilets, parking, etc. are also provided in the Mandi

89 Awareness Camps were organized which had 7,120 participants

Farmers are contacted through SMS and WhatsApp

The officials are contacting 100 growers every day

Currently, lots are assayed manually and online payments are not being facilitated

KEY ACHIEVEMENTS/ IMPACT

3 commodities, 50% of the commodities proposed in DPR, are traded on e-NAM platform

APMC has registered 196 traders, 90 commission agents and 3,843 producers under e- NAM

70% of the registered traders (196) have participated in trade on eNAM platform

Total value traded on e-NAM platform is INR 4.09 Cr.

“This will change my life and of women like me who have to slog it out in a very aggressive and unequal fruit and vegetable market. I feel so empowered, e-NAM has leveled the playing field for me,” beams Shashi Bhardwaj, resident of Bhashi, a small village in Solan District located in the mid-Himalayan region of Himachal Pradesh. A widowed mother of three, two daughters who are happily married and a son who works with her on the fields, she is a proud farmer who produces grains, vegetables and fruits along with cash crops such as peas, tomatoes and capsicum.

Shashi Bhardwaj is an educated and aware woman but even to her prospect of a national agricultural market appeared to be a distant and farfetched dream in the beginning. “I went to the training programme with lot of skepticism and reluctance. I had my doubts, but when I got registered and traded through the online portal it was no less than a miracle,” she says happily. e-NAM has boosted her confidence. Earlier, she used to

wait for weeks and at times for months to get her payment. Many times, she was apprehensive and wondered if she was getting a fair deal or not. She always suspected the middlemen.

“I am an aware farmer, but even I feel that farmers are cheated by middlemen and bulk-buyers. With e-NAM, I am sure that I am getting my due. The most important thing is that now I can see the possibility of getting in touch with buyers throughout India and anyone can buy my produce,” she says as she waits at Solan mandi with her crop of peas for the online trading to start. This year, she has already traded more than INR 30,000 worth of peas through the e-NAM portal.

Shashi is one of the 4000 empowered farmers registered with the e-Nam portal at Solan Mandi who are keen to move from the cash driven, unorganized market where you have to be physically present to a situation where one can trade from anywhere. Like her, several others are full of hope and zeal after participation in online trading.



A click is
all its takes!

Rajkot, Gujarat

Agriculture Produce Marketing Committee (APMC) in Rajkot was established in 1964 to serve three blocks of the district namely Rajkot, Paddhari and Lodhika. Currently, Rajkot is one of the largest APMC in the State, with state-of-the-art facilities and services in 90 acres of plot.

BACKGROUND/ INITIATIVES UNDERTAKEN

Rajkot is one of the largest APMC in the State, with state-of-the-art facilities and services in 90 acres of plot

Facilities in APMC include storage farmers training hall, hostel, parking, soil testing laboratory, grading centers, 7 bank ATMs, 3 weigh bridges and a well-equipped e-NAM center

Establishment of Bank Bhavan and e-transaction facility has made all transactions cashless

Commodity Finance is also available for all farmers

APMC has its own website and mobile application for capturing daily updates

Awareness was created through communication channels like printed pamphlet, banners, SMS, krushi shibirs, krushi mela, one to one interaction, etc.

A Grievance cell has been set up to ensure 100% accountability and transparency

Entire system is certified and third party audited by Control Union Netherland (International level certification body)

Mandi is charging only 0.50% as Mandi tax from traders and farmers are exempted from any additional levy on their produce

KEY ACHIEVEMENTS/ IMPACT

3 commodities, 100% of the commodities proposed in DPR, are traded on e-NAM platform

100% of the registered traders (80) have participated in trade on eNAM platform

Total value traded on e-NAM platform is INR 101 Cr.

100% transactions at APMC Rajkot are done on e-NAM platform and are cashless

Revenue generated by the Mandi has increased by 10%

"Earlier, we did not have much choice when it came to selling our produce," says Manish Bhuvra, a 35-year-old farmer from Kharchiya village of Rajkot District.

Even though he was associated with the old APMC Rajkot, he had no control over his sales, and always felt shortchanged.

In April 2016, he got sketchy details of the e-NAM Scheme from a village scout. He rushed to the Rajkot APMC for more information, and soon registered himself for e-NAM. In just two months, he was able to sell produce worth INR 2,00,000.

"It is simple. I just have to come with my commodity,

register it, sit in front of the computer and observe the auction of my commodity. In few minutes, I get the desired price through the bidding — all this without running from trader to trader. Once I decide on a buyer, I am able to sell with a single click at the price I want. Most importantly, the money is transferred directly to my bank," he exults.

"I now have only five simple steps to follow for selling my produce: reach the APMC with it, get it registered, graded and then auction it and get the money into my account!"



Huge relief to beleaguered farmers.

Madanapalli's tomato farmers are not leading a rosy life. In fact, they are bogged down with major problems like severe price fluctuation, poor marketing strategies for selling their produce and the never ending greed and exploitation by commission agents in the market yard.

B.Vali Reddy, a farmer of Narepalli village in Rama Samudram Mandal of Chittoor District, says, " I cultivated tomato on my one-hectare field and sold the produce through the commission agents at the market yard at the rates fixed by them. I also had to pay an additional 15-20% commission towards damages

Madanapalli, Andhra Pradesh

Madanapalli is a single commodity agricultural market dealing exclusively with tomatoes and has arrivals of 2.5 lakh tonnes per year. Tomatoes from the Mandi are exported to markets such as Bangladesh and Pakistan. e-NAM was introduced in the district in November 2016.

BACKGROUND/ INITIATIVES UNDERTAKEN

Amenities like Open Auction Platform, Digital Electronic Weighing Machines, etc. are present in the Market Yard

High speed broadband facility is provided for 29 traders and 123 commission agents

All India market prices of commodities are displayed on LED display board in market premises and daily tomato prices are sent to farmers through SMS

Soil testing Laboratory was established in market yard with technical support from Agricultural Department

SMS informing the highest bid price of the produce is sent to the farmer on his mobile

Link roads are provided to tomato farms with the convergence of MGNREGS and funds of Agricultural Market Committee

Farmers have been trained in grading of tomatoes and in

adopting post-harvest technologies like plastic crates to reduce transportation losses

Workshops and awareness programmes were conducted involving different farmers, traders, market committee members for effective implementation

KEY ACHIEVEMENTS/ IMPACT

All traders and commission agents have been registered on the e-NAM portal

88% of the registered traders (32) have participated in trade on e-NAM platform

Total value traded on e-NAM platform was INR 1.6 Cr.

Total volume traded was 24,484 MTs on e-NAM platform

Every farmer is getting additional benefit of INR 3000 - INR 5000 through e-NAM

besides paying rental charges for plastic crates,”

Due to lack of awareness about quality plant material, production based interventions, post-harvest technologies and marketing strategies, he and his fellow farmers are incurring huge losses every year and seeking assistance from the Government to overcome the situation.

A number of awareness programmes jointly conducted by e-NAM officials, the Market Committee and Horticulture Department motivated them to adopt modern methods of agriculture. With knowledge of quality plant material, trellis system, drip irrigation, mulching, fertigation and post-harvest technologies there was an immediate improvement in productivity from 40 tonnes to 48 tonnes and also a 60% saving in water consumption. The Government also provided a farm pond with solar energy for providing relief during droughts.

Before e-NAM market, the farmer was averaging a price of INR 7.5 /kg and now he earns INR 12/kg .

After witnessing Reddy's success, the neighbouring farmers also started participating in the e-NAM market. They also use the soil testing lab facility in the market and are adopting good agricultural practices as per the advice of horticulture officer stationed in the market yard.

“With the Government's support through the subsidies under State and Central funds, I was motivated to bring my produce to e-NAM market. Horticulture Department also helped me to produce quality tomatoes; plastic crates supplied under Block Resource Group funds helped me save about INR 1.6 lakhs/hectare. And, today I get very good price in e-NAM's open auction which charges just 4% as commission.” Reddy says with a broad smile.



A pamphlet
changed his life.

Bareilly, Uttar Pradesh

Since its inception in 1978, Agriculture Produce Marketing Committee (APMC) Bareilly has been helping farmers to get real value for their produce. e-NAM was inaugurated on 30th Sep 2016 as a transparent online trading platform capable of achieving a better price for producers, reduced transaction cost for buyers, stable prices and availability for consumers. Further, it also helps in realising payment and delivery guarantee, real-time price discovery, enhanced market accessibility, quality certification, warehousing and logistics and a more efficient supply chain

BACKGROUND/ INITIATIVES UNDERTAKEN

APMC Bareilly has the necessary equipment available for traders and farmers, including eight computers, three laser printers, five thermal printers, one laptop, projector, LED TV, etc.

Agriculture scientist provides all types of information to farmers regarding soil content, moisture percentage, suitable time of cropping and other useful information

Cleaning and sorting facility is provided, along with trained staff in APMC

Assaying lab, with necessary equipment, is also provided

Basic amenities, such as Kisan Vishram Grah for rest and stay of farmers, water cooler along with RO, LED lights, etc. are being provided to farmers

Four training and awareness camps were organised with traders, farmers and APMC's staff to educate them about the programme

Workshop with ICICI Bank was also conducted for farmers and

traders to educate them about cashless transactions

Awareness is created through newspapers, pamphlets, camps, etc.

Agriculture, Horticulture, Revenue and other allied Departments have been involved in facilitating and making farmers aware about e-NAM

APMC Bareilly has obtained five unified licenses for inter-state APMCs trading

KEY ACHIEVEMENTS/ IMPACT

Four commodities, 80% of the commodities proposed in DPR, are traded on e-NAM platform

89% of the registered traders (110) have participated in trade on e-NAM platform

There are 33 commission agents on the e-NAM platform

Total value traded on the e-NAM platform is INR 41.37 Cr.

Total volume traded on the e-NAM platform is 98,026 Qtls.

Chuttan has been growing potato in his farm at village Aurangabad, district Bareilly for the last 20 years. He used to sell them at INR 4-5 per kg, and the whole initiative was non-profitable.

One day, Chuttan read about e-NAM and its salient features in a pamphlet. These were posted, as part of the information dissemination process, at the Gram Panchayat office. His interest piqued, he participated in the awareness and training camp organised in the local mandi.

Initially, he was circumspect but decided to go to the APMC Bareilly office to know more about the programme. What he heard convinced him that his life

was going to change.

He started bringing his produce of potatoes to the mandi yard. They were graded, assayed and uploaded on the e-NAM portal for trading. To his joy, the price offered was INR 8/-, nearly double of what he was used to getting.

Now, as part of his routine, he brings his potatoes for e-trading and till date has sold more than 500 quintals. His earning has also gone up to a princely INR 4 lakhs.

'I am very happy with this initiative, my income has doubled with one pamphlet' says Chuttan.

Changes in the hills.



Dhali, Himachal Pradesh

Agriculture is the main occupation of the people in Himachal Pradesh and plays an important role in the economy of the State. Shimla and Kinnaur are the main fruit and vegetable producing districts of the State. Marketing of these agricultural commodities is done through Agricultural Produce Market Committee (APMC) in market yards. The Dhali Mandi has been selected as pilot mandi under e-NAM Scheme as it is the 'Principle Market Yard' of APMC Shimla.

BACKGROUND/ INITIATIVES UNDERTAKEN

The commodities traded in the Mandi are Apple, Peas and Cauliflower

Mandi has e-auction gateway, computers, wi-fi facilities, etc.

Amenities such as canteen, drinking water, ATM, rest house, sulabh shauchalaya, ticker board, TV, cleaning and sorting facility etc. are available in the Mandi

Awareness was carried out through pamphlets, camps, meetings and social media tools

Radio talks and documentary films have also been developed to create awareness

Currently, online payments have not been operationalised in the Mandi

KEY ACHIEVEMENTS/ IMPACT

One commodity, out of 3 proposed in DPR, is being traded on eNAM platform

100% of the registered traders (47) have participated in trade on eNAM platform

Total value traded on e-NAM platform is INR 2.77 Cr.

Total volume traded on e-NAM was 4,299.2 Qtls.

Dhali is one of the most famous mandis in India. Located in the State Capital of Himachal Pradesh, Shimla, trading here began in 1994 with sixteen shops cum offices.

Though, it started slowly, today vegetable and fruit sellers through the twelve sub yards creating a sometimes messy situation. With 49 commission agents/traders trading in peas, beans, cauliflower, etc. and fruits like apricot, cherry, plum, etc. it is a lively place.

e-NAM was introduced here in April 2016 on a pilot basis. The farmers and traders, used to the outcry/open auction basis thought it as a newfangled idea and did not pay much attention.

To educate farmers about the benefits of e-NAM, multiple camps were held in Dhali mandi. In addition to this, meetings held in neighbouring towns and villages, newspaper articles in leading local newspapers and use of social media and Whatsapp helped in spreading awareness about the Scheme.

At the Mandi itself, changes were brought in like the Gate-in/Gate-out computerisation and an assaying lab (to check quality parameters). The e-Auction Hall and Office are fully computerised enabling traders to trade online. Transparency is maintained by the big display screen in the yard, for farmers to see their lot auctioned, and online payments,

This is not the end of the story. Seeing the new enthusiasm amongst the users, the plan of APMC Dhali, Shimla, is to establish Air Conditioned Store and Processing Units. APMC 's initiatives are to establish Vipnan Samooch in rural areas to collect and disseminate produce to remote markets and a site to build vermi compost pit in the market yard.

A special emphasis is on women empowerment and increasing SC/ST farmer participation in the marketing activity. The result of all these efforts has been a better living standard for the farmers and the transparency and discipline in the workings of Dhali mandi.

Jassur embraces technology.



Jassur, Himachal Pradesh

e-NAM initiative was launched in Sub Market Yard Jassur on 30th September 2016, for integrating the APMC regulated market yards across the State to a common online platform. On account of its remote location, Jassur lacked the necessary infrastructure for the implementation of the project. Insufficient information communication technology setup and lack of awareness about the Scheme among relevant stakeholders were major challenges before the authorities.

BACKGROUND/ INITIATIVES UNDERTAKEN

A new building is constructed in the Mandi with basic amenities, such as computers, printers, UPS, internet connectivity, rest house, canteen, bore well, etc.

Cleaning, sorting and packing facilities are available at the Mandi

Soil testing facilities are also provided in the Mandi

15 Meetings with traders and commission agents were conducted to provide training and create awareness

In addition to 6 farmers training camps, training sessions for APMC Secretary, Staff, Mandi Analysts, were also organized

Various departments, such as Agriculture, Horticulture, Irrigation & Public Health, Public Works Department, were involved for subsidies, irrigations, roads and cold storage etc.

Joint workshops were organized with ICICI bank to motivate farmers for cashless transactions

Awareness about the Scheme is created through print and

electronic media such as newspapers, pamphlets, radio broadcasts, etc.

Transparency and accountability is ensured by using CCTV, swipe Point of Sale (POS) machines, digital display boards, etc.

Mandi rates of different commodities are displayed on the digital display boards on daily basis

Uses and benefits of Agricultural Marketing Information Network (AGMARKNET) mobile app were explained to the farmers and traders

KEY ACHIEVEMENTS/ IMPACT

One commodity, out of 3 proposed in DPR, is being traded on e-NAM platform

86% of the registered traders (28) have participated in trade on e-NAM platform

Total value traded on e-NAM platform is INR 6.8 Cr.

Total volume traded on e-NAM was 23,155 Qtls

It was as if Agricultural Produce Marketing Committee (APMC), Kangra was waiting for the e-NAM programme. Its priorities resonated with the progressive farmers and traders who used the mandi.

For educating and getting farmers and traders to become part of e-NAM, there was extensive information dissemination. With a new building with computers, printers, UPS, internet connectivity, rest house, canteen, borewell, etc., Jassur mandi was ready for the change.

Previously, market activity was being carried out in a haphazard manner. However, under this programme, both farmers & traders were motivated through training camps for registration under e-NAM, so that,

they can access the e-NAM portal. APMC Kangra has successfully registered 164 farmers and 28 traders under e-NAM mandi Jassur and now all of them are actively participating in trading via e-NAM.

Facilities like proper gate entries in both entry & exit gates, an e-auction hall for the auction of farmer's commodities are helping farmers and traders at the mandi. The success of the programme can be evaluated from the fact that till date, a trade of INR 6.50 Cr. involving 23,500 quintals of commodities has taken place in about six months of time. Farmers are now getting remunerative price for their produce.

All in all, a good beginning and a brighter future for all stakeholders.



More crop per drop.

“Farming is a profession of hope.” - Brian Brett, poet & author

This is truer in India than anywhere else in the world because the majority of Indian farmers live in the hope that bountiful rains will come on time and provide succour to their crops.

But when that doesn't happen their world falls apart. The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) endeavours to bring the science of water to the farmer in a practical and sustainable manner.

The main objective of this Scheme is to achieve convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision-irrigation and other water saving technologies.

It aims to recharge aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal waste water for peri-urban agriculture and attract greater private investment in the precision-irrigation system.

One meeting leads
to prosperity.



Anantapur, Andhra Pradesh

Anantapur district falls in the rain shadow region of the Western Ghats and is one of the lowest rainfall receiving districts in the country (553 mm per annum). Failure of rains and prolonged dry spells have led to frequent droughts thereby allowing an increase in farmer migrations and suicides.

BACKGROUND/ INITIATIVES UNDERTAKEN

Gram Panchayat Irrigation plans were prepared through Water Gap Analysis for all 1003 Gram Panchayats, and these were integrated into a Comprehensive District irrigation plan

100% Geo tagging of all structures has been done using satellite imagery

Conducted elections for 365 defunct Water Users Associations (WUA) and involved them in identification/execution of works and water regulation

Innovative Android app was used to monitor real-time progress of farm ponds

Extensive training were conducted for various stakeholders which included state level workshops and micro training covering 97,947 farmers

Drones were used extensively to monitor progress of works

Extensive awareness campaigns were undertaken involving public representatives and cultural troupes. Overall, an expenditure of Rs. 2006.72 crores was incurred during the consideration period

KEY ACHIEVEMENTS/ IMPACT

Irrigation potential increased by 15,783 Ha., with an increase in coverage under micro-irrigation by 39,801 Ha.

51,825 water harvesting structures were created in the district

Developed new ayacut (area served by an irrigation project) of 91,621 Ha. and stabilised 1,33,230 Ha.

Excavated 73,228 farm ponds under MGNREGS

Almost every farmer has adopted micro irrigation in their fields

1,41,975 farmers benefitted with an average increase of 31.8% in their annual incomes

Hers is a story of grit and determination, of fighting against all odds not just to survive but to prosper.

B. Lakshmidevi of Mannila village, Anantapur, Andhra Pradesh, had lost her husband to chronic illness in 2014.

Her family owns 5 acres of land, where groundnut was cultivated under rainfed conditions.

She had an agriculture debt of INR 2 lakhs. And another debt of INR 5 lakhs — the money she had borrowed for her husband's medical expenses.

Overwhelmed by her debt burden of INR 7 lakhs and the responsibility of bringing up her two teenage sons, she even contemplated suicide at one point.

But there was a ray of hope in the form of the Prime Minister Krishi Sinchayee Yojana (PMKSY). In August 2015, she attended an awareness programme on drip irrigation at the Gram Panchayat.

Since she was a member of the local women's self-help group, she borrowed INR 1 lakh from there and drilled a borewell in her field.

She was sanctioned drip irrigation under PMKSY and was later trained at the Horticulture Training Institute in the nuances of horticulture cultivation with drip irrigation.

Soon, she started cultivating figs on her 5-acre land. The plants started bearing fruits in nine months, and at present, she is harvesting 150 kgs of figs every alternate day from the 1,100 plants on her land.

Today, she has cleared all her debts, and her sons attend college.

Her living conditions have significantly improved, and she is now a respected member of society in the village.

All thanks to that one meeting at the Gram Panchayat.

His polyhouse is the talk of the village.



Chittoor, Andhra Pradesh

Chittoor District is one of the dry districts in Andhra Pradesh, and faces scarcity of water resources with actual annual rainfall largely being below the State average of 933 mm. PMSKY has given direction and momentum to various efforts to address water scarcity through alternate interventions.

BACKGROUND/ INITIATIVES UNDERTAKEN

Renovation of traditional water bodies and promotion of crop diversification and alternative livelihoods through convergence of different schemes was done

Through Accelerated Irrigation Benefit Programme (AIBP) long pending major irrigation project, Handri Neeva Sujala Sravanti (HNSS) was completed with state funding to meet critical irrigation and drinking water needs

Under Har Khet Ko Pani comprehensive Reduce, Reuse, Recycle (RRR) of all components in the chain of Tanks was done through special training to newly formed 610 Water User Associations and 1383 Community Based Organisations. This became State programme - "Neeru Pragathi"

Under More Crop per Drop, borewell mapping was done and online application procedure was simplified through geo-tagging of assets.

Under PMKSY, highest priority is given to Water Harvesting structures and SMC works under MGNREGA

Fodder is produced in tank beds and fields with borewells, through supply of subsidized fodder seeds, grown in Eastern regions and supplied to Western region. The fodder security plan of district has been adopted as State Fodder Policy

KEY ACHIEVEMENTS/ IMPACT

Irrigation potential increased by 5,023 Ha., with increase in coverage under micro-irrigation by 28,324 Ha.

45,362 water harvesting structures were created in the district

Rise in Water table from 32.37 m to 10.15 m

Increase in area under Mulching with drips - 6000 Ha. : 2500 Ha. (subsidy), 3500 Ha. farmers (own) themselves, resulted in 60% water saving over traditional methods

Introduction of Loop Irrigation - 5217 Ha. for Mango and Subsurface Drip - 275 Ha. for Sugarcane (First time in the District)

M. Murali of Kolamasanapalli village in Chittoor District quit his small trading business and began "protected farming".

Today he is the proud owner of a polyhouse - a type of a greenhouse where a tunnel is built with polyethylene in a semicircular shape. Polyethylene sheets stabilize the ultraviolet rays and help in proper photosynthesis. The crops are also protected from high humidity or high temperature as well as from birds and insects.

"I came across a leaflet about the PMKSY programme on protected cultivation of high-value vegetables like European cucumber; so I met the officials and set up a polyhouse in an area of 2,000 sq mts (0.2 acres) with drip irrigation," he recalls.

In a normal farm, nearly a third of the crops may be

lost to pests but in polyhouse farming, the yield is about 3-5 times more, without much damage or loss. "We can farm any crop in a polyhouse regardless of season or place," he adds. Moreover, there is a 50% water saving thanks to micro irrigation.

Murali reaped a net profit of INR 3.60 lakh from the European cucumber crop grown in his polyhouse - equal to that earned by open cultivation of vegetables in 5 acres.

Enthused by his success, fellow farmers in the village have come forward to take up protected cultivation in an area of 25 acres.

PMKSY is like a godsend for the farmers of Kolamasanapalli.

Transformation.



How did Thota Ranganna ('Orchard' Ranganna) become Chepala Ranganna ('Fish' Ranganna)?

That's an interesting story revolving around the Integrated Watershed Management Programme (IWMP).

Ranganna is a small Scheduled Caste farmer, living in Nagarur village, Kurnool District, Andhra Pradesh. His 5-acre land was uncultivable, and due to financial

constraints and frequent droughts, he had left it barren.

In 2013, Ranganna participated in an IWMP session and learnt about pond excavation. He approached the officials proposing to dig a pond on his land. The District Collector sanctioned the same and Ranganna started the digging work.

The farm pond began to fill up with rain water in

Kurnool, Andhra Pradesh

Kurnool District is located in drought-prone Rayalaseema region of Andhra Pradesh, where there is regular phenomena of deficit rainfall. There are two irrigation systems covering 1/3rd of the cultivable area (i.e., 9.00 Lakh Ha.) in the District. These are Tungabhadra system and Srisailem reservoir system. 2/3rd of the cultivable area depends on rains. The ground water table has depleted in recent times, and crop failures have frequently occurred.

BACKGROUND/ INITIATIVES UNDERTAKEN

To provide irrigation to additional area and stabilising the existing ayacut (area served by an irrigation project), schemes like Muchumarri LI Scheme, Guru Raghavendra Project (GRP) LI Scheme, Siddapuram LI Scheme, Distributary system under Handri Neeva Sujala Sravanti (HNSS) have been converged with AIBP and State funds

Jungle clearance was taken, Desiltation was done, and Check dams, Dugout ponds, and Percolation Tanks were constructed which helped in percolation of 17.42 tmc of water

KEY ACHIEVEMENTS/ IMPACT

Irrigation potential increased by 128,197 Ha., with an increase in coverage under micro-irrigation by 18,008 Ha.

44,246 water harvesting structures were created in the district

2870 Soil Moisture Conservation (SMC) structures have been constructed under PMKSY and MGNREGS Of the total 86,185 sanctioned Farm Ponds, 74,236 have been grounded, and 32,728 have been completed

Through Farm Ponds, irrigation has reached to one lakh acres in drought prone mandals which has helped in percolation of 3.46 tmc of water

Through cascade of tanks along with feeder channels, 15000 km of streams and 2000 Kuntas/ Tanks have been connected

Ground water table has increased for nearly 1 Lakh acre of land

May/June and land development activities, i.e., clearing of bushes, land levelling and deep ploughing were taken up under MGNREGS. His family members also started working as wage labourers under MGNREGS in his field.

Ranganna soon started cultivation in a 3-acre stretch of his land. But once the pond filled up, an idea struck him: why not rear fish in it? With the help of IWMP field officials, he obtained fingerlings from the Fisheries Department and released them into the pond. In four months, he earned Rs. 30,000 by selling fish from his own pond!

His extraordinary success in fish rearing led to a name change — he became ‘Chepala Ranganna’ from ‘Thota Ranganna’. (‘Chepa’ is fish in Telugu).

Now Ranganna also grows chillies and onions on his land, but his first love is his farm pond and the fish which brought him the much-needed luck.

“PMKSY has changed my name and my life. We are no longer poor; we have enough to eat. Most importantly, my sons can go to school now,” he beams.



Turmeric farmers
strike gold.

Siaha, Mizoram

Siaha district is situated in the North-Eastern State of Mizoram. It is the Headquarters of the Mara Autonomous District Council, one of the three autonomous district councils within Mizoram.

BACKGROUND/ INITIATIVES UNDERTAKEN

Convergence of funds was undertaken under Accelerated Irrigation Benefits Programme (AIBP), Integrated Watershed Management Programme (IWMP), MGNREGA, Border Area Development Programme (BADP), Background Regions Grant Fund (BRGF)

Knowledge and Human resources of Agriculture Department, Horticulture Department, Rural Development Department and Krishi Vigyan Kendra were leveraged for implementation of the programme

Bench, Contour Terracing and Check dams were constructed for water conservation to contain run off Drip Irrigation implemented for horticulture crops

Community & individual water tanks, reservoirs and solar pump were constructed at village Tokalo

Training was provided to farmers, members of Self Help Groups and watershed development team

2 SHGs comprising of about 30 families in village were trained to take up cultivation and processing of Turmeric. First produce is 30 MT with ready for marketing packaging being done

KEY ACHIEVEMENTS/ IMPACT

Irrigation potential increased by 7,400 Ha., with increase in coverage under micro-irrigation by 28 Ha.

124 water harvesting structures were created in the district

Turmeric cultivation and processing at Tisopi has helped in taking turmeric from field to retail market

In Siata and Neotala villages strawberry cultivation is a commercial success

Pisciculture promoted under the Scheme by building fish ponds for beneficiaries has led to adequate fish supply in market

Did you know that India produces 90% of the world's turmeric? And that in the tiny obscure village of Tisopi in Mizoram's Siaha District, one-third of its 90 resident families are turmeric farmers?

Sweeping fields, filled with lush plants rising about 2 ft. high, with lustrous, deep green lance-shaped leaves, narrowing at each end and with pale yellow flowers, stretch endlessly.

With two self-help groups formed under the Integrated Watershed Management Programme (IWMP) and PMKSY to cultivate the crop in 30 hectares, turmeric farming in Mizoram has indeed come a long way from what it was a decade ago.

Modern methods of cultivation with mechanized equipment for tilling land and procurement of slicing, pulverizing and packing machines were also made

possible under the IWMP/ PMKSY programme. A packaging house, drying yard, and water tanks for cleaning and washing the crop before processing were also constructed under the programme.

The two self-help groups process about 300 quintals per annum. Each of the 20 members in the self-help groups is now earning INR 80,000/- to INR 90,000/- depending on the quantity of their produce.

Plans are afoot to extend turmeric farming to other parts of the state since the demand-supply gap is widening and good quality turmeric commands a healthy price.

Little drops of water to the rescue.



Champawat, Uttarakhand

Champawat is predominantly a Hill District which lies in the South Eastern part of Uttarakhand State.

BACKGROUND/ INITIATIVES UNDERTAKEN

141.73 lakhs were spent during the period of consideration

59 Irrigation Tanks, 230 Roof Water Harvesting Tanks and 65 'Chaal-Khaal' have been constructed

1 Drip Irrigation work has been completed under the Scheme and 4 are under progress

17 Sprinklers were established for 85 farmers which increased 34.32 ha of agricultural land

KEY ACHIEVEMENTS/ IMPACT

Irrigation potential increased by 121.25 Ha.

3,953 water harvesting structures were created in the district

4 to 5% increase in Agriculture & Horticulture has been recorded

Increase in water level of natural water resources has been recorded which has helped reduce the drinking water problem

The Scheme has directly benefited 1100 village families

Desmand Workwaith had just one ambition in life: to build an irrigation tank to water his vegetable farm, just like the one he had seen more than 12 years back in a neighbouring village whose sons had gone to work in cities and had sent money home.

Years had gone by, but that dream never faded. It always lingered tenaciously on the fringes of his mind.

Then came the announcement of the PMKSY and as luck would have it, his village in Gram Panchayat Mudyani Vikash Khandin, Champawat District, Uttarakhand, was selected for the Scheme.

“With the help of this Scheme, I have constructed an irrigation tank and with connected pipes, I can water all the vegetable plants on my farm. My harvest is better and I am earning more. District officials encouraged me to buy ginger seeds through the production system of PMKSY where I had to pay just

20% of the whole amount and the rest was taken care of by PMKSY,” he exults.

Now, he has produced 150 quintals of ginger too and earned a good profit. Cauliflower is next on his agenda, and PMKSY is set to subsidise the seed cost this time too. He has also been provided with a sprinkler system under the Scheme.

Workwaith now has a small poultry and dairy farm with the help of PMKSY. The milk is sold in the village and even the waste from the animals and birds used as natural manure for his plants.

His dream has now blossomed into reality and his happiness knows no bounds.

It's been a fruitful venture.



Kullu, Himachal Pradesh

In Kullu, Agriculture, Horticulture, Irrigation, Public Health and Rural Development Departments are involved in the implementation of the Scheme.

BACKGROUND/ INITIATIVES UNDERTAKEN

903 farmers were provided HDPE pipes for irrigation, covering an area of 122 ha.

2 community water storage tanks were repaired and 16 farmers were benefitted by 2 ha. of land under irrigation

12 numbers of Kuhals (FIS) have been completed, and 325 ha of CCA (Culturable Command Area) has been created, though no special budget was available for the schemes

Sprinkler and Drip irrigation systems have been installed in the fields

69 Water User Associations/ Krishak Vikas Sangh and 18 watershed committees have been formed

Farmers are trained on irrigation and information on latest technology to be adopted

Initiatives for convergence with Rashtriya Krishi Vikas Yojana, National Food Security Mission, National Mission for Sustainable Agriculture and MGNREGA have been undertaken

The increased irrigation potential was added to existing 6,760 Culturable Command Area (CCA) in district

KEY ACHIEVEMENTS/ IMPACT

Irrigation potential increased by 519 Ha., with an increase in coverage under micro-irrigation by 1,108 Ha.

240 water harvesting structures were created in the district, which includes farm ponds, irrigation kuhals, irrigation tanks, check dams, percolation tanks, etc.

This resulted in crop diversification by way of shift to cash crops from traditional cereal crops and introduction of high-density varieties (e.g. Spur varieties in apples)

Shift from flood irrigation to micro irrigation assured better irrigation (More Crop Per Drop)

Increased production of Rs. 15 Cr. in vegetables and Rs. 35 Cr. in fruits observed from the year 2014-15 to 2015-16 in the district

Precision farming, drip irrigation, micro-irrigation - these terms would have fazed any eighth pass farmer.

But not Lot Ram, who lives in Bhunter village in Kullu district, Himachal Pradesh and that is thanks to the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

Lot Ram was cultivating tomato and cauliflower through the conventional Kuhal method, in which surface channels divert water from natural flowing streams. But his income was measly.

Things changed when PMKSY was launched.

“I was able to construct a 49,000-litre water tank under PMKSY. While the construction was going on, I planted high-grade varieties of pomegranate plants such as Kabuli-Kandhari and Sindhuri, because our land and climate are well suited for the production of pomegranate,” he says.

He was given assistance for installation of a drip irrigation system which ensured 100% survival of plants. He could irrigate his orchard during stress periods and also during flowering, fruit setting, fruit development and the peak period of May and June.

Not only was there a lot of water wastage through the kuhal method, but also water was not available during the peak period. Now this problem was solved. When he had tried growing pomegranate earlier, the yield was very low and he would earn INR 50,000-60,000 per annum. Now the yield has improved dramatically, and his income has gone up by 4 to 5 times.

No wonder, he is all praise for the Scheme, " Our hard work is seeing these results all thanks to the Sinchayee Yojana". he says.



Kullu, Himachal Pradesh

An apple orchard comes up.

Yaman Chand of Hirni village in Kullu District of Himachal Pradesh has studied up to class 10. But words like precision farming, drip irrigation and high-density farming are terms of daily use for him. So familiar is he with new horticultural techniques and that is thanks to the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

Yaman Chand was cultivating vegetables and traditional varieties of fruits using the conventional Kuhal irrigation method, in which surface channels divert water from natural flowing streams. His earnings were paltry.

The launch of PMKSY in his village changed things. The District and horticulture officials advised him to adopt the drip irrigation system.

“I switched over to the high-density plantation of apple and planted 600 plants of superior quality apples in one hectare of my land. The district officials also helped me to install a drip irrigation system which

ensured 100% survival of plants because I could water my orchard during the stress period and also during flowering, fruit setting, fruit development and the peak period of May and June,” he says.

More importantly, Yaman Chand was able to cut down on the labour cost and save water at the same time.

His newly-planted apple orchard is likely to bear fruits after 3-4 years compared to the traditional method which takes 6-7 years. And his income is estimated to double compared to the conventional method.

Mention PMKSY, he looks at his apple trees and smiles.

Anar Dada.



Banaskantha, Gujarat

Banaskantha district's climate is mostly sub-tropical monsoon type. This Northern Gujarat district has two major rivers - Banas & Saraswati. The major tributaries in the region are Sipu, Balaram, Arjuni, Umardashi. The district also has 2 Major dams, Dantiwada & Sipu, 1 Medium dam (Mukteshwar) and 41 minor dams.

BACKGROUND/ INITIATIVES UNDERTAKEN

224 Repair, Renovation and Restoration (RRR) and Extension, Renovation and Modernization (ERM) activities were carried out for all priority projects

Moisture conservation was done over 4200 Ha. of land

New micro irrigation systems were adopted in 85000 Ha. land

Through convergence of funds from various schemes, a total of 650 structures and 80 solar pumps were built

Innovative ideas and technology were used - Pre and post satellite images, GPS based monitoring, Geo fencing of Drip Irrigation land and Public-Private partnerships engaging farmers

50 new cold storages and 2 castor oil units have been set up as part of agro-industrial units

Agronomic advisory was provided on daily basis through SMS

The target set for Banaskantha was Rs. 2200 Cr out of which

Rs. 700 Cr has been utilized under PMKSY

The allotment of funds was done component wise, Department wise and area wise

KEY ACHIEVEMENTS/ IMPACT

Irrigation potential increased by 534 Ha., with increase in coverage under micro-irrigation by 58,177 Ha.

33 new water structures were created under the Scheme

The water table has improved by 20 ft. around the structures

Increase in gross agricultural area: 65,000 Ha., including 2,500 Ha. of unused land which was brought under agriculture

Increased production of 3,00,000 tones. Increased area for fodder has also helped in improved milk production

There has been a change in cropping pattern - Cereals to Groundnut / Potato/ Horticulture crops

Physical disabilities cannot put down a person with vision and desire. Genabhai Darghabhai Patel is a prime example of that. A resident of Lakhni Tehsil of Palanpur, Banaskantha District of Gujarat, Patel is a pomegranate farmer known as 'Anar dada' amongst the locals.

The soil of the area was unsuitable for any crops and with scanty rainfall, life was tough. The Gujarat Government commissioned the 'Sujalam Sufalam Yojana' and Genabhai decided to grow pomegranates in his small 5 hectare farm. The results were very positive.

Genabhai is a natural leader and believes in sharing his knowledge. He encourages other farmers to go in for mass production of pomegranates and also provided them with financial assistance to get new irrigation methods installed. With 100% drip irrigation, the

water consumption rate dropped by more than 25% and so the cost of cultivation also came down.

A believer in the usage of latest technology, he has adopted micro irrigation system in cultivation along with organic fertilisation of the soil. These steps further brought down his cost of cultivation and his earnings increased from his 12 hectares of farm.

Genabhai Darghabhai Patel is today a role model not only in Banaskantha but in whole of India. Buyers of pomegranate come from far for his famous 'anars'. Even the Honorable Prime Minister mentioned him by name and asked other farmers to follow his example.

Honored with a 'Padmashree' in 2017 and numerous other awards, his biggest joy is little children calling him 'Anar Dada'.

Water taker to water provider.

Farming is a tough occupation and the life of a farmer is hard. The high dependency on rainfall, lack of regular water for irrigation and decreasing soil health makes it difficult for farmers to make both ends meet.

But in life, one can either give up or fight and make life better. Unity and determination always win, and Bhagadi, a small village of Ambegaon in Pune district has set a perfect example to illustrate this. This village receives average 530 mm of rainfall every year. It has been heavily dependent on water tankers for drinking water for the last few years. It was very difficult for farmers to sustain in such conditions. Water scarcity does not just affect crops but also other small businesses dependent on that. When farming is affected, employment options get reduced drastically,

and migration is inevitable.

Bhagadi was struggling with drought-like situation when Maharashtra Government launched “Jalyukt Shivar Abhiyan” under PMKSY. The aim was to conserve rainwater in surrounding area of villages. The Abhiyan focuses on increasing underground water levels by rainwater harvesting.

Without local support and participation, these initiatives are bound to fail. Keeping this in mind, the local administration worked with villagers to draw up an action plan. The focus was on making sufficient water available to all. Various initiatives like the creation of decentralised water reservoirs, initiation of new works for water storage capacity, etc. were started.



Pune, Maharashtra

In Pune district, 52% area falls under scarcity zone. District comes under Bhima sub-basin of Krishna Basin and has 9 major dams of capacity 2.67 BCM, 7 Medium Dam projects of 0.27 BCM, and 212 minor irrigation dam projects of storage capacity 0.39 BCM.

BACKGROUND/ INITIATIVES UNDERTAKEN

1,169 works of desiltation costing INR 35 crore, contributed by locals, have been completed

3051 Vanrai Bandhara have been constructed with help of 4.80 lakh students and 15900 teachers

3,370,532 plants, 1548 kg seed and 180,145 stumps have been planted through people participation

39,731 plants, 54,248 stumps, 51,218 agave seedlings and 252 Kg grass seeds used for stabilization of bank of structures to check the silting in storages

KEY ACHIEVEMENTS/ IMPACT

Irrigation potential increased by 60,541 Ha., with increase in coverage under micro-irrigation by 4,595 Ha.

3,099 water harvesting structures were created in the district

On an average, 2 to 3 meters rise in water table has been achieved

Sown area has increased by 19%, from 706448 Ha. to 850615 Ha.

Increase in major crop productivity - Soyabean - 18 %, Rabbi Jowar 21%, Bajra 21%, Wheat 11%

Horticulture area has increased from 30,375 Ha. to 34,705 Ha., an increase of 14%

Area under fodder crop has increased from 53,309 Ha. to 63,876 Ha., an increase of 20%

Milch animal population has increased from 4.56 lakhs to 5.15 lakhs (13%) and milk production has increased from 16.54 to 19.35 lakh litre per day (11%)

450 metric ton additional fish production has been achieved in newly created water storage structure

By deposition of desilted material, 2,300 Ha. land has been made fertile

Water volume reserved for crops and drinking water was also improved.

Gramsabha did the surveys to understand the economic situation of families of Bhagadi. An awareness campaign about water conservation and following underground water rules was implemented. Villagers were encouraged to plant trees, harvest rainwater and carefully use every drop thus saved. Bhagadi also took some unique initiatives. Before buying a new vehicle, villagers have to plant trees equal to the number of wheels. It was the active participation of the villagers that made this project successful.

Soon the tireless efforts by the people were flowing in the form of harvested rainwater in their lands. Bhagadi was not thirsty anymore! In the recent drought, it did not face any scarcity of water but rather offered to send water tankers to drought affected areas.

The method of farming changed to modern and more effective techniques like drip irrigation, farm ponds etc. Availability of water opened doors for various other crop options like flowers, fruits, soyabean, etc. Now villagers of Bhagadi are also working on livestock breeding. This way 'PMKSY' not just saved the crop but also created employment opportunities within the village itself. Self-help groups came up as a part of this initiative which was essential for women empowerment.

Bhagadi, which once was just one more drought - affected village of Maharashtra, now stands proudly as a self-sufficient "Adarsh Gaon". This is an amazing journey from a tanker dependent village to a village providing water tankers to other drought affected areas!



Lighting every tiny hamlet in India.

Early man relied on fire for light, heat and cooking, and it was tough. But today, we take them for granted. At the flick of a switch or the push of a button, we can have instantaneous power.

Electricity plays a huge part in our everyday lives. Whether it is at home, school, the local shopping centre or our workplace, our daily routines rely heavily on the use of electricity. From the time we wake up in the morning till we go to sleep at night, almost every aspect of our daily life is dependent on it.

But there are thousands of people living in over 18,000 villages in India who have not used electricity till today.

The Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) designed to provide uninterrupted power supply to the entire rural India, has turned out to be a flagship programme of the Ministry of Power since the time Prime Minister Shri Narendra Modi announced that the Government had decided to electrify 18,452 villages within 1000 days, by May 1, 2018.

The focus areas, with regards to implementation of DDUGJY, for the districts are listed below:

Electrifying sanctioned un-electrified villages

Electrifying sanctioned un-electrified BPL households

Releasing of electricity connections to APL households

Setting up a mechanism for receiving complaints regarding faulty meters/transformers etc. and response time for action

Increasing number of hours of supply of power

Using innovative methods for covering difficult inaccessible areas

Ensuring transparency and accountability in implementation of the Scheme

Shining light into their lives.



Barwani, Madhya Pradesh

Barwani is an underdeveloped tribal district, situated in South Western Madhya Pradesh. As on 1st April 2015, 41 villages and 13,741 sanctioned BPL households were un-electrified.

BACKGROUND/ INITIATIVES UNDERTAKEN

As on 1st April 2015, total un-electrified villages were 41 and total un-electrified Below Poverty Line (BPL) households sanctioned were 13,741

24X7 centralized call center has been set up in the district

Fuse of Call (FoC) register is maintained in every Gram Panchayat Level to resolve problem related to faulty meters, lines, transformers, etc.

Rolled Steel (RS) joist and H-beams were installed, in place of Plain Cement Concrete (PCC) poles

Poles were transported through boats, hand carts, etc.

2 free LED bulbs and free of cost connection were provided to each BPL household

KEY ACHIEVEMENTS/ IMPACT

40 villages were electrified during the period of consideration

11,785 sanctioned BPL households were electrified during the period of consideration

155 connections were released for Above Poverty Line (APL) households

Hours of Supply of Power is close to 24 hours

Response time to rectify complaints for faulty meters is within 6 hours and for failed transformers is within 2 days

For 32-year-old Gulabi Bai, life had literally changed in a blink of an eye or rather a flick of a switch.

For the first time in her life, she actually saw a room light up with an electrical light.

“It has become so bright” says Gulabi Bai with tear-filled eyes. She is one of the residents of Balwadi village of Sendhwa block of Barwani district in Madhya Pradesh, who for the first time is seeing electricity.

Electrical connection in this village has been made possible with DDUGJY, launched in 2014, with the objective to achieve 100% electrification of villages with special dispensation for all rural BPL households.

After working under MGNREGS, Gulabi Bai manages to earn a monthly income of barely INR 1,250/-. She has been struggling hard all her life to make ends meet for her family which consists of her ailing husband and four children. Even before her marriage, the same struggle had continued since her family was one of the poorest in the village.

“Now with this new electricity connection, we have been able to install pumps so that there is a continuous

flow of water. I have started growing vegetables in my small farm. Earlier we had to fetch water from the well and water the plants but now with an electrical connection, life has become more comfortable. The vegetables grown, will get me an additional income of INR 8,000/-”, says GulabBai.

Like many other households in Balwadi, electricity has brightened not only her house but her life too.

In order to supplement her little income, she has been rearing poultry and goats. But without electricity, there was always a danger of wild animals carrying away the reared animals. But now electricity has given an added sense of security and confidence.

She is planning to increase the number of animals she is currently rearing so that her income adds up. She has already applied for free of cost chickens and goats under the Backyard Development Scheme of the Madhya Pradesh Government.

“With four children to bring up and a bed ridden husband, this additional money is like a godsend.”

The villages are
flooded, this time
with light.



Katihar, Bihar

Katihar district is situated in the plains of North Eastern part of Bihar. 1,003 villages and 62,068 sanctioned BPL households, were un-electrified as on 1st April 2015.

BACKGROUND/ INITIATIVES UNDERTAKEN

As on 1st April 2015, total un-electrified villages were 1,003 and total un-electrified BPL households sanctioned were 62,068

Materials were transported with the help of boats, bullock carts, trolleys and even manually to work sites, during flood

To cover long distances and enhance access, Sub-Stores were created at remote blocks

For better coordination and monitoring, monthly meetings were held by District Administration, with project and supply officials

A Project Monitoring App - DCNINE was developed to monitor progress and quality of project

24x7 helpline was operationalized to receive complaints.

Awareness was created through social media, banners, distribution of pamphlets, stalls, etc.

Rajibul Haq had no way of contacting his family when he was away at work in different cities. Though, he could afford a mobile phone for his family back in Katihar, there was no electricity to charge it.

Mohammed Miraj's family suffered due to floods every year and did not know how to recoup the losses. They were not in a position to start any business either.

Mohammed Atif's family was living in primitive conditions. The menfolk would go to other States in search of work. Till they returned with some money, it was an interminable wait for the women of the family, each passing day filled with fear and unease, especially, after sunset during the floods.

All three BPL families belonged to Katihar District, in the plains of North Eastern Bihar. With four major rivers flowing through the district, seven of its 16 blocks are affected severely by flood and are neglected in terms of electricity supply.

Under DDUGJY, it was decided to provide electricity to 970 un-electrified villages under 238 Gram Panchayats of the district. The learning from the shoddy implementation of earlier projects was taken into consideration, while planning the roll-out and the results were a huge success.

There was great enthusiasm and support for the electrification among the villagers. In the flooded areas of Ahmadabad block, the villagers helped transport transformers, poles, conductors and other equipment, by actually carrying them on their shoulders. Work was never stopped even in the face of natural calamities.

Till date, more than 556 villages out of the 970 un-electrified villages have been provided power and the villagers are delighted.

Says Mohammed Atif, "We are grateful to the authorities for providing us something that we did not have even after 70 years of independence. It is unbelievable that we actually have light in our homes." Mohammed Miraj's son is dreaming big. He wants to start a mobile shop to download songs into mobiles. And Rajibul Haq can now keep in touch with his family through a mobile phone, though the signals are still quite poor.

Life has surely changed for the better with electricity. These villages are now buzzing with a renewed lease of life with TV, mobile shops and other small businesses all set to flourish.

Electricity, an answer to prayers.



Kishanganj, Bihar

Kishanganj district forms part of Purnia division in Bihar. As on 1st April 2015, 110 villages and 2,25,259 sanctioned BPL households were un-electrified.

BACKGROUND/ INITIATIVES UNDERTAKEN

As on 1st April 2015, total un-electrified villages were 110 and total un-electrified BPL households sanctioned were 2,25,259

For better coordination & monitoring, weekly and monthly meetings were held by district administration with project and supply officials

Mukhiya, ward members and local representatives were actively involved in release of BPL connections

Coverage of all mahadalit tolas and scheduled tribes was undertaken with the help of Vikasmitra

Team of engineers was sent for assessment/ feedback on village electrification and interaction with mukhiyas and ward members

Centralized customer helpline and district customer helpline are in place

Spot meter reading and billing is done through android app by Rural Revenue Franchisees(RRF)

Awareness was created through newspapers, pamphlets, stalls, camps, etc.

Progress was showcased on DISCOM's website

KEY ACHIEVEMENTS/ IMPACT

100% villages (110) were electrified during the period of consideration

1,02,300 sanctioned BPL households were electrified during the period of consideration

29,881 connections were released for APL Households

Hours of Supply of Power are 23-24 hours and 18-22 hours in urban and rural area

Whenever Mohammed Hazibur Rahman, 52, from Palsa village, Kishanganj District, Bihar, bows and prostrates during namaz, he fervently thanks God for letting him see the light before his death.

The light is electricity.

“Only the Sun and Moon used to give us light and boats were our only means of transport even to the local haat (open air market) more than 55 kms away. All the village children used to gather in the centre of the village every evening, to study using one or two kerosene lanterns,” says Rahman.

Till April 2015, there was no electricity in 110 villages of Kishanganj, with over two lakh BPL families. But now, after the launch of DDUGJY, all the 110 villages have been electrified, benefiting over one lakh BPL and 30,000 APL households.

And this has brought about a sea change. Electric pumps have replaced diesel pumps. Since April 2015, 845 electric pumps have been purchased.

Earlier, there was only one rice mill, now there are sixteen.

RO water units and small scale units making paper plates, bakery products, etc. have come up. These, as well as poultry rearing are augmenting incomes.

Most importantly, delivery of healthcare has improved. Thanks to electrification of the local Primary Health Centre (PHC) and other healthcare centres, immunization, hospital deliveries and a neo-natal care centre have become realities. “Not so many new-borns are dying now,” says Rahman gratefully.

Now in every prayer, every villager thanks God for letting them see the light.

They now sit in a bright circle of light.



The life of Maheswar Choudhary's family was no different from that of the rest of the 55,000 odd BPL families in Taufir village under Sadar Block in Munger District, Bihar.

In one word; Hard.

Until less than a year ago, the Choudhary couple would wake up before sunrise, take a long, arduous walk to the well in the dim morning light, haul four faded paint buckets of water from the already

overdrawn well to their humble dwelling — a set of simple mud walls topped with a low roof of rickety tin sheets. The roof sheets were rusty and so perforated on one side that they left abstract, jagged designs on the mud floor where their two teenaged children slept, dreaming of a better tomorrow.

The two children, aged 13 and 14 years, would begin their day by helping their father get ready for work on his small piece of arid land with a very poor yield. Later, they would start out, armed with hunger pangs

Munger, Bihar

Munger district of Bihar is situated on the banks of river Ganga and is highly flood prone. As on 1st April 2015, 28 villages and 1,23,797 sanctioned BPL households were un-electrified.

BACKGROUND/ INITIATIVES UNDERTAKEN

As on 1st April 2015, total un-electrified villages were 28 and total un-electrified BPL households sanctioned were 1,23,797

A team was constituted to identify the beneficiaries, monitor and support execution

Pole factory was established for the production of poles within the district. The objective was to ensure speedy and timely supply of poles at the work site

24x7 customer care centre was operationalized to receive

complaints and customer feedback

Hydra and other heavy machines were used to achieve timely delivery

KEY ACHIEVEMENTS/ IMPACT

28 villages were electrified during the period of consideration

55,672 sanctioned BPL households were electrified during the period of consideration

and school bags, on a one-hour-long trek to the Government school, where the mid-day meal stood in for both breakfast and lunch.

Another uneventful day would pass. In the fading twilight, the family would light a dhibri (open lantern) and sit around its dim circle of light – the children to study and the wife to cook in the open, keeping a diligent watch for insects attracted to the light. The husband, physically and mentally exhausted, would gaze into the darkness beyond, always alert for any wild animals that might stray inside their dwelling and waiting for blissful sleep when all worries would be temporarily forgotten.

This was the story of pretty much all the 55,000-odd families of Munger.

But now, there is some light, literally, at the end of their tunnel of drudgery.

In 2015-16, the rural electrification Scheme, Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY), was launched in the district with the challenge of covering 55,148 BPL families, including the Choudhary family. The target was fixed and 20th August 2016 was the cut-off date.

It required enormous coordination between the Administration, Electricity Department and the Company engaged for the job. Survey work was initiated and was finished within time with regular door-to-door visits of local officials and continuous support from the District Magistrate.

To complete the Scheme within the given time-frame, the agency had to set up its own pole factory to ensure timely supply of the large number of electrical poles required. The target was completed five days ahead of the cut-off date and the district was declared fully electrified on 15th August 2016.

Today, the Choudharys sit in the same house with mud walls and sheeted roofing, but the difference is that it is lit up with electricity and happiness. The children use a study table with a LED bulb. Their mother still cooks in the open, but now with sufficient light.

Most important of all, there is now a pump that ensures running water for the family.

These changes have also touched the lives of the rest of the villagers. The village seems to be electrified, literally and otherwise.

Flicker that transformed into a beacon.



The cool allure of Lung Pung, a remote village nestling at the foothills of Kondoli hillock of Nagaon District, Assam, is deceptive. Endless green forests on the hillock and gurgling streams dot the landscape. But this breathtaking beauty comes at a steep price.

The hills of Kondoli are home to several wild animals. The biggest menace is the herd of wild elephants which descend upon the village and destroy its paddy fields. And then, there are wild animals like tigers and leopards, as well as poisonous snakes, and the villagers live in constant fear of these wild beasts.

For Aayu Barua, a farmer, life had been a constant struggle against the wild animal menace. “Thrice my paddy fields have been destroyed by the wild elephants

that come down from the hills. Not only were my paddy fields completely destroyed, but also two of my children died of snake bite,” he says bitterly.

Today, however, Barua has reason to be happy, though he is yet to cope with the loss incurred year after year - both in the agricultural as well as the family front.

Electrification of Lung Pung under DDUGJY has given a new life to this village and its residents. They no longer have to live in fear of wild animals. Electric fences are being erected to curb the menace of intrusion of elephants into paddy fields. Also, women and children feel more secure; thanks to the electric lights in their houses.

Nagaon, Assam

Nagaon, a district in the state of Assam, had 225 un-electrified villages and 56,511 sanctioned un-electrified BPL households, as on 1st April 2015.

BACKGROUND/ INITIATIVES UNDERTAKEN

As on 1st April 2015, total un-electrified villages were 225 and total un-electrified BPL household sanctioned were 56,511

Awareness drives at village and block levels were done through public meetings and gram sabhas

Survey was conducted at village level with the help of Gram Panchayat at functionaries and social organisations at field level

Agricultural and domestic consumers were identified through sources such as Gram Panchayat functionaries, Farmers' club, social organisations, etc.

A toll-free number is monitored by both DC office and Assam Power Distribution Company Ltd.(APDCL)

Innovative methods of transportation, such as rafts, were used for transporting electric poles to remote villages

Digital meters have been installed for transparent billing

Separate transformers were installed for each village, resulting in minimal voltage fluctuation

BPL households were sensitised and motivated by Revenue Officials (Mandals) to opt for electrification

KEY ACHIEVEMENTS/ IMPACT

210 villages were electrified during the period of consideration

1,133 BPL and 1,251 non-BPL households were electrified during the period of consideration

Average hours of power supply to both domestic and agricultural consumers is 18 hours per day

Resolution time of complaints is within 24 hours.

Load shedding has reduced from 12 hours to 6 hours

Before DDUGJY, electricity was a far-fetched dream for the villagers of Lung Pung. Nobody had seen a fan or a TV set — or any other electrical appliance, for that matter. Those who travelled to neighbouring cities would come back and regale the villagers with tales of magical “movie boxes” (TVs) and fans. The villagers depended totally on fuels such as kerosene and diesel for their day-to-day activities.

Moreover, because of the remote location of the village, the residents had to cover long distances on a regular basis to purchase fuel for lighting and cooking. The dependency on kerosene and other fuels took a huge toll on their health. Besides, not everyone had the means to purchase fuel; they had to make do with firewood. To irrigate their fields too, the residents were forced to rely on diesel pumps - a costly affair.

After the village was electrified under DDUGJY, there has been a dramatic change in the lives of the villagers.

They are reaping the benefits of electricity every day. Fans, lights, television sets and mobile phones have become part of their daily lives. Mini-irrigation is being carried out by many farmers with the help of electricity.

Most important, students do not have to rely on kerosene lamps or lanterns to study at night. Moreover, the younger generation of the village can now reap the benefits of modern technology, such as computer and the internet.

Electricity has brought a new brightness into their lives, lighting up a better future.

“My three children are delighted. We just have to turn the switch on and the whole room is full of light. Even if a small sound comes from outside our house, we don't have to go out to find what it is. We just switch on the light and we can see if there are wild wolves or other dangerous animals lurking outside,” adds Barua.

The light of Nalanda shines again.



Nalanda, Bihar

Nalanda district of Bihar had 12 villages and 3,14,701 sanctioned BPL households, un-electrified, as on 1st April 2015.

BACKGROUND/ INITIATIVES UNDERTAKEN

As on 1st April 2015, total un-electrified villages were 12 and total un-electrified BPL households sanctioned were 314,071

For grievance redressal, 24x7 toll free number, website, customer care centre, etc. are in place

New payment policy was launched for contractors, which has reduced the payment cycle to 15 days from 118 days

Workshop for capacity building of the sub-contractors was conducted at DISCOM level to address their issues and provide training for quality work

Special Task Force (STF) has been set up to verify quality (of material and erection work) through random checks

Non-conventional modes of transport (such as boats, hand carts, etc.) were leveraged for inaccessible areas

Flood affected blocks were targeted on priority before rainy season

Project Monitoring App - DCNINE was developed to monitor progress and quality

Android App based survey of all BPL households was undertaken to identify un-electrified BPL families

Awareness was created through distribution of pamphlets, wall writing, helpline, etc.

KEY ACHIEVEMENTS/ IMPACT

12 villages were electrified during the period of consideration

98,189 sanctioned BPL households were electrified during the period of consideration

Hours of power supply In rural areas is 16 to 18 hours per day and in urban areas is 22-23 hours per day

Nalanda was an ancient seat of learning, and people from all over Asia came for knowledge to its famed university.

Today, Nalanda is a district poised to achieve 100% electrification of its villages. More than 78% of the BPL families here have been provided electricity and all effort is being made to cover the remaining. Deen Dayal Upadhyaya Gram Jyoti Yojana has brought in this change. The District Administration, with the full support of the State Government, has taken this Scheme as an opportunity to spread light across the district.

One such village which has benefitted is Musehri. Here, the villagers have finally seen electricity and are thrilled at the change it has brought in all aspects of life.

Electrification has led to smiling faces. With improved education, tourist flow, healthcare and business opportunities, life for the residents has shown an upward swing. The women of the village are the

happiest, no longer do they have to cook under the light of a Dhibri, the CFL bulb provides the light. Their children are studying for longer hours and they no longer have to trudge long miles to do a simple thing like charging their mobile.

For farmers and small businesses, electricity has unleashed their ambition. Farmers are using electric pumps for irrigation and dream of more crop from the same field. Small businesses like hardware shops and cyber cafes are mushrooming all over the district.

Not only is electricity being delivered under DDUGJY, but a comprehensive grievance redressal mechanism has also been put in place for consumers. With a dedicated website, 24x7 customer care centre, monthly camps, spot-billing software, etc., the administration is leaving no stone unturned to provide quality power.

There has been one more unplanned benefit - electricity has ensured that prospective brides no longer say no to the would be grooms from Nalanda.



No more
dreading the
dusk.

Sivasagar, Assam

Sivasagar, a town in upper Assam, had 145 un-electrified villages and 47,803 un-electrified sanctioned BPL households, as on 1st April 2015.

BACKGROUND/ INITIATIVES UNDERTAKEN

As on 1st April 2015, total un-electrified villages were 145 and total un-electrified BPL households sanctioned were 47,803

Complaint booths are set up at Sub-Divisional level for complaint redressal

There is 24X7 centralised customer care number. Additionally, other numbers are provided to receive complaints from customers

Local Gram Panchayats are involved for identification of BPL beneficiaries, priority areas for electrification and settlement of disputes

Damaged distribution transformers are replaced by the turnkey contractors during the warranty period. Post warranty period,

damaged transformers are replaced by Assam Power Distribution Company Ltd.(APDCL) within 7 days

Grass root level participants are also being involved in implementation of the programme

Geographical Information System (GIS) has been used for survey of existing networks and the networks to be constructed under the Scheme

Awareness is created through programmes at Gram Panchayat level

KEY ACHIEVEMENTS/ IMPACT

135 villages were electrified during the period of consideration

24 hours power supply is available during the normal season

Faulty meters are generally replaced within seven days

Sivasagar is one of the main districts of Assam. This was the area from where the Ahom rulers ruled Assam in the days of yore.

Life in the district before the Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) was mainly limited to the daylight hours. Illumination after dark was dependent on kerosene lamps. Kerosene was costly and moreover not easily available.

The economy here being mainly agrarian, electricity was also needed for irrigation purposes as diesel gen sets are expensive. Man-animal conflicts were also common as elephants frequently entered the villages, causing large-scale destruction.

All these are now things of the past. Thanks to the ambitious plans of rural electrification under DDUGJY, Sivasagar district shines with a different light today.

The benefits have been numerous. With farmers having electricity to run their water pumps, agricultural productivity has increased. Handloom and domestic

weaving is a tradition in Assam, done mainly by women. Today with electrification, they no longer work only during the day but can work way past sunset.

One of the benefits of electricity is the feeling of safety and comfort. The well-lit roads have instilled a sense of confidence and truly empowered the womenfolk. The crime rate has fallen due to illumination of public areas. At home, children can study longer and don't have to depend on kerosene lanterns for light.

Man-animal conflict has seen a decline as elephants avoid the illuminated villages, thereby saving crops and humans. Primary health care is better, thanks to facilities for storing medicines and vaccines under refrigeration.

The biggest change has been in the worldview of the inhabitants. Today, they are aware of all the changes in the world and are up-to-date on news, making them feel empowered and confident.

After all, that's what electrification should do — bring light into people's lives.

Poultry farm in the backyard.



West Khasi Hills, Meghalaya

West Khasi Hills district in the state of Meghalaya had 221 unelectrified villages as on 1st April 2015.

BACKGROUND/ INITIATIVES UNDERTAKEN

- As on 1st April 2015, total un-electrified villages were 221 and there were non-electrified BPL households in the district
- Complaints regarding faulty meters, transformers, etc. are received in writing/ verbally and the same are attended/ verified by the respective Revenue or Distribution Sub-Division Office, Meghalaya Power Distribution Corporation Limited (MePDCL) for rectification
- WhatsApp number and District Facebook page have been created to receive complaints
- Helpline number is also made available to the customers
- Innovative methods such as animal carriers, viz. buffalo and domesticated elephants, in villages have been engaged to carry the loading
- Headmen of the respective villages called for a public

meeting before implementation of the Scheme and also verified the BPL households

- NGOs maintain vigil over the implementation of the Scheme and Village Power Committees have been constituted to stop power theft
- On completion of work by the Turnkey Contractors, the infrastructures created were handed over to the respective Distribution Division, MePDCL, to look after the operation and maintenance work for sustainability of the program

KEY ACHIEVEMENTS/ IMPACT

167 villages were electrified during the period of consideration

- Response time in case of faulty meters is within 6 hours and in case of transformers is within 2 days
- Hours of supply of power is approximately 20 hours a day

What does a school teacher, chickens and incandescent bulbs in the West Khasi Hills District, Meghalaya, have in common?

Well, Dmelticy Nongsiej who lives in Steplanglur, a tiny village in a remote part of the District, decided to augment her meagre salary from teaching as a temporary teacher by starting a poultry farm as a beneficiary of the new electrification Scheme. The Scheme provided much-needed electricity for a controlled environment with optimum heat, essential for poultry farming.

“My husband is a part time driver and both our incomes put together was not enough for even our day-to-day expenses, let alone schooling expenditure for our five children. When I came to know of this Scheme, I was at first quite skeptical because we didn’t really know when it would bring electricity to our village. But things happened so fast that it was unbelievable,” she narrated.

Once electricity connection was given to the village,

she came up with an idea to start a small poultry farm in her backyard. And it has, ever since, been a life changing decision for her and her family.

Considering the cold climate of Meghalaya, it is important to keep the chickens in controlled environment with optimum heat using large incandescent bulbs. In the absence of heating mechanism, the chickens would die in a matter of days in chilly and windy conditions of winter.

“I started the poultry rearing business with just 150 chickens and when I sold the first batch of chickens, I earned an extra income of INR 15,000/-,” she said.

And there has been no looking back for her since then. Not only has the poultry farm been a source of steady income to the family, but she herself has become a role model for women in the village, especially, women who face similar financial hardships.

Now, along with her skills as a teacher, she is also a shrewd businesswoman who can drive a hard bargain.



Giving a good idea a flying start.

"The value of an idea lies in the using of it." — Thomas Edison, co-founder of General Electric.

What Thomas Edison said in the 19th century, still holds good in the 21st century.

But getting an idea to work is not as simple as it would seem. There is a tremendous effort that needs to be put in to execute a great idea and make a great product and sometimes a little support from outside is just what is needed to make an idea click.

The Prime Minister's Startup India Programme aims to do just that. The objective of this flagship initiative is to build a strong ecosystem for nurturing innovation and startups in the country. This is expected to drive

sustainable economic growth and generate large scale employment opportunities. The Government, through this initiative, aims to empower startups to grow through innovation and design.

Towards this, the Government has announced an action plan that addresses all aspects of the startup ecosystem. With this, the Government hopes to accelerate the spread of the startup movement from the digital/technology sector to a wide array of sectors including agriculture, manufacturing, healthcare and education, and from existing tier 1 cities to tier 2 and tier 3 cities, including semi-urban and rural areas.

The blindman's virtual cane.



Gujarat has forever been the land of entrepreneurs. There is something in the land and air of the State that everyone thinks of doing something of his own. Historically, the State has given some of the most well-known entrepreneurs to the country.

To ensure that the same trend continues, Government of Gujarat has been promoting Startups by encouraging entrepreneurship and providing support in

funding, mentoring and incubation. Recognising the need for promoting innovation and creating an ecosystem for Startups in the State, it has adopted a proactive approach to enable the same. The Scheme for Assistance for Startups/Innovation under the Industrial Policy 2015 is a step in this direction.

One amongst many who have been supported by the Pandit Deendayal Petroleum University is

Gujarat

BACKGROUND/ INITIATIVES UNDERTAKEN

Industrial policy for assistance for startups/ innovation and Electronics and IT/ITeS Startup Policy notified by the Government of Gujarat (GoG), to undertake sector specific policy interventions supporting innovation, entrepreneurship and incubation in the State

Established International Centre for Entrepreneurship and Technology (iCreate) in PPP mode with a world-class incubation centre under the aegis of Gujarat Foundation for Entrepreneurial Excellence

The State has a strong presence of incubators and accelerators such as CIIE-IIMA, NID-Incubator, Venture Studio, Innovation and Incubation Center, etc.

A dedicated mobile application and web portal for startups, i.e. startupgujarat.in, for handholding and end-to-end support in registration, Government schemes, mentorship, etc.

Funding assistance is provided to startups by leading institutions, i.e. GVFL, Gujarat Angel Investors Network, Ahmedabad Angel Investors, etc.

A number of events, including Vibrant Gujarat Startup Summit, are organised in the State to provide a networking platform to startup stakeholders

KEY ACHIEVEMENTS/ IMPACT

Student Innovation Fund of INR 200 Cr. has been earmarked 52 innovative projects are being supported, and 125 projects have been identified for potential support under the Startup/Innovation Scheme

Over 45 ventures have been incubated in diverse domains such as health, energy, etc.

31 incubator institutions and 101 Startup projects have been selected for assistance under the Startup Policy of Government of Gujarat.

Hunny Bhagchandani, who is pursuing Industrial Engineering here.

Hunny is a young man of multiple talents. He loves football. He was a State player in the under-16 category. He also loves Mathematics and came seventh in the Mathematics Olympiad 2007, Gujarat. He secured the 10th rank in NASA's International Tech Brief Contest.

But what he is really proud of is the Startup he has incubated to make a simple, smart gizmo to help the visually impaired move around safely.

“We are surrounded by all kind of gadgets. So why don't we have something for the visually challenged? They deserve more than the conventional cane. Our hand-held device, 'Torch-It', helps in mobility and navigation through technology, making their lives smarter, safer and easier,” he says.

The conventional cane alerts the person only about vertical obstacles, which are in close proximity, and that too only when it is in physical contact with those objects. But Torch-It detects all kinds of obstacles, vertical and horizontal — for example, even pot-holes - well before the person gets dangerously close to them, and even gives the user an idea of how close they are.

Torch-It, which is accurate and economical, seeks to empower the millions of visually impaired people in the country, making them independent. Incidentally, this virtual cane, which looks like an ordinary torch at first glance, can easily be attached to the normal cane or used by itself, both indoors and outdoors.

The prototype is currently being tested and the feedback has been highly affirmative. Hunny is thrilled that 'Torch-it' can light up the lives of the visually impaired.

Technology providing healthcare.



Bengaluru is known as the ‘Silicon Valley’ of India. The first lot of software companies started from here and became world renowned names in the next two decades. Over the years, Startup became a buzzword in Bengaluru and Karnataka. Young people, full of ideas, were ready to change the world for the better-using technology and their intellect.

One of the startups incubated at the Government of Karnataka - IAMAI (Internet and Mobile Association of India) supported Mobile 10X Accelerator is ‘Chikitsak’.

‘Chikitsak’ was started by a five-member team, which

wanted to bring about a change in the healthcare industry. Everyone knows that timely checkups and early detection are half the battle won in the case of deadly diseases. High prices, time pressure and cost, are some of the reasons that people don’t get their checkups done. Chikitsak takes care of all the above.

For the moderate sum of INR 50/-, Chikitsak uses a portable Bluetooth enabled kit to screen for vitals - Blood Pressure, Blood Sugar, ECG, Oxygen Saturation, Temperature, Weight, BMI, Heart rate, Pulmonary Function and vision. And, for an additional INR 50/-, connect to a doctor for consultation. The seamless transfer of data via Bluetooth to an Android tab,

Karnataka

BACKGROUND/ INITIATIVES UNDERTAKEN

Karnataka has been contributing to the growth of Information Technology, Electronics Manufacturing, Biotechnology, Animation and other knowledge-based industry in the country, owing to the conducive ecosystem for entrepreneurship and startups in the State. The State has more than 4,000 startups set up in Bengaluru. In the Global Startup Ecosystem Ranking, Bengaluru, at rank 15, is the only Asian city apart from Singapore to figure in the top 20 list and is world's 2nd fastest growing startup ecosystem.

BACKGROUND/ INITIATIVES UNDERTAKEN

State is the first to announce a multi-sector Startup policy

State allows self-certification based compliance under Labour and Environment Laws identified by DIPP.

State has a dedicated website and helpline for direct communication between Startups and Government.

State has a Startup cell with a dedicated relationship manager and Startup Portal which helps Startups with registration, application for Incentives, booster kit, etc.

State has tie-ups with industry bodies such as NASSCOM, IAMAI, 91SpringBoard, etc.

The State has partnership with academia through NAIN - New Age Incubation Network, for providing financial assistance, mentor connect, etc. to startups

For commercialization of R&D, 2 Technology Business Incubators (TBIs) have been setup, and seven new TBIs have been identified

Funding support is extended using ongoing Grand Challenges and specific funds such as Semiconductor Venture Fund, Bio Venture Fund, AVGC Venture Fund, etc.

GoK-Mobile 10X Startup Hub in partnership with IAMAI.

State is a pioneer in setting up the first Startup Warehouse in 2013 in collaboration with NASSCOM and has also set up the Bangalore Bio Innovation Centre (BBC).

KEY ACHIEVEMENTS/ IMPACT

Earmarked Fund of INR 200 Crore to invest across multiple sectors, three Grand Challenges have been floated till now, wherein, three proposals have been selected for funding.

State in partnership with NAIN, has in the first phase taken up nine colleges up in tier-2 cities and out of 90 projects that were selected 74 working prototypes were realised. Also, there were 7 incorporations and 2 patents awarded.

40 ideas have been funded across different sectors with funding of INR 14 Crore

ensures freedom from data errors and allows for analytics. Since, the data is on the cloud, the same can be retrieved anytime, anywhere in the future.

The bunch of founders are engineers and are bringing their deep technology knowledge to an area which can help people. They have already tied up with more than 300 NGO's across Karnataka, and an average of 1.2 lakh tests are being done every month.

They have also focused on supporting women entrepreneurs, Chikitsaks, who are trained to be the field force for the startup. Post training, they are sent back to work out of their village and locality. It has been observed

that each Chikitsak can earn around INR12,500/- per month by providing the screening services.

'Chikitsak' has already raised INR 70 Lakh in two small rounds and have a monthly revenue run rate of INR 14 Lakh. This clearly shows that the service has taken off and they are on the right track.

In the words of the founders, "Government of Karnataka has been very helpful in allowing us to meet the right people at the right places and has been an immense value add for the certifications and essential business documentations. We couldn't have reached where we are today without their invaluable support."

Helping hands to dream.



According to a 2015 NASSCOM Report, close to eight percent of the startup activity in India was happening in the city of Hyderabad. It is now strongly emerging as a hotbed of entrepreneurship. The city is a conglomeration of talented workforce and world-class research in potential medicine, biotech, and agriculture.

The State of Telangana has launched its Innovation Policy 2016 on April 4th, 2016, targeting Innovation in Startups and Large Corporations alike. In the policy, a multitude of initiatives has been announced along with a slew of incentives to promote startups and incubators. T-Hub is one of the key initiatives of Telangana.

Ideated by the Government of Telangana in early 2015, T-Hub was formally launched in November 2015. It aimed to house startups encouraged through a unique PPP model with collaboration from the State Government, International School of Business, Hyderabad, IIIT Hyderabad and Nalsar - comprising a board of independent investors and corporate giants. The partnership endeavours to aid technology-related startups and the 'Hub' provides an innovation-driven ecosystem for these companies at a nominal fee. The incubator is a vantage point for entrepreneurs and investors from India and the world, as it is hard for startups to acquire sophisticated infrastructure and professional services.

Telangana

BACKGROUND/ INITIATIVES UNDERTAKEN

Telangana, the newest State of India, has been a hot bed of technology innovations owing to its rapid growth in IT. The State has traditionally been highly entrepreneurial and aims to put Telangana and its capital, Hyderabad, on the global innovation map.

BACKGROUND/ INITIATIVES UNDERTAKEN

State has notified an Innovation Policy, offering various incentives for incubators and Startups, including marketing support, subsidy on lease rentals and internet charges, exemption of VAT/CST, relaxed norms in Government procurement, among others.

State allows self-certification based compliance under Labour and Environment Laws identified by Department of Industrial Policy and Promotion (DIPP).

State has a dedicated website, helpline and email id for all communication between Startups and Government.

State has a startup engine - T-Hub, which provides incubation services, funding support and works towards developing a robust innovation ecosystem. It is a unique PPP between the Government of Telangana, 3 of India's premier academic institutes (IIIT-H, ISB & NALSAR) and key private sector leaders

T-Hub, organises up to 200 events every year, including AugustFest which is India's largest Startup Conference

CatalysT, T-Hub's incubator is a state-of-the-art 70,000 sq. ft building

State also has an innovation cell, which focuses on idea stage startups and the activities of the cell feed into T-Hub

State has setup sector specific incubators as well and has the first of its kind rural livelihood incubator

KEY ACHIEVEMENTS/ IMPACT

T-Hub has become one of the largest startup ecosystem builders in India, with over 2,000 startups in its database clustered into various stages of growth.

CatalysT, T-Hub's incubator currently hosts 206 startups, out of which 23 have successfully raised funding of 3.5+ million USD in the past year.

T-Hub has been supporting startups to raise funds from private investors, and a senior management executive (known as Investor Liaison) is dedicated for this purpose

T-Hub, with Anthill Ventures, conducted Global Mobile Challenge (National Finals) and selected winners to represent India at The Global Mobile Challenge, Asia Pacific, in Singapore

With the aim of turning Hyderabad into the Startup capital of the country, T-Hub has turned into one of the largest Startup ecosystem builders in India, with over 2000 startups in its database clustered into various stages of growth across sectors of specialisation. T-Hub is also the only model where the Government is working intensely with the investor and the partner to fuel innovation and facilitate enterprise.

Currently, T-Hub has seen 58 success stories since its establishment, some of the startups such as Banyan Nation, Kheyti, Hug Innovations, Monitra, Desi OPT,

Gayam Motor Works, AuthBase are making us proud in the international arena. 17 startups have raised funding so far, and the disclosed amount would be more than \$4.7 Million + dollars.

With ideas like T-Hub, the Government has been able to support a vision of creating and empowering startups to grow through innovation and design. The city has grown significantly as an IT hub in the past decade, and it is expected that T-Hub will provide a fillip to the space for collaboration and innovation the city deserves.



Kerala

Kerala all set to get a head start.

God's own country has worked out an ambitious strategy to promote startup and innovation activities.

The Kerala Government created the Kerala Startup Mission (KSUM) to serve as the nodal agency for these initiatives. It has also crafted the Kerala Technology Startup Policy (KTSP), which focuses on an integrated way of creating a startup ecosystem.

The Mission includes the startup policy, student startup policy and Kerala Technological University (KTU) policy; regulatory support which deals with direct purchase from startups, infrastructure provision, mentoring, networking and handholding support, capacity building and leadership training, promoting women entrepreneurs, providing grants and seed support, etc.

One of the most interesting aspects of the policy is the Youth Entrepreneurship Development Programme (YEDP) focused on developing technology-led innovation and entrepreneurship among school/college students and aspiring entrepreneurs. The programme also includes international exchange programmes as well as training programmes for startup CEOs.

KSUM has forged strong partnerships with Center for Bits and Atoms, Massachusetts Institute of Technology,

Kerala Technological University, Cochin University of Science & Technology (CUSAT) and IT@School.

It has successfully set up an Innovation Entrepreneurship Development Centre and organised bootcamps in 180 colleges in the State. The startup ecosystem is linked to schools through the Raspberry Pi Distribution Programme and Electronics @ School implemented by the Kerala Startup Mission with the support of IT@School.

The mission is strongly backed by corporates, including Ernst & Young, GE Oil & Gas, Intel Corporation, Vikram Sarabhai Space Centre, Federal Bank and Group of Technology Companies (GTech).

Incubators too have a place of pride in KSUM. A dedicated space, Kerala Technology Innovation Zone (KTIZ) in Kalamassery, Cochin, has been created for bringing together various incubators under one roof. Presently KTIZ comprises BioNest (Biotech incubator), Startup Village, Electronics Incubator and an extended incubation facility of the Kerala Startup Mission.

So 'God's own Country' is the place for creating the next big startup.



A native pizza chain story.

Everyone loves food - and tasty foods can leave satiated customers and happy owners. That was the thought that two IT professionals from Patna, Mr. Amit Pandey and Mr. Amritanshu Bhardwaj had when they were looking to start their venture.

Though the idea was there, they needed someone to help them flesh it and bring it to reality. They came across VenturePark, a Patna-based Startup incubator chiefly supported by Department of Industries, Government of Bihar for the promotion of Startup culture in the State and creating a conducive eco-system for that. The centre is also recognised by DIPP, Government of India in their list of incubators.

The duo approached the VenturePark and discussed their idea to build a Quick Service Restaurants chain named TastyIndya to deliver Pizzas etc. After evaluating the viability and prospect of the idea, VenturePark decided to incubate them.

Incubation support from VenturePark propelled their idea on a fast track of execution. The incubation centre provided them with a working space with facilities like internet connectivity, legal advisories, support, networking and business consulting, mentoring, etc. They were also trained in the sales and marketing activities, the brand building methods and the quality control aspects of their products, etc. so as to generate repeat purchases and win the customers' loyalty.

TastyIndya was launched with the specialisation in

Pizza as it is popular and has a wide market in Eastern India. With a varied menu and localised flavours, they are a hit.

At present, TastyIndya is running its business from two kiosks and a movable van. They have successfully crossed the milestone to serve 10,000 orders and 25,000 products in a very short time span of 5 months from the day one. As of now, more than 15 people are employed in their business.

TastyIndya owes their growth to many factors. Among them, the support of VenturePark has been incredible. Amritanshu and Amit express their gratitude to Government of Bihar for taking initiatives to develop a Startup ecosystem in the State. Enthralled by the initial success, the TastyIndya venture is now all set for expansion aiming to create jobs for around 100 persons.



Women are no less than men!

When TiE-Delhi NCR selected top 10 women entrepreneurs in India, Shazia Quaiser of Revival Shoe Laundry was one of the most revered in the list. Revival Shoe Laundry provides on-demand services like providing customised shoes and leather foot-wear, shoe cleaning, mending, customised shoe rack and also cleaning of other leather products, etc.

Shazia Quaiser, a woman entrepreneur from Patna, Bihar, had started her entrepreneurial journey in 2014. From her childhood itself, she wanted to do something different; however, she could not get the opportunity. She got married soon after her graduation. Post marriage, she started working with W.H.O and UNICEF, but her zest for entrepreneurship never died.

Being the first generation entrepreneur, she faced a lot of difficulties in running the business. With very little margins, lack of appropriate technology and skill support, she needed someone to guide her.

In 2016, Shazia read about VenturePark and decided to join their incubation programme. Shazia submitted her

business plan and successfully secured the opportunity to get incubated at VenturePark.

The incubation centre transformed her thinking. She learnt innovative ways to scale-up her venture. She got exposure, visibility, networking support, co-working space, mentoring support in traits like accounting, marketing and sales, etc. Shazia also met successful entrepreneurs who encouraged her and their success story made her determination stronger.

At the time Shazia had associated with VenturePark, the monthly revenue of Revival Shoe Laundry was in a few thousand rupees. Today, it is running approximately in a lakh. Today, Revival Shoe Laundry has got a decent customer database providing adequate patronage. The company is providing a source of income to over ten families from the weaker section of society.

Shazia takes a special interest in providing training to women from the marginalised section so that they could also be self-dependent and support their families.



Looking forward to the future with hope.

With the above in mind, Prime Minister Narendra Modi launched the Pradhan Mantri Fasal Bima Yojana (PMFBY) in January 2016, replacing the existing two crop insurance schemes viz. National Agricultural Insurance Scheme (NAIS) and Modified NAIS.

While the Agriculture Insurance Company of India Limited (AIC) is in charge, private insurance companies are being roped in too.

The Scheme covers yield loss as well as post-harvest loss. It provides farm-level assessment for localised calamities including hailstorms, unseasonal rains,

landslides and inundation, and proposes the mandatory use of remote sensing, smart phones and drones for quick estimation of crop loss.

Within the next 2-3 years, PMFBY aims to cover 50% of the farmers. Settlement of claims is for the full sum assured. The Scheme, funded through the Krishi Kalyan Kosh, aims to settle more than 25% of the likely claim directly into the farmer's account.

Giving farmers a leg up.



Aurangabad district in Maharashtra, covering 1,382 villages and over 5 lakh farmers, is a drought-prone region. Palaswadi is a small village here.

Since the district has been experiencing severe droughts in the past few years, the administration has put in place a comprehensive strategy to leverage PMFBY to the maximum.

A precise study of the cropping and rainfall pattern re-evaluated the thrust areas. Accordingly, comprehensive planning was done for the entire district. High-risk revenue circles were especially taken care of before the onset of monsoon, and a massive campaign for awareness of PMFBY was undertaken.

A large number of agriculture assistants at village level

Aurangabad, Maharashtra

In Aurangabad district, major crops grown are cotton and maize. Farmers in the district face challenges such as late onset and early withdrawal of monsoon, erratic rainfall, hailstorms, etc., which adversely affect the productivity and profitability

BACKGROUND/ INITIATIVES UNDERTAKEN

Personnel from schemes like Agriculture Technology Management Agency (ATMA), Integrated Watershed Management Programme (IWMP), Crop Pest Surveillance and Advisory Project (CROPSAP) and Horticulture Surveillance and Advisory Project (HORTSAP) worked together for the implementation of Scheme

Krushji Jagruti Saptah was observed from 1 to 7th June 2016, highlighting PMFBY as a thrust programme

One window facilitation helped in getting crop sown certificate on the spot, in filling up forms and in payment of premiums

Bank accounts of farmers were opened up for cashless transactions

Village level camps were organised, 15 days before the last date of premium payments

For publicity and awareness, local representatives were involved

Electronic submission of Crop Cutting Experiments (CCE) results was enabled. CCE Agri Mobile App was used to generate more accurate and authentic data

AIC officials visited and participated in crop cutting experiments ensuring effective and timely supervision

Information of insured farmers was uploaded on crop insurance portal by Banks regularly

By using Whatsapp & Hike groups, regular monitoring of PMFBY implementation was done

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

7,87,948 farmers were insured under the Scheme, of which 72% are non-loanee farmers

Total coverage of insured area is 3,75,275 Ha., out of total cropped area of 7,22,783 Ha.

RABI 2016

2,515 farmers (100% non-loanee) were insured under the Scheme

Total coverage of insured area is 1,333 Ha., out of total cropped area of 2,15,520 Ha.

were assigned to attend to the huge turnout of farmers for participation in the Scheme. Patwaris (land record officers at sub-division/tehsil level) were also directed to provide required documents at the bank premises itself.

Farmers were delighted with some innovative features, for which they were desperate, of the Scheme. One, if the insured farmer is prevented from sowing due to deficit rain, he would receive 25% insurance coverage. Two, reduction in premium meant poor farmers could also be insured against crop failure. Three, insurance

coverage to post-harvest losses - hitherto never done - gave the struggling farmers a break.

The Scheme also ensured that flood losses were attended to immediately and given timely compensation.

Farmers at Palaswadi village now have a solid support system to lean on in times of need.

Crop insurance leads to dignity.



Belagavi (Belgaum), Karnataka

Belagavi is a North - Eastern district in Karnataka with ten blocks (talukas) and receives an annual rainfall of 872 mm. Nearly fifty percent of the area falls under rain fed dry region and is prone to frequent drought situations. Belagavi district in Karnataka presents unique diversity in agro-climatic situations ranging from the driest arid parts to the wettest hilly regions. The area has a huge agricultural population of Schedule Caste and Schedule Tribe farmers.

BACKGROUND/ INITIATIVES UNDERTAKEN

Online enrolment of farmers was done under PMFBY through SAMRAKSHANE software, which is linked to database of various websites of Bhoomi, Raita-Mitra, etc.

6,821 and 630 Crop Cutting Experiments were completed and uploaded online for Kharif and Rabi crops respectively

The implementation of Scheme was monitored through video conferencing with district officers

Various institutions, including Education Department, Veterinary Clinics, Krishi Vigyan Kendra, Self-help Groups, etc. were involved in generating awareness about the Scheme

Raitha Samparka Kendra, Horticulture Assistants, Village Accountants, Co-operative Society Secretaries, etc. helped in the implementation of the Scheme

Bulk SMS, WhatsApp messages, Telegram App,

Video-Conferencing and Radio were used to create awareness

Mobile App based crop cutting experiments provide real-time data of the crop yields and allows stakeholders, including insurance companies, to access the details of crop harvest

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

66,545 farmers were insured under the Scheme, of which 80% are non-loanee farmers

Total coverage of insured area is 69,321 Ha., out of total cropped area of 4,68,986 Ha.

RABI 2016

1,66,882 farmers were insured under the Scheme, of which 97% are non-loanee farmers

Total coverage of insured area is 2,00,666 Ha., out of total cropped area of 2,90,000 Ha.

A 45 - year old illiterate widow, Mahadevi Basappa Dyamangoudar, having only two acres of dry land in Katkol village of Ramdurg Block in Belagavi District, was yet another victim of the scanty monsoon during Kharif-2016 and the consequent 60% decline in yield of maize.

Belagavi, in Karnataka, is predominantly an agrarian district where 50% of the region has to be irrigated while the rest depends on rainfall.

The vagaries of monsoon and the resultant drying of tube wells had been too cruel on her family containing two elders and six female siblings. To add to it, destiny was quite cruel as the sole bread earning member of the family was trampled to death by a buffalo that was reared at home as a part of subsistence.

When the dry spell continued through Rabi - 2016 as

well, she thankfully looks back at the time when the District Administration had convinced her family to be a part of PMFBY during Kharif-2016. The PMFBY ensured a claim of INR 7,346/-, eight times the premium amount of INR 939/- paid by her husband.

"This is what had helped our family to survive the drought, and the compensation I received has enabled me to face the harsh reality of life with dignity and self-esteem," she says with tears in her eyes.

She looks lovingly at her fields and hopes the rain gods would smile on Belagavi. "But sometimes I think God has a way of working things out. The PMFBY is a godsend Scheme and has brought a ray of hope in our lives. I believe it is one of the best possible ways of minimising the hardship to the farming community arising out of crop failure," she adds.



Insurance pulled him out of the pit of despair.

Shivanagappa, a 58 year old small farmer, lives in the Honnegowdanahundi village in the Chamarajanagar district of Karnataka.

He had cultivated black gram on his 2.23 Ha. of dry land and survived on sheer will power and ardent prayers because Chamarajanagar is a drought prone region for the past decade.

During good monsoon years, he used to harvest 1500 kg of black gram and earn a net income of INR 1 lakh.

But in 2016, due to just 50% of rainfall, the crop had completely dried, and he could harvest only 100 kg

black gram seeds. He had no option but to preserve those seeds for sowing in the coming Kharif 2017.

But in a way God has listened to Shivanagappa's prayers.

He was one of the 20,150 farmers who had enrolled for PMFBY during Kharif 2016 where crop insurance claims of INR 10.86 crores had benefitted 16,590 farmers of the district.

He has claimed INR 45,605/- under PMFBY. A major portion of the relief amount has helped him in the timely land preparation, buying, transportation and

Chamarajanagar, Karnataka

Chamarajanagar is the southernmost district in the State of Karnataka, India. The total geographical area of the district is 5,69,901 Ha., of which 2,13,102 Ha. is cultivable area owned by 2,12,196 farmers. Area of 1,91,028 Ha. is covered by agriculture, horticulture and sericulture crops every year. The district receives pre-monsoon showers in the month of April in few areas. The district has been drought affected this year too.

BACKGROUND/ INITIATIVES UNDERTAKEN

Technical and motivational training was provided to officers, bankers and farmer leaders (Raitha Sangha) on PMFBY by Deputy Commissioner

Mobile App was developed for Crop Cutting Experiments. Training was provided for Crop Cutting Experiments by Deputy Commissioner

PMFBY workshop was organized for both Bankers and People's Representatives

Publicity on crop insurance conducted at village level through hiring of 16 autos (fitted with mike set) with the involvement of People's Representatives like MLAs, District Panchayat members, among others. Publicity banners were put up at all Gram Panchayats

Crop Insurance leaflets were distributed to more than 1000 farmers on World Soil Day

All India Radio announcements, newspaper calls for

enrolments, daily mobile messages to farmers through Karnataka State Natural Disaster Monitoring Centre (KSNDMC), K-Kissan, M-Kissan Portals, advertisements in public bus stands at hourly interval for 30 days and WhatsApp messages to farmer groups were other initiatives to create awareness

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

25,448 farmers were insured under the Scheme, of which 84% are non-loanee farmers

Total coverage of insured area is 18,203 Ha., out of total cropped area of 88,641 Ha.

RABI 2016

31,615 farmers (100% non-loanee) were insured under the Scheme

Total coverage of insured area is 25,292 Ha., out of total cropped area of 26,753 Ha.

application of farmyard manure. He also managed to repay a part of a loan he had borrowed at high interest. Rest of the amount helped in ensuring a college education for his son.

Given the continued drought in the district, the claim amount provided under PMFBY to the farmers was waived. For those farmers who had not availed any loan, this relief helped them to become self-sufficient instead of having to run to money lenders for the purchase of seeds, preparation of land, etc.

“This crop insurance Scheme is like ‘an oasis in the desert’ - and I no longer have to beg the money lenders for money – they fleece us all the time, more so during the drought period,” he added.

Now that he is free of them and can focus on his work, the word insurance has a new meaning for him.

“Maybe, I should look at other Government insurance schemes too” , he says.

Fear of grain
loss is a
thing
of the past.



Gomati, Tripura

Gomati district is very vulnerable to weather conditions, being prone to floods in certain low lying areas and a shortage of water in certain upper areas. The number of non-loanee farmers in the Gomati District is approximately 97 % and the main crop for both seasons, Kharif and Rabi is paddy. The cycle of certain loss of paddy crop is not a regular phenomenon, however, the fear of same remains in farmers mind due to the risk of flood and drought.

BACKGROUND/ INITIATIVES UNDERTAKEN

Financial Institutions uploaded timely information about insured farmers on Crop Insurance Portal

Bank accounts through MGNREGA & Jan Dhan Bank were used for PMFBY

Farmer's Clubs, SHGs, etc. were also involved for effective implementation of PMFBY

Special emphasis was given on Autonomous District Council (ADC) areas by involving tools of Agriculture Technology Management Agency (ATMA) programme

For publicity and creating awareness, leaflets, pamphlets and brochures in local language were distributed

m-Kisan State portal was used for publicity of PMFBY in the district

The Scheme got mass publicity through block/Gram Panchayat level programme 'Krishi Prajukti Jaan'

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

182 farmers were insured under the Scheme, of which 54% are non-loanee farmers

Total coverage of insured area is 76 Ha., out of total cropped area of 21,257 Ha.

RABI 2016

3964 farmers were insured under the Scheme, of which 97% are non-loanee farmers

Total coverage of insured area is 622 Ha., out of total cropped area of 18,782 Ha.

Lush green paddy fields with lawn-like texture, somnolent cows gazing languidly into nowhere, birds nesting on the banks of a waterbody – these form the backdrop for Imanuel Jamatia lovingly tending his paddy field in Kowaimura village.

This is a small village in Killa Block, about 12 km from Udaipur town in the Gomati district of Tripura, with a population of approximately 41,300, of which 98% are from the Scheduled Tribes. Agriculture and horticulture are the principal sources of occupation and income.

Rice is the main food grain crop.

'Pradhan Mantri Fasal Bima Yojana' (PMFBY) was introduced by the Government in February 2016 to help farmers insure their crops at a very low premium.

"This insurance is very important to us because we are cultivating hybrid paddy which is extremely prone to pests and diseases," Jamatia says.

He is among the 653 farmers of Killa Block, who have been insured under this Scheme. "Now I can peacefully sleep at night knowing that if any untoward incident occurs, I will be able to get compensation within a short span of one month because everything is computer-connected," he says cheerfully.

Moreover, his compensation amount will directly be transferred to his bank account as per Scheme guidelines.

Now, Jamatia is an evangelist for PMFBY and motivates fellow farmers to avail the benefits of this Scheme and get their crops insured.



Insurance
banishes worries.

Jalna, Maharashtra

Jalna District situated in Central Maharashtra, occupies a geographical area of 7.72 lakh Ha., of which 6.76 lakh Ha. is the cultivable area. Area of 1.24 lakh Ha. is irrigated. The district has a sub-tropical climate, in which the bulk of rainfall is received from the South-West monsoon, between June to September. The average annual rainfall of the district is 688.3 mm rainfall. The district often experiences drought with rainfall recording as low as 400 mm to 450 mm.

BACKGROUND/ INITIATIVES UNDERTAKEN

District and Block Level Bankers Coordination Committees were involved actively in implementation of the Scheme

Help Desk was created at every bank branch. Dedicated staff from Agriculture and Revenue Department was deputed at every bank branch

Assistance was provided to farmers with premium calculations, form filling, etc.

Call centre was set up in DM office to address grievances

GOI campaign Gram Uday se Bharat Uday Abhiyan was used effectively to increase coverage under the Scheme

Street plays were organised, and awareness was created through the distribution of leaflets, booklets, newspaper articles, etc.

Monitoring was done through Whatsapp groups, M-Kisan

Portal and Crop Cutting Experiments (CCE) Agri-Mobile App

CCE App training given to all relevant stakeholders

Software on Google Sheet was used to monitor disbursement of compensation

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

2,29,699 farmers were insured under the Scheme, of which 77% are non-loanee farmers

Total coverage of insured area is 5,57,644 Ha., out of total cropped area of 5,85,706 Ha.

RABI 2016

87,988 farmers were insured under the Scheme, of which 98% are non-loanee farmers

Total coverage of insured area is 1,50,000 Ha., out of total cropped area of 2,17,000 Ha.

In June 2015, Baburao Rambhau Dabhade, a farmer in Dhopateshwar village in Jalna District of Maharashtra, was full of hope and confidence. He had sown green gram, soyabean and red gram in his 2.49-hectare land and was expecting a bumper crop.

But all his hopes were shattered by July, when the district was hit by a severe drought, and he lost 80% of his crop.

But fortunately for him, Dabhade had enrolled in the National Agricultural Insurance Scheme (NAIS) through the Jalna District Central Cooperative Bank. He had paid a premium of INR 983 and received a compensation of INR 28,000. With this money, he could procure seeds, fertilisers, pesticides, etc. for Kharif-2016.

The Kharif crop was a success as the monsoon arrived on time and in plenty, and life was back to normal, at least that year.

But Dabhade, along with the other 510 farmers in his village, decided that he wouldn't take any more chances. All of them enrolled under the Pradhan Mantri Fasal Bima Yojana (PMFBY) 2016-17 for Kharif as well as Rabi crops and insured their crops.

"The new Scheme has many revolutionary changes in crop insurance. We were made aware of all these changes through Gramsabhas (local public meetings) during the 'Gram Uday se Bharat Uday Abhiyan' in April 2016. We have now protected ourselves against any unforeseen calamity," says Dabhade.



Small premium, big profit.

Ramana Gouda is a one of a kind man.

This 58-year-old farmer from Hiremannapur village in Kustagi Taluka in Koppal district, one of the most backward regions in Karnataka, was a high school dropout. He became a full-time farmer at a young age

but that certainly didn't mean that he was averse to learning and gaining knowledge.

His motto in life was: "Look to the skies, and the stars will guide you, look to your heart and you will always know the way."

Koppal, Karnataka

Koppal District, Karnataka, is primarily an agrarian society with 60% of its farmers being small and marginal. The District has four blocks (Talukas) viz. Koppal, Gangavathi, Kustgagi and Yelburga. The cultivable area of the district is 3.90 Lakhs Ha. out of total 5.5 lakhs Ha. of geographical area. The area receives an average annual rainfall of 599 mm and its 80% cultivable area comes under rain fed agriculture.

BACKGROUND/ INITIATIVES UNDERTAKEN

Enrolment of farmers under PMFBY was done through the SAMRAKSHANA website

Tahsildars and Agriculture Department officials visited concerned banks to guide and solve the problems of farmers, which arise during the enrolment process

Additional counters for enrolment of the farmers were opened by Bank officials

619 and 321 Crop Cutting Experiments (CCE) were completed and uploaded online for Kharif and Rabi crop seasons, respectively

Mobile App for CCE is used and yield data with photographs is captured on a real time basis

Funds from various schemes like National Food Security Mission (NFSM), National Horticulture Mission (NHM), Krishi Abhiyan and Bhoochetana were utilized for publicity

Pamphlets, posters and application forms were made

available in the campaign vehicle during Krishi Abhiyan awareness campaign

To ensure timely implementation of PMFBY, staff from farm facilitator (Bhoochetana State Scheme), Block Technical Managers (BTM) & Assistant Technical Managers (ATM), data entry operators (MGNREGA), were involved.

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

48,105 farmers are insured under the Scheme, of which 48% are non-loanee farmers

Total coverage of insured area is 56,033 Ha. out of total cropped area of 2,52,500 Ha.

RABI 2016

61,043 farmers are insured under the Scheme, of which 88% are non-loanee farmers

Total coverage of insured area is 1,00,178 Ha., out of total cropped area of 1,01,081 Ha.

When the entire district was reeling under severe drought conditions, he came across a coloured schematic booklet of PMFBY, realised its potential and worked day and night to popularize it among fellow farmers, despondent with crop failures year on year.

After the introduction of PMFBY, the District Administration worked out a way to regain the lost faith in the insurance scheme. Farm facilitators, who were farmers themselves like Ramana Gouda were assigned the task of creating awareness and confidence among the farmers and encourage them to enrol in the Scheme.

‘Small Premium – Big Profit’ (Sanna Kanthu- Dodda Labha in Kannada) was the slogan that propelled the farm facilitators into action.

Ramanagouda would personally go around and meet small and marginal farmers, SC/ STs who were cut off from mainstream medium and also big farmers. He would sit with them and help them to fill up application forms in tea shops and village chavadi.

When his relentless efforts were appreciated by both the farmers and the District officials, this simple and soft-spoken farmer gives a shy and a gentle smile and says, “As a villager from Hiremannapur, I have done my work for my village where I have lived for 60 years. This is just a small service to my fellow farmers. I am not doing anything great.”

The young can come back.



Pauri Garhwal, Uttarakhand

Pauri District situated in Uttarakhand, occupies a geographical area of 5.32 lakh Ha., of which 3.85 lakh Ha. is covered by forest. The total area under cultivation is 61,355 Ha. in Kharif season and 31,868 in Rabi season. The total irrigated area is 6,411 Ha., and the remaining area is rainfed. The average land holding size is very low i.e. 0.45 Ha., which makes it difficult to make a living out of cultivation. The District faces uncertain climatic conditions and problems of natural calamities such as cloudburst, landslide and drought.

BACKGROUND/ INITIATIVES UNDERTAKEN

Prompt actions were taken by the District Magistrate for effective implementation of the Scheme in coordination with the implementing agency – Agriculture Insurance Company of India (AICIL) & financial institutions

District Level Monitoring Committees (DLMC) were set up to review the implementation of the Scheme and enable inter-departmental coordination for increasing insurance coverage

With collaborative work of administration and extension workers, the Department of Agriculture organised workshops at Nyaya Panchayat and Village level where the Insurance Companies provided information about salient features of PMFBY

Camps were organised, and print media, television and publicity pamphlets, etc. were used for publicity

The Scheme was also publicised through Krishi Mahotsav, Block Development Committee Meetings and Zila Panchayat Meetings

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

6340 farmers were insured under the Scheme, of which 76% are non-loanee farmers

Total coverage of insured area is 1,620 Ha., out of total cropped area of 1,886 Ha.

RABI 2016

5,133 farmers were insured under the Scheme, of which 94% are non-loanee farmers

Total coverage of insured area is 534 Ha., out of total cropped area of 29,700 Ha.

Seemingly calm and postcard picturesque, Pauri Garhwal, Uttarakhand, lying in the cradle of snow-bound Himalayan peaks amid dense forests is also prone to sudden natural calamities.

This is a serious problem because more than 90% of the population depends on agriculture.

For Vikas Rawat, 55, troubles were endless. Apart from natural calamities, his crops were also being destroyed by wild animals since his fields bordered the forest area. His three sons had left Pauri to look for work.

This was the story in almost every farmer's house in Pauri. The district was primarily facing a major problem of migration because farming was becoming unviable for the 87% of the population in rural areas depending directly or indirectly on agriculture.

But now, things are beginning to look less bleak, thanks to the Pradhan Mantri Fasal Bima Yojana (PMFBY).

It provides financial support to farmers suffering crop loss/damage because of unforeseen events. Its mandate is also to encourage modern agricultural practices and to ensure a steady flow of credit to the agriculture sector with low premium.

Now, Rawat and others like him have something to fall back on when they lose their crops for no fault of theirs. The Yojana is also encouraging their children to take up agriculture and use modern methods of farming.

Countering migration through insurance.



Pithoragarh, Uttarakhand

Pithoragarh is a hilly district in Uttarakhand, with majority of its area covered with snow. Agriculture and allied sectors are the main sources of livelihood and economic activity in the district, with agriculture being largely dependent on nature, making it extremely vulnerable to climate change. Most of the farmers in the district are small and marginal with average landholding being less than 0.5 acre per farmer. The farmers lack the ability of commercial farming.

BACKGROUND/ INITIATIVES UNDERTAKEN

All banks were instructed to cover a maximum number of farmers under the Scheme and Primary Agriculture Co-operative Society (PACS) Secretaries were also informed and instructed about the same

District Level Review Committee and Block Level Bankers' Committee meetings were organised, and all patwaris of the district were instructed to provide land record of individuals

Through Krishak Mahotsav, awareness campaigns regarding crop insurance were organised in Kharif and Rabi seasons at Nyay Panchayat level. Banks also participated in these Mahotsavs

Under Agricultural Technology Management Agency (ATMA) Scheme, Krishak gosthi/ field day programmes were conducted to create awareness for farmers

District level Kisan Mela was organised in which more than 2000 farmers participated

Banners, hoardings and posters were designed and put up at bank branches, block headquarters and other public places for the purpose of publicity. Agriculture Insurance van was also used as an innovative idea for publicity and awareness

KEY ACHIEVEMENTS/ IMPACT

KHARIF 2016

8,970 farmers were insured under the Scheme, of which 50% are non-loanee farmers

Total coverage of insured area is 3,487 Ha., out of total cropped area of 38,409 Ha.

RABI 2016

16,363 farmers were insured under the Scheme, of which 22% are non-loanee farmers

Total coverage of insured area is 3,218 Ha., out of total cropped area of 32,199 Ha.

Pithoragarh, popularly known as 'Little Kashmir', is a hill station of exquisite natural beauty and serenity.

But for Kailashnath, surrounded though he is by ethereal beauty, life was handing out a raw deal.

Like most small and marginal farmers in this hilly district, he too was finding it tough to cultivate and successfully harvest any crop because of the topography and lack of irrigation facilities.

“More than half of 80,000 farmers of our district own less than 0.5 hectares. We depend on rainfall which has become unpredictable. Most of the youth have migrated. Damage from wild animals is another threat,” laments Kailashnath.

But now, things are changing for the better. “The district officials organised farmer meetings in our

village and told us about profitable farming techniques and how we could claim money for crop loss under the Pradhan Mantri Fasal Bima Yojna,” Kailashnath says.

Now, for the first time, Kailashnath and fellow farmers are not filled with anxiety; they have the security of PMFBY to fall back on.

“Soon we hope we can persuade our young boys not to migrate. My sister is all alone now - all her five children are working as labourers in Delhi. Neither are they making enough money to send home, nor are they able to even eat properly. We miss our mountain air when we leave home. I hope and pray that at least now, agriculture could be profitable and we can make a decent living,” he says with a sad smile on his weather-beaten face.



My children can go to school now.

One chilly winter morning, when a lean and wiry farmer with a furrowed forehead, was having a cup of tea, sitting on a rickety wooden bench in his cousin's roadside shop, he heard that there was a training camp nearby, for a new technique of growing rice, called System of Rice Intensification (SRI) .

Farid Miah, like many others in Sepahijala District of Tripura, was wary of these new-fangled methods of farming. During the evening meal, he casually told his wife about it and she suggested that he should at least go and see for himself what it was all about. He agreed.

That was ten years ago, and was a turning point for Farid Miah. Soon, SRI became a household name in the area.

Miah's family income doubled from INR 1 lakh per annum within a short span of time. He can now send his two children to school, having cleared all his debts.

But the best part of his life story is the insurance provided for his crops. The government which recently announced the Pradhan Mantri Fasal Bima Yojana, had an enthusiastic taker in him. The insurance has immensely bolstered his confidence. Now he has a pump set, power tiller and sprayers, provided by the Department of Agriculture at subsidized rates.

"If I hadn't listened to my wife and didn't attend the SRI training camp and if I was not insured under the PMFBY, all this would not have been possible," says Miah, with a shy smile.



Helping entrepreneurs scale new heights.

“If you want to go fast, go alone; if you want to go far, go together.”- African proverb

India needs to go far, and this thought is what really lies behind Prime Minister Narendra Modi’s Stand-Up India programme which aims to support entrepreneurship among women and SC & ST communities.

This Scheme comes as a godsend for the underprivileged whose feet are shackled while their imagination soars. It helps them achieve their dreams.

It seeks to do this by facilitating bank loans between INR 10 lakh and INR 1 Cr. to Scheduled Caste,

Scheduled Tribe and women borrowers for setting up greenfield enterprises (first-time ventures), in manufacturing, services or the trading sector.

In the case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by either an SC/ST or a woman entrepreneur.

This Scheme is one of the steps being taken to make India a developed nation by 2022.

The Government has roped in banks, Life Insurance Corporation of India and other financial institutions, which would play a huge role in helping startups under this Scheme.



Aligarh, Uttar Pradesh

Dreams do come true.

Smt. Shilpi is an ambitious MBA, residing in Saket Vihar Colony, Aligarh. She always had the urge to start some business of her own.

While discussing this dream with her husband, she came to know how her father-in-law had started a business of handmade namkeens.

She was intrigued. Can this business be revived? Can it be scaled up? With a supportive husband by her side, she started her journey as a small manufacturer of namkeen and bakery products. The family members were helping her in production and sales.

Though the business took off, she was not content. She wanted to take it to the next level. She wanted a bigger unit but finances and other resources were always a stretch.

She heard of the Stand-Up India Scheme and went to the District Industries Centre, Aligarh, to know more about it. She applied for a loan of INR 70 lakhs under the Scheme and it was promptly sanctioned.

Thus started the journey of 'Aditya Industries'. She bought new machines and invested in marketing and other business needs. In three months, she was able to double her monthly sales.

She now has a number of employees at Aditya Enterprises and is thankful to the Scheme for helping realize her dream.

Part-time worker to fashion designer.



This is a story that might find resonance across the length and breadth of India.

Kiran Rayakvar is today, a self-made woman, thanks to her passion and the support provided by the Stand-Up India Scheme.

Kiran's family was not earning enough to make both ends meet. As she was educated and qualified, she was

supplementing the family income by teaching young children in the neighbourhood. But, deep in her heart, there was a dream to do something of her own.

Kiran was an M.A/M.S.W and diploma holder in fashion designing. Her wish was to open her boutique, but the lack of resources and support never allowed her to realise this dream.

Burhanpur, Madhya Pradesh

Burhanpur district, situated on the North bank of the Tapti River, has 53 scheduled commercial bank branches.

BACKGROUND/ INITIATIVES UNDERTAKEN

District has taken measures to converge Stand-Up India with other schemes of State Government, such as Mukhyamantri Yuva Udyami Yojana (MMYUY), Prime Minister's Employment Generation Programme (PMEGP) & Ministry of Micro Small and Medium Enterprises (MSME) Pratsahan Yojana to ensure that women and SC/ST are benefitted from these schemes

District has used technology such as web portals, social media, electronic and print media for effective implementation of the programme

Clear timelines have been defined in Lok Seva Guarantee Act 2010 of Madhya Pradesh, to ensure timely disposal of applications

District has involved Panchayati Raj Institutions/ Local Self Government to spread awareness about the programme through seminar, workshops, campaigns, media coverage, etc.

District has also organised training programmes for development of Entrepreneurship at Rural Self Employment Training Institute (RSETI) & Centre for Entrepreneurship Development Madhya Pradesh (CEDMAP) and meetings with Rotarians at Engineering/Polytechnic Colleges to spread awareness about the Scheme

District Collector, LDM, GM-DIC & other officials visit the units financed under the Scheme regularly, after disbursement of loan to know the challenges faced by them and for monitoring purpose

District has successfully organised Swarojgar and Bank Loan Mela at 4 locations, which witnessed participation of Hon'ble Cabinet Minister, Local MLAs, Janpad Adhyaksha, Zila Panchayat Sadasya, Bankers, 500+ beneficiaries, among others

KEY ACHIEVEMENTS/ IMPACT

Out of 53 bank branches in the District, 13 branches have sanctioned loans under the Scheme

In the District, loans have been sanctioned/ disbursed to 27 units, of which 15 are manufacturing units, 9 are service units, and 3 are trading units

Proposals of 8 units are under evaluation for sanction of loan under Stand-Up India

Stand-Up India not only made her 20-year-old dream come true, but has brought a happy and remarkable change in the life of twenty other aspiring females.

Kiran heard of the Stand-Up India Scheme from TV. She initiated and took her first move by sending an online application to the nearby bank for a loan under the Scheme. She was pleasantly surprised to get it within ten days.

Kiran is today, running a complete garment unit at Rajpura, Burhanpur, situated at a distance of half a km from her home. She and her team are working on school uniforms and costume designs.

She has a team of 20 women who are working for her. She thinks of them as her extended family.

Today, Kiran's husband has left his job and supporting her team in this flourishing garment business.

Wearing a shy smile, Kiran says that Stand-Up India not only changed her life but has brought happiness to 20 more families.

No stopping this trendsetter.



Entrepreneurship is a state of mind, a confidence that if some idea is well thought out, it can succeed. All it needs is conviction, belief and one helpful ear.

Smt. Shradha Soni is a married woman from Arang block of Raipur. Though she came from a business

family, she had never done a business herself. But, she had an idea which started growing inside her.

Having visited large cities, she was always amused by the convenience provided by supermarkets. Everything a family needs is available under one roof, in hygienic

Raipur, Chhattisgarh

Stand-Up India was officially launched in Raipur on 24th June 2016, in a State Level Workshop, which witnessed a participation of 5000+ entrepreneurs. The district has 494 scheduled commercial bank branches.

BACKGROUND/ INITIATIVES UNDERTAKEN

A State-level launch workshop and 5 District level workshops have been conducted for all Lead District Managers (LDMs), Scheduled Commercial Banks and entrepreneurs

140 Stand-Up India Help Centers (SUHCs) have been set up in the district to provide handholding, training, infrastructure and certification support to the entrepreneurs

Various training programmes have been organised in the district by National Bank for Agriculture and Rural Development (NABARD)/ Small Industries Development Bank of India (SIDBI)/ State Level Banker's Committee (SLBC) and Lead Bank with the support of District Industries Centre (DIC), Khadi and Village Industries Commission (KVIC) and Khadi and Village Industries Board (KVIB)

Udyami Helpline has been established for helping entrepreneurs by providing information on various aspects such as procedure, eligibility, formalities to be completed, etc.

Loan Camps have been organised by all Banks, DIC and NABARD for mobilising the Scheme and creating awareness about the Scheme in the district

District has taken measures for convergence of the existing schemes, such as PMEGP, MMYSY and Industrial Policy of State, with Stand-Up India

District Level Core Committee has been set up for Stand-Up India for regular monitoring of the progress made under the Scheme

The implementation of programme has been done through workshops organized under the aegis of joint programme of Stand-up and Start-up India

KEY ACHIEVEMENTS/ IMPACT

Out of 494 bank branches in the District, 83 branches have sanctioned loan under the Scheme

Loan amount of INR 25 Cr. has been sanctioned to 93 units, of which 83 are women, and 10 are SC/ST

Loans amounting to INR 8.88 Cr. have been disbursed to 59 units

The response time for handling requests is less than 15 days in the District

conditions, with helpful staff and seamless billing. She wanted to start a Supermarket in her town.

The family had an area of 9,000 square feet vacant on Sadar Road in Arang; the thought was to set-up the enterprise at this location. Smt. Soni convinced her husband to build a complex for her new venture. She called the Udyami Helpline Number and got information about Stand-Up India Scheme. Then she approached IDBI Bank for assistance under Stand-up India. The Bank found the project unique and competent as there was no such local concept in the vicinity of Arang. Branch helped the borrower, not only

in financing the project but also in expertise required in the establishment of setup and marketing strategies.

Today, the Supermarket is in the fifth month of operation and well on its way to profitability. She is providing employment to twenty people directly, thus, helping meet the objectives of the programme.

'I couldn't have done this without the support of my husband and my bankers. Thank you, Stand-Up India', says Shradha.

From a humble
tea shop
to a fancy restaurant.



Chirang, Assam

Chirang District has 13 scheduled commercial bank branches. Currently, there are only 118 registered industrial units there.

BACKGROUND/ INITIATIVES UNDERTAKEN

During the period 1/4/16 to 31/12/16, the bank branches in the District were not reflected on the Stand-Up Mitra Portal and hence applications were taken offline

Financial Literacy Camp (FLC) is organised in every village to help create awareness and publicity on Stand-Up India Scheme

As part of the FLC Camp, information is also provided on key aspects such as the development of entrepreneurship skills, repayment of the loans and various Government Social

Security Programs

Bank branches of the district are displaying details of Stand-Up India on their Notice Board.

KEY ACHIEVEMENTS/ IMPACT

Out of the 13 bank branches, 4 branches have given out 7 loans under Stand-Up India

5 SC/ST and 2 women were provided loans as part of the Scheme

Pradip Basumatary had a dream, to open a nice restaurant at the heart of Kajalgaon, a small town in Chirang District of Assam.

For Pradip, business runs in his blood. His father, Sh. Baburam Basumatary continues to run his small shop at the local market, selling green vegetables. His brother runs a shop of mobile handsets.

Since 2002, Pradip was running a small tea stall at Kajalgaon. To fund his dream and to build a corpus, he also used to sell rice to the households of BGR township.

He was a cautious businessman and had his account at the local UBI bank. The Branch Manager, seeing the

fire within, introduced him to the salient points of Stand-Up India and insisted that he take a loan to fund his dream.

Pradip read up on all the features of Stand-Up India and applied for the loan. With the money, he started the restaurant with six employees. It has been a heady journey and today his restaurant employs 19 people and he is planning for further expansion.

For Pradip Basumatary, no dream is now too big as he knows that Stand-Up India is backing him up!



Adversity opening the doors.

Life was going well for Smt. G. Sreelatha. She was a freelance part-time journalist in ETV, the popular regional channel. But life is forever uncertain; a cruel blow was her husband's death. Suddenly, she had to take on the responsibility of running the house and ensuring the future of her two kids.

It was an uphill task, but Sreelatha was a fighter, and she kept trying various options to ensure a stable life for the family.

She heard from a colleague about training in Jute Technologies being provided by National Institute of Micro Small and Medium Enterprises (NIMSME). She

enrolled herself for a 45-day course and in addition to the core jute knowledge, went through detailed sessions on Stand-Up India. The training also included interactions with various banks in the city and the process through which the loan can be applied.

Stand-Up India is exactly the right programme, providing the perfect platform for situations like this. Women, SC/ST, aspiring entrepreneurs who need that little bit of hand holding, capital money in easy loans and some confidence lifters, benefit immensely from this programme.

Smt. Sreelatha did exactly that. After testing the

Hyderabad, Telangana

Hyderabad District, situated along the banks of the Musi river, has 1,396 scheduled commercial bank branches.

BACKGROUND/ INITIATIVES UNDERTAKEN

District has organized Stand-Up India clinics, in collaboration with Andhra Pradesh Industrial and Technical Consultancy Organisation Limited (APITCO), Small Industries Development Bank of India (SIDBI) and Lead Bank to provide handholding support, subsequent to the sanction of loan

Lead Bank has conducted a number of awareness camps at SC/ST colonies and with women Self Help Groups, State Level Federation (SLF) and Town Level Federation (TLF), etc.

Financial literacy camps were conducted at SC/ST basties to create awareness among young entrepreneurs.

Sessions were also conducted to resolve problems faced by borrowers at pre-loan stage

Submission of application is linked with AADHAAR, reducing the possibility of multiple submissions by one borrower

Beneficiaries of Skill Development Trainings and

Entrepreneurs programmes taken up in previous years, were intimated regarding this programme

Frequent interactions were held with Association of Lady Entrepreneurs of India (ALEAP) and Dalit Indian Chamber of Commerce and Industry (DICCI) in eliciting their support in implementation of Stand-Up India

KEY ACHIEVEMENTS/ IMPACT

Out of 1396 bank branches in the District, 208 branches have sanctioned loan under the Scheme

In the district, loan amount of INR 104 Cr. has been sanctioned to 462 accounts, of which 393 are women, 46 are SC and 23 are ST

Total loan amount of INR 60 Cr. has been disbursed to 354 units, of which 315 are women, 22 are SC and 17 are ST

Online applications received by the bank are processed within 15 to 20 days

markets and demand for jute products, she started out small. The response from the market gave her the confidence to start dreaming big and she approached the Andhra Bank, produced her credentials which she earned at the NIMSME, submitted her project report, which was prepared with the constant inputs from the various stakeholders and secured a loan of Rs. 10 lakhs, as cost of machinery and Rs. 6 lakhs as working capital.

She started her unit, the GSL enterprises, for making products from jute. She trained and employed 8-10 needy women to take care of the operations, while she concentrated on finding markets and developing business.

The orders are flowing in from various directions, the general bazaars, petty vendors, institutions (like the very bank which financed her), medium retailers, individuals and groups for specific events and functions, etc. She is operating with a healthy margin even after the repayment of all the monthly instalments

of the loan and working capital payments. It clearly is a case for further expansion, and the district administration is constantly encouraging her to expand.

This story of Sreelatha, a resilient young woman, standing up and not only taking control of her life but also lending a helping hand to 10 other women like her, while contributing to the productivity of the country, is the story of Stand-Up India.

Providing
employment is a joy.



Indore, Madhya Pradesh

Indore is the most populous city of Madhya Pradesh and is located on the Southern edge of Malwa Plateau. The district has 549 scheduled commercial bank branches.

BACKGROUND/ INITIATIVES UNDERTAKEN

District Administration coordinated with Audyogik Kendra Vikas Nigam (AKVN) Indore, Indore Development Authority (IDA), District Industries Center (DIC) Indore, all nationalised and private banks, Start Up community of Indore and Indore IT Companies Associations to conduct seminars, meetings, etc. for creating awareness about Stand-Up India

District Administration continuously followed up with bank coordinators and Government sponsored agencies to accelerate the implementation of Stand-Up India programme.

A number of cluster based schemes were started in the district by Banks to ensure focused approach.

Readymade Garments cluster was identified for Old Indore Area, for which Bank has identified four branches situated in the area, to extend credit facilities to the potential borrowers.

New Loha Mandi has been identified for Iron and Steel Furniture and Fabrication Work and BoI has identified five branches of the same area for extending credit facilities to beneficiaries.

Six branches were allotted to Ranipura Electronics complex for the creation of employment in the manufacturing of electrical and electronics goods in the district.

District has successfully conducted 14 Seminars, 4 Rojgar Melas and 22 other orientation programmes, witnessing participation of more than 6,500 participants

KEY ACHIEVEMENTS/ IMPACT

Out of 549 bank branches in the District, 76 branches have sanctioned loans under the Scheme

Loan amount of INR 30.12 Cr. has been sanctioned to 166 accounts, of which 115 loans have already been disbursed

M/S Govinda Creations is into manufacturing and processing of hosiery items. Operating from North Yashwantganj, Indore, the unit is run by Smt. Sudha Kothari.

Smt. Kothari learnt of the Stand-Up India Scheme from newspaper and decided to avail it to fulfil a burning desire to start a business. She approached the local Central Bank and enquired about all the formalities.

Indore is a hub of business in the Malwa region and there is a lot of potential for a business specialising in ready made garments. Smt. Kothari had a sound business plan and the experience that she and her husband possessed, gave the bank the confidence that

they will run a successful enterprise.

With a term loan and also a credit facility for working capital, Sudha was ready to take the plunge. The early success has given Sudha the confidence to expand her business and provide facilities like imposing of stickers and labels on the garments and also doing 'job work' of printing on the hosiery clothes.

The present staff strength of four is sure to expand in the coming months, thereby, providing employment to people of the region. And that seems to give Smt. Kothari a high, as she says, 'I am not running my establishment for income but for giving employment, and that makes me very happy.'

Identify and fill the need gap.



Jorhat, Assam

Jorhat is known as the 'Educational and Cultural Capital' of Assam. The district has 100 scheduled commercial bank branches.

BACKGROUND/ INITIATIVES UNDERTAKEN

District has poor internet connectivity and hence all applications were received offline

Several awareness programmes on Stand-Up India were conducted across the district by various banks e.g. United Bank of India conducted an awareness programme on credit delivery and awareness programme on Stand-Up India

Other platforms used for generating awareness about the programme included, Vigilance Awareness Week, MSME awareness drives, Financial Literacy drives by NRLM, Meetings towards digitisation, etc.

Banners and flexes were displayed at several places to enhance awareness of the Scheme

Handholding events, post sanctioning of loans, were conducted

District has a WhatsApp group of all branches for interaction/coordination

KEY ACHIEVEMENTS/ IMPACT

Out of 100 bank branches in the District, 22 branches have sanctioned loans under the Scheme

25 loans were sanctioned, amounting to INR 3.88 Cr

Consistent and quality power is a scarcity in most of India; and Jorhat, Assam is no exception. Lack of electricity means that most houses and businesses are dependent on alternate sources of power like Generators.

Syeda Benazeer visited Indian Bank for some work with her husband. The banker was known to them and was exasperated with the frequent breakdown of the generator and the shoddy service levels of the operators. He was lamenting the absence of someone who can provide assured quality of service.

This made Syeda ponder on the need gap that existed in the local market. Being a meticulous person, she did a detailed market research to see if there was a need for a generator rental service. She realised that it was a virgin market for such a service and all she needed to focus on was to ensure quality service.

She went to the bank, took a loan and started her 'Generator hire' business. This was four years ago.

Her focus, dedication and commitment to business convinced the bank that she was a prime candidate for Stand-Up India. With a loan under the Stand-Up India Scheme, Syeda today has seven generators rented out to various banks and is planning to open a generator showroom in Jorhat town

In her words, 'Stand-Up India showed me the way to think big and expand'.

Motorcycle diaries in the Himalayas.



Kullu, Himachal Pradesh

Marred by harsh weather and typical demography, Kullu district is predominantly rural/semi-urban area which primarily depends on agrarian and forest resources for livelihood. The district has 89 scheduled commercial bank branches.

BACKGROUND/ INITIATIVES UNDERTAKEN

District has 100% bank account penetration at household level, and thus potential borrowers approach the banks directly for loans

District Level Consultative Committee (DLCC) was formed under the chairmanship of Dy. Commissioner with Lead District Managers (LDM), District Development Manager-National Bank for Agriculture and Rural Development (DDM-NABARD), General Manager-District Industries Centre (GM-DIC) and officials from Khadi and Village Industries Board (KVIB), HP SC-ST Development Corporation, HP Mahila Vikas Nigam as Members

Meetings of DLCC were conducted on regular basis to review the progress made under the Scheme

District Industries Centre was advised to make the process of

registration for new enterprises hassle-free and help them with proper handholding

The banks have been conducting financial literacy camps to create awareness about various Government schemes

KEY ACHIEVEMENTS/ IMPACT

Out of 89 Bank branches in the District, 20 branches have sanctioned loan under the Scheme

24 loans have been sanctioned, amounting to INR 4.53 Crore

Employment has been generated for over 2,000 youth by the implementation of the Scheme.

Several entrepreneurial success stories have come out in the district by means of Stand-Up India Scheme

Disbursement of loan is hassle free, and loans are disbursed within 15-20 days from the date of application

OMG Himalaya Adventures, a motorcycle touring firm, was set-up by two local mountain boys, Virender & Charanjev. While Virender was earlier working with a travel agency at Manali, Charanjev was spending his life as a nomad after quitting his banking job two years back. Both happened to meet through their common acquaintance, their Bank Manager at Punjab National Bank, Aleo (Kullu) Branch. It was during a discussion on adventure sports at the Bank that they came to know of Stand-up India Scheme and were motivated enough to take a plunge in starting their entrepreneurial venture.

The idea was to offer tailor-made self-driving motorcycle tours, exploring untamed territories of the Himalayas. To incubate this venture, the much-needed financial support was provided under Stand-up India by PNB, Aleo. The firm purchased 24 Royal Enfield motorcycles and ancillary mountaineering and sports gear, for the tours to provide one of its kind experience

to the travellers. The District Administration helped with registration and licensing on priority basis.

The firm was motivated to employ local resources to contribute directly to the local economy and welfare of the community as a whole. With proper guidance & implementation, the firm has generated direct employment for around 25-30 local youth, apart from helping create indirect employment avenues as well as increasing income for locals by catering to tourists.

Today, OMG Himalaya Adventures is offering end to end solutions to tourists who want to explore the Himalayan mountains. With a majority of foreign clients, they are forever exploring new and exclusive trails for them. Their footprint covers Himachal Pradesh, Jammu and Kashmir, Ladakh and Uttarakhand. They are truly living up to the motto of 'Atithi Devo Bhava'.



Kullu shawls for exports.

The promoter of Fab Himalaya, Veeru Bodh had been working as Marketing Manager for a Handloom Co-operative Society at Kullu for a couple of years. As part of his job, he had to interact with Industries and Handicrafts departments quite often. During one such meeting with GM-District Industries Centre, Kullu, the discussion veered towards Government initiatives to promote industries and entrepreneurs. Sensing his marketing and managerial skills, GM-DIC motivated him to start his entrepreneur venture in Handloom/Handicrafts. Veeru was wary of committing the resources required for such an enterprise but the support of Stand-Up India which provided the bulk of the amount convinced him to take the plunge. Even the collateral security or guarantee was not required as the same was made available under Credit Guarantee Scheme for Stand-Up India (CGSSI).

Veeru gave wings to his dreams and established his firm 'Fab Himalaya'. He established the factory at Shamshi, Kullu with the requisite infrastructure, machinery and raw materials. The firm started with the production of traditional handloom items like shawls, stoles, mufflers, etc. but gradually shifted its focus to high-quality wool products mainly in Pashmina &

Angora. Now it is primarily into hand-woven shawls, stoles, fabrics made out of Pashmina. Apart from manufacturing at its unit, the firm has also tied up with individual local weavers who prepare these products at their homes on looms. The raw material is provided by the firm and quality of finished products is also ensured as per international standards.

Veeru is an ambitious man, and with the support of Stand-Up India, he has taken his products to large national and international fairs. Forging alliances with firms around the world, he is regularly getting big export orders.

It has hired experts from National Institute of Design (NID) to expand beyond traditional Kullu designs and showcase new upcoming designs based on the latest trend. With increasing export orders, it is planning to become an export oriented unit.

Apart from showcasing traditional designs & arts of Himachal & more particularly Kullu internationally, the firm is providing employment opportunity to almost 50 local weavers. Veeru Bodh, now inspires the next generation of entrepreneurs who dream of starting their own business but hesitate in taking the plunge.

Boat service for the islands.



North & Middle Andaman, Andaman and Nicobar Islands

North and Middle Andaman district is one of the 3 districts of Andaman and Nicobar Islands located in the Bay of Bengal. The district has 8 scheduled commercial bank branches. The district has 97% rural population, none of which are classified under SC/ST. The UT is therefore promoting the programme by encouraging more women towards entrepreneurship.

BACKGROUND/ INITIATIVES UNDERTAKEN

In the District, SC & ST population is zero in number

Internet penetration and connectivity is poor, which prevents online mechanism of submission of applications under the Scheme

The Scheme and its eligibility have been advertised through local dailies, Doordarshan and All India Radio

20 awareness camps have been conducted in the District to motivate the unemployed youth to avail financial assistance under Stand-Up India

Awareness is also generated through special kiosk in beach festivals & Melas and Gram Sabhas in Panchayats

Credit counseling to entrepreneurs to facilitate them in developing credit worthy proposals, has been done by the bank officials

KEY ACHIEVEMENTS/ IMPACT

Out of 8 bank branches, 2 bank branches have sanctioned loans under the Scheme

5 women in the District were sanctioned loans for establishment of their own business

These entrepreneurs have generated further employment opportunities for 12 persons

Smt. Kanaga was an average shy woman, who had thoughts of running a business of her own, but it was buried somewhere deep in her heart. Living in the North and Middle Islands, travelling between islands and running her house, was her whole life.

Then she came to know about Stand-Up India through the awareness programme arranged in Baratang Panchayat. She had an idea. She wanted to buy a boat and start a boating service.

She approached the Bank for a loan, and it approved the same. Kanaga was lucky as a fibre boat was available for sale in Port Blair. She purchased it from Kolkata Sports Boat Company, and today, it has started plying to the Limestone Caves in Baratang.

In every trip, the boat carries ten passengers. She gets INR 6,000/- per trip & after paying both the driver

and helper and fuel charges; she makes a net profit of around INR 4,000/-. In peak season, the boat can have 2-3 trips per day. She is confident of repaying her loan in six years.

Kanaga is today a strong, confident, female entrepreneur and an equal contributor to the household expenses. She is not only self-reliant, but also provides employment to two persons.

She is now no longer confined to her home. She is sincere, hard working and always dedicated to her work. By seeing the work of Kanaga, other ladies are inspired, and they also want to become entrepreneurs.

Employee to an entrepreneur.



Shahdara, Delhi

Shahdara district of Delhi has 108 scheduled commercial bank branches.

BACKGROUND/ INITIATIVES UNDERTAKEN

Lead Bank of the District, in association with State Level Bankers' Committee (SLBC), Small Industries Development Bank of India (SIDBI), Revenue officers, District Coordinators (DCOs), bank branches, organised 47 meetings during the period, wherein approximately 7700 clients/ prospective borrowers participated

Training for entrepreneur development, mentoring, skilling, financial training, etc. were provided to potential borrowers

Submission of applications is linked with AADHAAR, thereby, reducing the possibilities for submission of multiple applications by one borrower

Awareness was created about the Scheme using various methods, such as distributing pamphlets, publicity through public address system, bulk messaging to prospective beneficiaries, putting banners in the branches and public places

Banks, which did not receive any applications under the Scheme, organized special camps to promote and encourage participation

Home visits were made to increase participation

All banks were advised to counsel the prospective beneficiaries, for convergence of Scheme with PMEGP, KVIC, and MUDRA

KEY ACHIEVEMENTS/ IMPACT

Out of 108 bank branches in the District, 21 branches have sanctioned loan under the Scheme

Loans sanctioned under the Scheme were 49, amounting to INR 9.36 Cr.

Loans disbursed under the Scheme were 25, amounting to INR 3.98 Cr.

300 persons have been engaged/ employed in the new ventures setup under the Scheme

Action is initiated by bank branches within 48 hours of receipt of the application under the Scheme

Average period of sanction of loan is 15 days

Smt. Sangita Kumari, hailing from Forbesganj, Bihar, migrated to Delhi in 2011. She worked in offices and schools, but always believed that she was capable of doing more. The Stand-Up India Scheme of the Government, gave her the chance she needed to harness her potential and make an impact.

With a loan of INR 10.4 lakhs under the Scheme, she has set up Das Mold Konn Cables Pvt. Ltd. The company is manufacturing DC wire connectors and wire harness, especially for LED lighting and electronics industry.

Her Mission is 'To provide "Made in India" wire harness to Indian Manufacturers to substitute Chinese products,' as Sangita puts it.

Thanks to the unique features of the Scheme, the lack of business experience did not become an obstacle. The

bank assisted her fully, not only in filling out the loan requests but also in planning the business.

Started in July 2016, in a rented place in Patparganj Industrial Area, Sangita's business already looks promising: Monthly turnover has exceeded Rs 4 lakhs, and she is getting repeat orders too. "The reason is assured quality and timely delivery as per the requirement of the buyers", says Sangita.

Today, as an entrepreneur, she employs 9 men directly, and some more indirectly. Besides feeling empowered, she has the satisfaction of being a part of 'Make in India' initiative of the Government.

Her final words, when asked how she feels: "I am thankful to Prime Minister's Scheme and SBI for supporting us. I could utilise my education and time and got recognised as an entrepreneur."

New beginning through recreation.



Iram Khan was undeterred by people laughing about her desire to start a business of her own. Coming from a poor family who was in the 'Chakri Jhula' business, it was natural to hear all kinds of people dissuade her. She was asked to get a job and get married as that's what 'normal' 28-year-old women did in her community. But she was undeterred in her dream.

She was an avid surfer and read about the 'Stand-Up India' Scheme on the net. Her interest piqued, she visited the nearest banker, understood all about the

Scheme and now her dream was ready to take flight.

She worked on her business plan of starting a small amusement park for children. With regular market visits to map the potential, scouting for a suitable location, finding out about all the No Objection Certificates (NOC) required for the business, she was ready to start. She found allies in the District Administration and the Bank who were impressed with her thoroughness and dedication.

Her amusement park opened to happy laughter of kids.

Ujjain, Madhya Pradesh

Ujjain district, situated on the eastern bank of the Kshipra River, has 202 scheduled commercial bank branches.

BACKGROUND/ INITIATIVES UNDERTAKEN

The district has organised seminars, workshops and awareness camps to assist people starting new business ventures

The district has conducted awareness programmes through ITIs, particularly women ITIs; session for counselling of farmers for horticulture and agriculture equipment; and sensitization programme on Government Initiatives for SC/ST students

The district authorities and Banks established bank camps in Chief Minister Kisan Maha Sammelan. A total of 27 Bank Camps in urban as well rural areas were organised

Authorities discussed the Scheme 'District Informatics Centre Information System for Holistic Achievements (DISHA)' in which MP, MLAs reviewed the implementation progress

A number of handholding requests were connected to the concerned authorities such as Financial Literacy Center, Rural-Self Employment Training Institutes (R-SETIs), District Industries Centre-Micro Small and Medium Enterprises (DIC-MSME), Centre for Entrepreneurship Development Madhya Pradesh (CEDMAP), Krishi Vigyan Kendra (KVK), Agricultural Technology Management Agency (ATMA), etc.

The district is using mobile application 'Hello Ujjain', social media (WhatsApp, Facebook) and web-portal, to ensure efficient implementation of programme

Free debit cards were distributed to beneficiaries for promoting cashless transactions

Benefit of interest subsidy and capital subsidy are provided under "CM YUVA Udyami" and PMEGP

KEY ACHIEVEMENTS/ IMPACT

Out of 202 bank branches in the District, 31 branches have sanctioned loan under the Scheme

83 loans have been sanctioned to 50 women and 33 SC/ST entrepreneurs

A total of 63 loans has been disbursed. This has resulted in generation of direct employment of 4,000 persons and indirect employment of 10,000 persons

Potential borrowers have given a good response to the programme and requested for training on eco-friendly products, agriculture and allied activities, health, textiles, financial literacy, digital banking, etc.

Her business not only provided direct employment but also created lots of allied employment such as food sellers, toy salesmen, etc. A whole ecosystem grew around her amusement park.

Her enterprise employed 15 people directly and a whole number of others indirectly. As dreams and ambition never end, she started an extension to her business where she made the amusement park mobile! She set up her parks, in other villages and places during holidays and religious occasions.

This had the tertiary effect of firing up entrepreneurial spirit in other villagers as well, and now they also want to take advantage of the Stand-Up India Scheme and become role models.

The 28-year-old girl has shown to all, that you just need someone to believe in your dreams and then the whole world conspires to make it happen.



Footprints
of his
success.

Nicobar, Andaman & Nicobar Islands

Nicobar district has 3 scheduled commercial bank branches. Tribals in the district are known to be traditionally shy to seek loan assistance and most of their livelihood depends on natural resources. Due to limited connectivity and resources, there is limited scope for establishing manufacturing industries in the district. Unavailability of internet connectivity for Stand-Up Mitra portal is also a key challenge in the implementation of the programme.

BACKGROUND/ INITIATIVES UNDERTAKEN

The district comprises of 65% tribal population

The Scheme has been advertised through local dailies

Training and awareness campaigns were organized in coordination with the State Bank of India and Department of Industries, Car Nicobar

Information was disseminated to approximately 800 persons under the Scheme

Owing to the district's limited expense, peer to peer information dissemination was opted due to its efficiency in reaching the masses and unavailability of internet connectivity

Banners and posters have been placed at important public locations such as markets, local transports, community halls and Government offices all over the district

Stand-Up India Implementation Unit has been established

A Grievance cell functioning in the District HQ office also serves as a Hotline for providing support to beneficiaries under the Scheme

KEY ACHIEVEMENTS/ IMPACT

Out of 3 bank branches in the District, one has given loan to an entrepreneur

Through the beneficiary, employment was generated for over 10 persons

Shri Mohsin Ahmed was running his clothes, footwear and electronic shop at village Kinyuka of the Nicobar island. The shop was small, and the challenges manifold.

He was forced to buy the supplies from Port Blair at exorbitant prices, cutting down his profitability. The vicious circle of cost and low profit didn't allow him to get his supplies from the mainland, which would have increased his margins.

Life was going on in the same way till he heard about the Stand-Up India Scheme. He credits the District Administration for the large-scale awareness and caring support to the local population in availing of the same.

With a loan under the Stand-Up programme, he is now able to get his supplies directly from Chennai and can compete with the shops at Port Blair and even the bigger shops of Nicobar.

Shri Mohsin, who was once a small shop owner, has now been able to open two shops, thereby becoming self-reliant and also has been in a position to provide employment to more than ten persons in his two shops.

He feels that drawing inspiration from the Scheme and its influence on his business, more people, not only from his village, but from the whole of Nicobar District, have begun to come forward to get assistance under the Scheme. And since getting the loan comes without hassles, mortgage or surety, it is helping the people become self-reliant.

Shri Mohsin Ahmed is grateful to the Hon'ble Prime Minister of India, Shri Narendra Modi for bringing out such great opportunities for the common man to grow. He is now a true believer of 'Sabka saath, sabka vikas'.



सत्यमेव जयते

Department of Administrative Reforms & Public Grievances
Ministry of Personnel, Public Grievances & Pensions
Government of India