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**Catalysing Sustainable Ecosystem &
Economic Wellbeing of Rural Women**

Tal. Khandala, Dist. Satara

Annual Report

2023-24



**BAIF Institute for Sustainable and Livelihoods
Development, Nashik**

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I. Background

India has made significant progress in agriculture and food security, but smallholder farmers still face uncertainties due to fluctuating yields and incomes. Socio-economic factors, including traditional views on women's roles, contribute to lower participation rates in the labor force. These barriers also hinder women entrepreneurs from obtaining financing and gaining market access, as they often have less contact with business networks.

Major Problems: -

1. Lack of women centric social or economic empowerment program or civil society initiative that results into lower financial freedom and decision-making power for women.
2. In this space, rural women opt for pluriactivity : a survival combination of small farm and non-farm micro enterprises both depending on the whims of seasons and markets.
3. Without the skills for spotting market opportunity, marketing support and financial management, women often fail to run or sustain their enterprises beyond one or two cycles.
4. The experience of business loss and debts significantly erodes the resilience of women entrepreneurs and is a deterrent to the launch of new businesses in rural areas.

Following are the objectives of the project: -

- i. To introduce a model of women centered, women led development for socio-economic and health and Nutrition gains.
- ii. To empower farm women by introducing activities focusing on demonstration plot.
- iii. Conducting financial literacy program to help young and women understand family budget, income.
- iv. Promotion of farm, off-farm, non-farm entrepreneurship
- v. Linkage smart micro- entrepreneurship with government scheme and CSR.

Project area:-

The proposed project shall be implemented by “ BAIF LIVELIHOOD Livelihoods” in Khandala cluster, of Satara District. BAIF LIVELIHOOD has program presence in this district. A multi-disciplinary team is involved in program implementation on ground for various multi sectoral program interventions a brief overview of target clusters is as follows:

Table 1 Details of project area

Sr. No.	Name of Villages	Area(HA)	Population	No. of Households
1	Javale	759	1519	338
2	Mirje	955.69	1330	277
3	Wadgaon	350	864	216

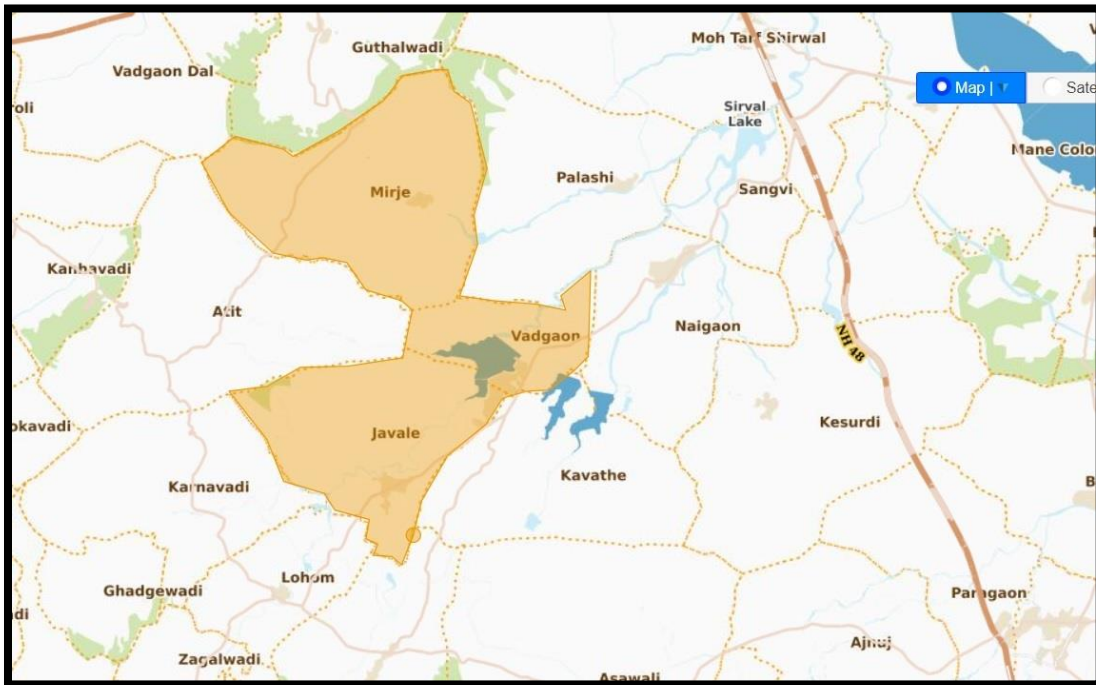


Figure 1 Project village map

II. Project components

In order to achieve the objective, following project components are planned and work is completed under following heads during the Oct 2023- Mar 2024.

<u>Sr.No</u>	Activity	UoM	Unit	Unit Cost	Total project outlay in Rs
A.	Empowering & Institutionalizing Women				
A.1	RBM (Workshop, Internal Review Meetings)	No event	1	8,000.00	8,000.00
A.2	Baseline survey	No event	1	8,000.00	8,000.00
A.3	Day celebration	No event	2	20500	41,000.00
A.4	Agriculture training	No event	4	7,000.00	28,000.00
A.5	Self worth training	No event	2	8,000.00	16,000.00
A.6	Strengthening of existing SHGs	No event	2	8,000.00	16,000.00
A.8	Exposure visit	Visit	1	20,000.00	20,000.00
A.9	Central co-ordinator	Month/ day based	5	9,000.00	45,000.00
A.10	Subject Matter specialist	No of visit	4	7,000.00	28,000.00
A.11	Project Officer day based / full time	month	6	29,000.00	174,000.00
A.12	Field guide	month	15	5,000.00	75,000.00
	Mobilization & Other Activities-				459,000.00
	Activity 1 Field actions				-

B	Entrepreneurial Incubation & Support				-
B.1	Promotion of NPM based Vegetable cultivation in 5-10R	Plot	200	4,000.00	800,000.00
B.2	Mushroom cultivation	No farmers	100	5,000.00	500,000.00
B.3	Vermicompost/ NPM Enterprises	No of unit	1	75,000.00	75,000.00
	B.1Activity 1 Field actions				1,375,000.00
C.1	Documentation		1	20,000.00	20,000.00
C.1	Activity cost C				20,000.00
	Programme cost (A+B+C)				1,854,000.00
D.1	Overhead and Administration				
D.2	Stationery & Consumables,	Month	5	1,000.00	5,000.00
D.3	Travel cost field team	Month	5	5,000.00	25,000.00
D.4	Field Monitoring visit Central team	No of visit	5	8,000.00	40,000.00
	Overhead and Administration D				70,000.00
E	Organisation Support cost		1		76,000.00
	Grant total (A+B+C+D+E)				2,000,000.00

III. Details of activities/events/training conducted as against the proposed plan

A. Empowering & Institutionalizing women

1. Baseline Survey

In the baseline survey, we made a short questionnaire that included basic data about socio-economics, agriculture, SHGs, and livestock in a particular household. Other than the survey questionnaire, we also had a short corner farmer meeting at Chowk and group discussions with SHG groups in each village. During the survey, we mainly focused on the female respondents.



Figure 2 Baseline Survey

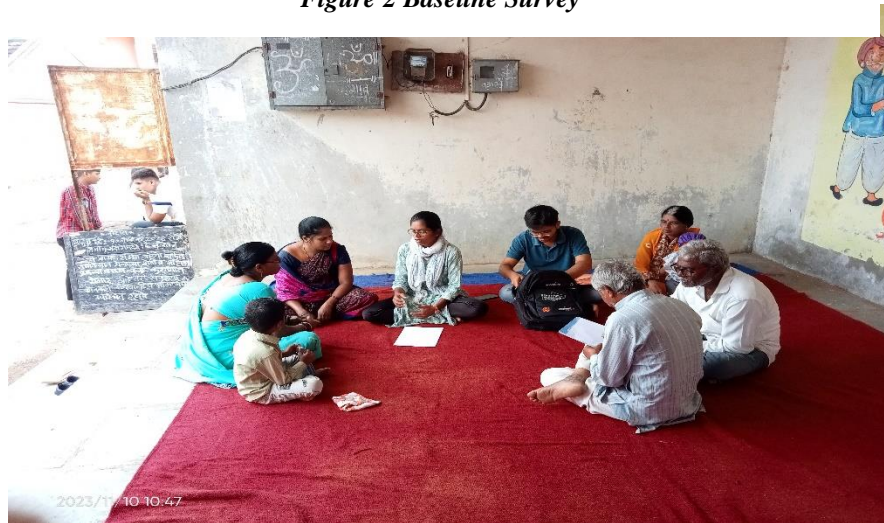


Figure 3 Corner meetings

2. Day Celebration

i. Kisan Divas

On December 25, 2023, Kisan Day was celebrated in Javale village. A total of 250 participants attended the event. The objective of the event was to provide leadership and management opportunity to the women farmers.



Figure 4 Kisan Day Celebration

Output:-

The Kisan day was celebrated with a participation of 250 (Male – 22, Female - 228) peoples.

Outcome:-

The women demonstrated their leadership skills and event management expertise during the Kisan Day event. They not only successfully arranged the event but also actively participated in various roles such as anchoring and finance management, showcasing their diverse talents and capabilities. Women's faces were filled with joy.

ii. *Women's Day*

On March 9th, Women's Day were celebrated in Javale village. The program aimed to empower women farmers and provide them a relax and enjoyment environment. A total of 229 people attended this event from the project execution villages. The women farmers have managed and led this event through their participation in the planning and execution process.

Mr. Santosh Shelar, MMF – Project Co-ordinator, Mr. Pankaj Katte, Regional In-charge were present for this event. An inauguration program was organized at village level in the presence of village members. The main focus of the event was the Women's Cricket Championship Tournament between the three project villages i.e., Javale, Mirje and Wadgaon.

Total 6 teams were been participated in this championship. The team from Mirje village has won the Championship. Mr. Santosh Shelar had facilitated the winning team with trophy and gift. Other than this stalls of SHGs were arranged during the event.

Output:-

The Kisan day was celebrated with a participation of 229 (Male – 26, Female - 203) peoples.

Outcome:-

The platform provided a participation of women in cricket game. After taking a break from farm and household work, women's faces were filled with joy and relief.



Figure 5 Women's Day

3. Agriculture Training

Under agriculture training, we have conducted two trainings i.e., on Marketing strategy of mushroom production and promotion of NPM based vegetable cultivation.

Table 2 Details of Training

Sr. No.	Training	Resource Person	Topics covered	No. of beneficiaries
1.	Marketing strategy of mushroom production	Mrs. Akashata Padwal	B2B marketing, market reach	20
2.	Promotion of NPM based vegetable cultivation	Mr. Pradeep Thambe, Syngenta	Land preparation, Insecticide and pesticide management	35
3.	Mushroom cultivation	Mr. Siddharath Pawar & Mrs. Chetana Pawar	Introduction to mushroom, Practical demonstration	88
4.	Agricultural Training	Mr. Tushar Jagtap, Agriculture expert	Fertilizer Schedule for vegetable crops. Pest & disease management, Soil Health Management	52

Output:-

Total 195 participants in the trainings were been benefited.

Outcome

- a) The farmers are been aware about the practices and techniques that should be followed while vegetable cultivation.
- b) Various ways to keep the crop protected from the attack of insecticides.
- c) The participants felt inspired and confident to embark on their own mushroom cultivation ventures, empowered by the guidance received. The trainings conducted not only equipped farmers with essential knowledge but also inspired a sense of empowerment and confidence within the community.



Figure 6 Training on marketing strategy of Mushroom



Figure 7 Training on Promotion of NPM based vegetable cultivation



Figure 8 Training on Mushroom Cultivation



Figure 9 Agriculture Training

4. Self-worth Training

First self-worth training was conducted to guide women about entrepreneurship opportunities. Mrs. Rupali Jadhav and Mrs. Shital Talekar, two successful women entrepreneurs, were the resource people for this training. The speakers highlighted their entrepreneurial journeys and inspired the ladies to start their own businesses.

Second training was conducted on Digital Literacy at Mirje. A total of 75 farmers, i.e., 47 women and 28 men, participated in this training. Miss. Rajani Bhosale & Mr. Sagar Bhosale, expert

in computer literacy were the resource person for this training. The resource person covered the following topics during the training program:

1. Methods of online payment, i.e., Gpay and Phonepe
2. How to download the E-Aadhaar Card, 7/12, from online platforms
3. Google Map Navigation
4. Use of Google input tools for Marathi typing
5. Digital scams

Output –

Total 275 women had been benefited through self-worth training.

Outcome –

The digital literacy training has boosted the confidence, ability, and knowledge of farmers about the digital world. Got introduced to various enterprise started in their region through government schemes.

5. Strengthening of existing SHGs

The primary objectives of the training were as follows:

1. Capacity building of SHG members.
2. Knowledge about the rules and policies of an SHG.
3. Provide SHG members with essential knowledge and skills for effective group management.
4. To empower SHG members about enterprises development.

Resource Person: - Mrs. Ashlesha Deo, BISLD Nashik, with experience of the last 17 years, were the key resource persons for the training.

Points covered: -

1. **Skills for SHG development:** For the development of SHGs, the importance of leadership and decision-making skills was highlighted. The steps that need to be taken for conflict resolution, documentation, and record-keeping were discussed in detail.

2. **Finance Management:** Finance management mainly covered the basic accounting and saving management principles. Following that, there was a brief decision on the loan repayment procedure, which has been a major issue for SHGs while in operation.
3. **Introduction to enterprise:** Ma'am provided a brief overview of the business which included the topics related to market research, plan, sales strategies and budget costing required.
4. **Government schemes:** Detailed information about various government schemes that can help women develop their businesses. She listed the benefits that can be obtained from the government for the establishment of an enterprise.



Figure 10 Strengthening of existing SHGs

Output:

A total of 112 women actively participated in this training program.

Outcome:

The training improved the capacity of SHG members. The women were knowledgeable about leadership and management skills, which will assist to develop the existing SHGs. The various government schemes will provide the opportunity for women to initiate income generating enterprises.

6. Exposure Visit

On December 2, 2023, a one-day training and exposure visit was organized at Peth, Nashik, under this project. The objective of the visit was to introduce the women to oyster mushroom cultivation, to know its marketing strategy and health benefits, and to have a field interaction with the women who are engaged in this activity.



Figure 11 Exposure Visit

Output: -

A total of 20 SHG members from the three different villages have participated in this visit.

Outcome:-

The women farmers were introduced to the new concept of the oyster mushroom cultivation. Farmers in their area are ready to begin mushroom production.



Figure 12 Meetings with SHGs



Figure 13 Visit of Central Coordinator



Figure 14 Meetings with GP



Figure 15 Visit of MMF

B. Entrepreneurial Incubation & Support

1. Promotion of NPM based vegetable cultivation

Under NPM based vegetable cultivation, we have provided the support of saplings and fertilizers to 200 vegetable plots.

Output:-

We have supported a total of 200 plots i.e. 1000 R (each plot of 5R) with vegetable saplings and fertilizers. Total 1000 R has been covered. The farmers have contributed in terms of land preparation and plantation of vegetable saplings. Total 35.57 tones of vegetable have been cultivated through this intervention.

Name of Villages	Vegetable Plots				Total
	Chili	Tomato	Brinjal	Capsicum	
Javale	21	59	19	1	100
Mirje	33	32	2	0	67
Wadgaon	12	17	4	0	33
					200

Outcome:-

Due to the support of NPM based vegetable cultivation for the women farmers, there is an increase in the annual income of their household.

Vegetable	Production (in kg)	Gross Income (in Rs.)
Tomato	20030	220330
Brinjal	5070	96330
Chilli	7170	372840
Total	32270	6,89,500

Note – The above production and income is of 99 plots.





Figure 16 Vegetable Plot

2. Mushroom Cultivation

For the cultivation of mushrooms, a total of 100 farmers have been identified from the project villages.

Village	No. of Farmers	Production (in kg)	Income (in Rs.)
Javale	63	220.5	26460
Mirje	19	98	11860
Wadgaon	18	128	16350
Total	100	416.5	54670

Note – Due to high summer temperature the production of mushroom got lesser as expected.



Figure 17 Mushroom Cultivation



Figure 18 Packaging of Mushroom

3. Vermicompost/NPM Enterprises

A vermicompost enterprise is been set up at Javale village. Following support has been provided to SHG for the establishment of the enterprise.

1. Vermibed Construction
2. Screening equipment
3. Packaging machine

The SHG has contributed by constructing the required shed for the efficient way of vermicompost production

Output – 4 nos. of vermicompost bed constructed.

Outcome – Capacity to produce 3200 kg of vermicompost is been generated.



Figure 19 Vermicompost Enterprise

➤ **Visitors to the Project area**

On March 10, the MMF SATHI, Khandala project was visited by the CWDP, Goa project. 40 enthusiastic farmers from Goa were present to learn mushroom cultivation and vegetable farming. Led by the capable women farmers from the project village, the visitors were explained in detail about the steps involved in mushroom cultivation, including its process, benefits, and various valuable byproducts. To give the visitors a taste of mushrooms, the women had arranged food items made from fresh mushroom.



The farmers from Goa have shown a keen interest in purchasing fresh oyster mushrooms (1 kg), dried oyster mushrooms (4 kg), mushroom shevaya (8 nos.), tomatoes (22 kg), and onions (160 kg). Other than this, they had also purchased various products, such as agarbatti, papad, laddoo, and dhoop, made by the women in the area. These purchases not only reflected the visitors' support for the local initiatives but also contributed significantly to the economic prosperity of the women involved in the project.



During the visit, a total of Rs. 8855 in revenue was generated for the women in this project area through the sales of this product. The visit has helped the women to sell their dried oyster mushrooms direct to the consumers.

