

“Fortunes favors the brave” this was first word spoken by **Suresh Kumar (WADI), Palayata, Baran.**

Being a marginal farmer, it was quite difficult for him to manage a family of 5 members. He didn't get much from his land as he only used to cultivate seasonal crops that to be only single crops as a result of which he had to completely depend on that particular crop. Sometimes he didn't even recover the base price.



However, his fortunes started to change with his association with HDFC Bank under BAIF Wadi project, wherein 40 Guava saplings planted on his 1 Bigha(0.2 ha) of land and he was being advised to do intercropping on that same land. Since it was going to be a source of additional income for the family he along with his wife started doing intercropping. In the very first year which includes Cabbage and Onion. On that particular year he earned near about Rs 15000/- by selling the vegetables from WADI. He was quite surprised with the results as with such a low input cost he is able to earn a lot. Most importantly he didn't depends on a single crop. Currently he cultivated Cabbage, Cauliflower, Onion and Pulses in that land. Till now he had earned near about Rs 50000/- by selling vegetables from the WADI. He is planning to extend the same model in his other lands. He has also saved some money earned from WADI for future usage.



HDFC Banks HRDP programme has provided subsidy of Rs. 20000/- for cultivation of creeper Farming to **Shri Ram Dalam Chand, Gilund, Chittorgarh** in the month of August, 2018 for enhancing his agricultural productivity. The subsidy includes 14 Angle, 6 pipes, 8.5 no's of G.I wire and a set of seeds (13 varieties) in 0.2 Ha of land.



The contribution from the beneficiary includes cost for land preparation, pit digging, installation of pole, sowing of seeds, weeding and harvesting of crops in one season is nearly Rs. 2000-3000. During the month of September he cultivated Bottle Gourd and Ridge Gourd as main crop and chilies, Brinjal, Tomato, Cabbage and Marigold as an intercrop. The total earnings from Creeper farming till now was Rs 20,500/- approximately which he generally sells in the village. Beside this his own consumption was near about Rs 2000.

According to him this system can yield better profit in small area of land. Before that he used to cultivate vegetable on land but most of them were spoiled due to direct contact of water and soil. Hence the produces were unable to fetch good market price. The wastage was also more in earlier system of cultivation. Beside this, intercropping is possible with this “Creeper farming”, which gives an additional income. He had replicated the same system in his other 0.4 ha of land. Furthermore he added this method protects the vegetables from pest and diseases and also enhance the vegetable quality as well as production, which helps him fetch good price for the vegetables. Currently he earns Rs 300/- per day by selling the vegetables from creeper.



Goat rearing has been the only source of income for her family.

Shimla and her husband Ramesh are residents of **Badodiya village in Shivdaspura Block of district Jaipur**. They have 2 children in the age group of 7 to 10 years. The family does not own any land, and wage labor is the only source of livelihood in addition to livestock rearing. They rear 8-10 female goats and 3 cows.



Earlier they didn't have any good quality male goats to cross with the female goats. As the price of a good quality of male goat is pretty high, which they can't afford. But after the intervention made by BAIF she was provided with a sirohi breed male buck. Currently she has 5 male kid goat and 5 female kid. According to Shimla, ***“she still can't believe that so much things happened in such a short span of time. She is happy that her children's got company to play with”.***



Prahalad, fodder (Badodiya, Jaipur)

Earlier it was difficult for him to provide his cattle year around green fodder. He used to feed his cattle's with Bajra, left overs of wheat and Dry grass. Though it was not sufficient enough as he used to buy some extra fodder from outside for his cattle's.

A year back he was approached by BAIF with an idea of growing green fodder. At first he cultivated Green



Fodder in a small area of land. Currently he has cultivated it in 1 bigha of his land. He is very much happy that now his cattle's get year around green fodder that to be much more nutritious than other fodders. As a result of which quantity of milk also increases 6-7 ltr/ day to 10-11 ltr/day per cattle. Earlier he had only 2 buffaloes but now after getting positive impact from green fodder now he has bought 4 buffaloes and 2 cows.

Index	Bajra	Wheat	Dry Grass	Green Fodder
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

Fodder availability calendar

Dungar Singh being a marginal farmer of his village (**Gilund**), **Chittorgarh**, he used to grow only single crop in his land as he didn't had any idea regarding intercropping. For which he had suffered a lot in past as many a times his crops destroyed due to bad weather, pests, etc. A year back he was approached by the Baif field staff to take part in the



Wadi program. At the initial stage he was bit hesitate, but somehow the WADI programme was implemented last year in his land as a result of which a lot of changes happens in his life.

Technology Adaption:

- Intercropping
- Proper utilization of Fertilizers.
- Better Irrigation process.8888

Lesson Learnt:

- Use of drip irrigation.
- Use of intercropping by cultivating vegetables.

Key benefits from the promoted Wadi model as elaborated below:

- Due to line sowing, he had saved some money from fertilizers and seeds, also the water requirement for the plants also decreases.
- He had bought some extra fruiting plants from his land through the money he earned through intercropping.
- Low water requirement due to drip irrigation.
- His barren land became cultivable that to be with various seasonal crops.



“Hi-Tech farming, it has completely changed my life. I no longer need to work anywhere. Now I had my own support in the form of Hi-tech farming and this gives me more than enough. From this year onwards my children will go to school all thanks to HDFC Bank and BAIF for making this possible”-Devilal.

Devilal Bhuin is a marginal farmer from **Gilund village, Chittorgarh** owing 4 Bigha of land, out of which 2 bigha are uncultivable land due to scarcity of water.

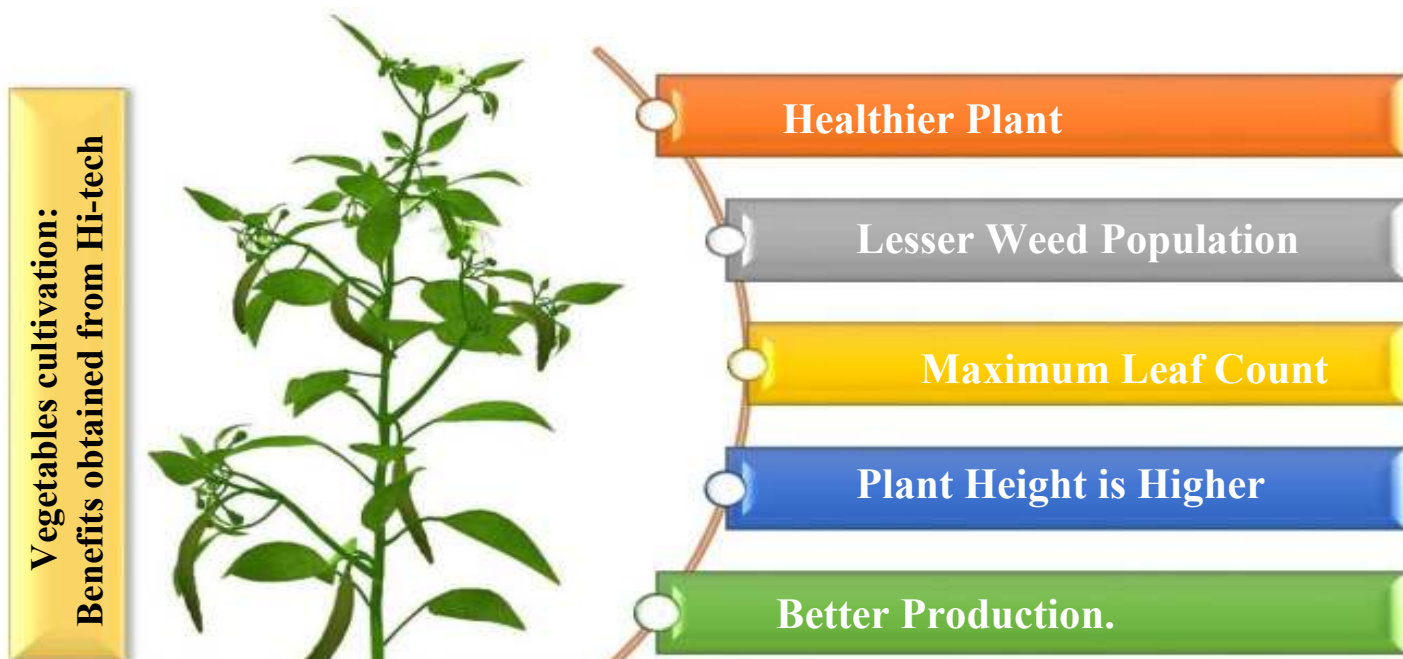
He was introduced to the technology and Devilal Bhuin keenly adopted Hi-tech vegetables cultivation, understanding that he could earn maximum.



As quoted Devilal Bhuin “with minor induction of technology he could earn much more by cultivating high value vegetables and make his life much easier”. The system has been established by him and he had transplanted 5000 chilli sapling as per the guidelines suggested through the model along with it he planted Long melon, Cucumber, Brinjal and Tomato.

Recently he sold Green Chilli of around 12.50 qntl at an avg of Rs 18/kg (Approx around Rs 25000/-) and a total of Rs 27000/- from long melon, Cucumber, Brinjal and Tomato.

Furthermore he had earned Rs 45000/- by selling 3 qntl of Dry chilli powder in local market at an average of Rs 15000/- per qntl.



‘Creeper Farming- A step towards a better farming’

Maduram (Gunti)

He had never thought that he will be able to cultivate so many varieties of vegetable in his land. All thanks to Baif (HDFC HRDP Project) who made it possible, as it provides me an alternative source of income.

Maduram who owns only 3 bigha land in the village previously depends only on seasonal crops and vegetable that to be single cropping. But after he



was provided with creeper he grows various vegetables such as bottle gourd, bitter gourd and below the creeper he grows chili, carrot, brinjal, etc. during the conversation when asked him what are the differences he felt in this creeper farming and previous one, to which he gives a mild smile and replied-

“This creeper system can yield better profit in small area of land. Earlier I used to cultivate vegetable on land but most of them were spoiled due to direct contact with the soil. Hence the produces were unable to fetch good market value. The amount of wastage was also more. But now the whole situation is changed, now I do intercropping in my land which increases my source of income as well I no more depended on a single produce as of now I got various options”.



GOVERNMENT PRIMARY SCHOOL, GOLAWAS, ALWAR.

“While interviewing both the teacher of this school, I can easily see the amount of satisfaction from their faces, because a teacher will be happy if there is 100% attendance in his/her class.” Same is the case here as they didn’t expect that these types of change could ever happens. Now the attendance in the school is 100% and it all happens due to the intervention made by HDFC in association with



BAIF. The school was painted with different cartoons, alphabets, etc.

Earlier it was difficult to handle all the children’s and source of entertainment was also limited. But now the situations are completely changed like they (both the teachers) don’t need to do anything as there are so much things available now, which makes them busy as well they get to learn a lot of things from them that to be practically. Mostly the villagers are much happier with the painting work done in the school. Now the school is a center of attraction for most of the outsiders.

