# Project Completion Report



Awareness Campaign on Promotion of Farmer Producer Organization(FPO) in Bathinda



Implemented By

Abhivyakti Foundation



Supported By: National Bank for Agriculture and Rural Development





Mr. Shailendra Kumar Singh General Secretory, Abhivyakti Foundation

# **Acknowledgement**

Abhivyakti Foundation has carried the Awareness campaign on Promotion of Farmer Producer Organization" in the district Bathinda of Punjab. Untiring the sincere efforts by various departments helped make this a successful project. First and foremost we wish to place on record our sincere gratitude to National Bank for Agriculture and Rural Development (NABARD) Regional office Punjab for providing an opportunity for our organization to implement this project in district Bathinda and for always providing prompt and unwavering support to Abhivyakti Foundation.

For providing encouragement, support and valuable guidance during this duration of the project we are indebted to Shri Vikas Mittal, District Development Manager, NABARD Bathinda.

We also wish to thank district Administration and all the line departments like KVK, Agriculture department, Animal Husbandry Department for their valuable support to the program.

Last but not the least, Abhivyakti Foundation extends sincere thanks to Regional office Punjab of the organization and its VLWs teams for untiringly carrying out the assigned work plan activities, and for conducting a successful campaign in 60 cluster of district Bathinda. In district Bathinda FPO Campaign was conducted in all the 9 blocks of district Bathinda. VLWs of district Bathinda did a tremendous work to enhance awareness about Promotion of Farmer Producer Organization in district Bathinda.

Shailendra Kumar Singh

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General Secretory Abhivyakti Foundation



# Mr. Amritpal Singh Regional Director, Abhivyakti Foundation

# **Preface**

Due to the rising cost of cultivation, lack of assured market, modern technologies and quality inputs, the small and marginal landholders are not able to realise optimal productivity as also price for their produce. Further small and marginal farmers in Punjab are plagued with issues such as continued fragmentation of land and dwindling income. Through the FPOs, the famers can have access to benefits such as quality agri-inputs and extension services. Besides economy of scale in their operations, this has resulted in increased bargaining power for them.

Considering their plight, the National Bank for Agriculture and Rural Development (NABARD) has decided to promote farmer producer organisations (FPOs) in the state in a big way. The concept behind FPOs is farmers can form groups and register themselves under different acts. Since small farmers often find it difficult to access markets on their own, aggregating farmers into the FPOs will help enable them improved market access and better bargaining capacity.

Abhivyakti Foundation has been assigned as the implementing partner for the awareness campaign in 4 district of Punjab. In Bathinda district the promotion of FPO campaign was conducted in all the 9 blocks of district Bathinda by covering 60 village cluster of district Bathinda with the support of trained Village Level Workers (VLW).

Abhivyakti foundation has taken grass root level efforts to undertake the activities under Promotion of Farmer Producer Organization in the district Bathinda. We do hope that whatever little effort made by Abhivyakti Foundation will continue and this report will be an instrument in further discussion towards FPO campaign implemented by Abhivyakti Foundation in the district Bathinda.

Amritpal Singh Regional Director Abhivyakti Foundation

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# **About the Organization**

The incorporation of Abhivyakti Foundation was visualized in 2000 by Mr. Shailendra Kumar Singh, founder member and General Secretary of the organization. The organization started their social development initiative through publishing social magazine namely SRIJAN besides running the educational programme in slum areas namely Holambi Kala of north Delhi through raising donations. Subsequently, the organization has made their regular efforts to identify options and opportunities for expanding the development initiatives. These efforts resulted in success when we received first educational support from Ministry of Human Resource Development, Govt. of India under SARVA SHIKSHAN ABHIYAN programme in Palwal district of Haryana state in 2004. Following the 2004, the organization was gradually expanding both in terms of programmes and operational areas. Currently we are actively involved in Health & Sanitation, Education, Women and Child Development, Livelihood, Skill development programme and Research and Development programme with special focus on women and child. Under the various activities have been conducted in six states namely Delhi, Haryana, Uttar Pradesh, Himachal Pradesh, Jharkhand and Punjab, of northern India. The past one and half decade of development sector experiences has strengthened us in order to have effective results in improving the living conditions of poor and backward community of both rural and urban areas of northern India.

# **IDEOLOGY**

Abhivyakti Foundation is guided and directed by different ideological values. They have been the control mechanisms for operating various programmes and activities of the organization. Our organization believes in following core values:

- Equity
- Transparency
- Participation
- Gender
- Self-Sustainable Development

Above said values have been followed not only at the level planning and executing the programmes and activities but also at level of recruiting and selecting the organizations' team members.

## **VISION**

Establish participatory, Gender Justice, Self-Reliance and Community Participation.

# **MISSION**

Abhivyakti Foundation aims to organize women and weaker sections of society for social change through participatory approach. Abhivyakti Foundation is committed

to educational development, Poverty Elimination, Ecological Balance, growth of self-reliance among people and empowerment of rural and urban community.

# **LEGAL IDENTITY**

We have successfully able to complete the legal formalities required for running a successful organization. The legal details of Abhivyakti Foundation are given in following table:

S. No.	Legal Entity	Registration No.
1.	Society Registration Act	39069
2.	Income Tax Registration 80G Registration	DEL-AE22883-14072011/799
3.	PAN Registration	AAAAA4322L
4.	FCRA Registration	231660767

# **ORGANIZATIONAL STRUCTURE**

Since the inception of the organization, we have made efforts to adopt the decentralize structure of the organization's team structure. We could successfully to have balance team, to a maximum level, from the point of view of Gender. At the different level of the organization team, each team members have been given opportunities to grow and contribute to the growth of the organization.

# **PROGRAMME**

## **HEALTH & SANITATION**

Since the beginning of organization, health and hygiene was one of major programme initiative of the organization and it has been continued till now. As a part of health initiatives, we have focused on HIV/AIDS Intervention programme in three states namely Delhi, Haryana and Punjab besides institutional health care services to the HIV positive and their families. We are involved in organizing the capacity building programme health care team of grass-root level organizations besides conducting awareness generation and health programme linkages for the benefit of women and children of both rural and urban areas.

Under the sanitation programme, we have successfully launched the Sanitation and Hygiene programme with the objective cover school going children of govt. schools and inter college of Gautam Budh Nagar district of Uttar Pradesh.

# **EDUCATION**

Under the educational programme, we have focussed on primary education and preparing both adolescents and youth community for higher education. As a part of primary education programme, we have been involved in SARV SHIKSHAN

ABHIYAN programme by providing the primary education to adults while adolescents and youth have been covered under Bachelor Preparatory Programme of Indira Gandhi Open University. In addition, they were also provided coaching classes for English language and also computer.

# **CHILD DEVELOPMENT**

Child development was always one of important area of concern. During past, we could not only successful to run child health programme namely **Rajiv Gandhi Creche Programme** but also able to successfully launched **CHILD LINE**programme for helping the vulnerable child labourers in terms of supporting for their medical, psychological and institutional support. Recently, we have also entered in organizing financial literacy programme for school going children.

# **WOMEN EMPOWERMENT**

Women empowerment is one of our core issues of the organization. We have been making intentional efforts for making women empowered have through enhancing their knowledge and skills, providing the option and opportunities of their social and economic growth, mobilization and solving their problems like harassment, exploitation and deprivation through various programmes and activities of the organization. We are actively involved in organizing the general awareness programme, formation of women Self Help Groups, running of vocational cum production unit of Jute bags, legal support through Mobile Women Help Line, and financial literacy programme.

# SKILL DEVELOPMENT PROGRAMME

Under the skill development programme, we are successful to initiate programme "STeP" for youth community with the view of generating employment opportunities by deploying the technical courses. The project was financially supported SMILE FOUNDATION, national level supporting organization. It was envisaged that this programme will help the students to gain basic knowledge and education of communication and computers through theoretical and practical processes which would further help them to ensure employment opportunities

## **LIVELIHOOD**

With the view of enhancing the income level and further economic growth of poor and backward community especially women group, we have launched livelihood programme for generation options and opportunities of employment generation. We are providing relevant technical inputs in respective trades selected by women group. Women are working at two levesl. Some women prefer to visit our production centre while other desire to work from home. We are also helping women for making linkages for loan from banks and market linkages.

# **RESEARCH & DEVELOPMENT**

During the past experiences of more than one decade of development interventions, we have come across with various social issues which require further in-depth study. In this regard, we have been involved in different processes. Among this process, there were internal review, external evaluations and direct initiative of conducting research study.

# **PROGRAMME TEAM**

During the one and half decade of working in development sector, we were quite successful to develop a team of qualified, experienced committed and energetic team. We have group of professionals having the background of social work, rural development, medical and engineering.

# **NETWORK:**

Since the beginning of the organization, we have been believed in learning by sharing and exposing ourselves with like-minded people and organizations. In this regard, we are part of various platforms both at state and national level in order to show presence in development sector. Our organization is not only having organizational memberships of larger platforms but also playing leading role in the Network. The detailed information are mentioned below

- CNRI- Confederation of NGOs of Rural India
- CREDIBILITY ALLIANCE
- Indian Social Responsibility Network
- UPVAN

# **Background of the Project**

Small and marginal farmers in Punjab are plagued with issues such as continued fragmentation of land and dwindling income. Considering their plight, the National Bank for Agriculture and Rural Development (Nabard) has decided to promote farmer producer organisations (FPOs) in the state in a big way. The concept behind FPOs is farmers can form groups and register themselves under different acts. Since small farmers often find it difficult to access markets on their own, aggregating farmers into the FPOs will help enable them improved market access and better bargaining capacity.

Under the plan, NABARD has embarked upon a plan to launch statewide awareness campaign on FPO promotion during the current year. There are around 12,500 villages in Punjab. To reach out to the farming community, it has decided to organise 3,000 programmes in a cluster of 2-3 villages each in all the districts of the state. Through this campaign, NABARD in collaboration with NGOs will motivate farmers to organise themselves into FPOs and achieve the desired results by collaborating with each other.

Due to the rising cost of cultivation, lack of assured market, modern technologies and quality inputs, the small and marginal landholders are not able to realise optimal productivity as also price for their produce. Through the FPOs, the famers can have access to benefits such as quality agri-inputs and extension services. Besides economy of scale in their operations, this has resulted in increased bargaining power for them.

As a result National Bank for Agriculture and Rural Development Regional office Punjab Launches State-wide awareness campaign on promotion of FPOs. The campaign was launched by Punjab Governor VP Singh Badnore.

## **Title of Project**

Awareness Campaign on Promotion of Farmer Producer Organization in Punjab

## **Project Aim**

The campaign aims to achieve dual objectives, including motivating farmers to organise themselves into FPOs and convergence of various stakeholders.

#### **Supporting Agency**

National Bank for Agriculture and Rural Development (NABARD)

#### **Beneficiaries**

**Farmers** 

## **Project Location**

Bathinda, Punjab

# Farmer Producer Organizations (FPOs): Status & Issues

# **Backgroud:**

Agriculture in India is predominantly production oriented confined in large number of fragmented small holdings and plays a pivotal role in the Indian economy. It provides employment to around 56 per cent of the Indian workforce, contributes to overall growth of the economy and reduces poverty by providing employment and food security to the majority of the population. However, due to highly fragmented, scattered and heterogeneous landholding, rising cost of cultivation and limited access of small/marginal farmers (SF/MF) to public resources and markets, the small holding based agriculture has gradually become unviable. The limited production quantities, lack of farmers' access to public resources, quality inputs, credit facility, modern technologies, etc. and frequent crop failures, lack of assured market, income safety and poorly developed supply chain, has resulted in high dependency of farmers on the exploitative intermediaries and local money lenders. Small and marginal farmers constitute around 85% of the total land holding and hold around 44% of the land under cultivation. Some of the key concerns relating to small farm holders include:

- > Inadequate farming and extension services and low level of technology adoption
- > Lack of capital and poor business skills
- Low income due to poor infrastructure and low market efficiency

# **Benefits of Farmers' Collectives**

Some of the important benefits of organizing farmers into Collectives, as demonstrated through various pilots, are as under:

- Cost of production can be reduced by procuring all necessary inputs in bulk at wholesale rates
- Aggregation of produce and bulk transport reduces marketing cost, thus, enhancing net income of the producer
- > Building the scale through produce aggregation enables to take advantage of economies of scale and attracts traders to collect produce at farm gate
- > Access to modern technologies, facilitation of capacity building, extension and training on production technologies and ensuring traceability of agriculture produce.
- > Post-harvest losses can be minimized through value addition and efficient management of value chain
- Regular supply of produce and quality control is possible through proper planning and management
- Price fluctuation can be managed; if there are practices like contract farming, agreements, etc.
- > Easy in communication for dissemination of information about price, volume and other farming related advisories
- > Access to financial resources against the stock, without collaterals

- Easy access of funds and other support services by the government / donors / service providers, and
- > Improved bargaining power and social capital building

# **Current Status of FPO in India**

FPOs are farmers' collectives, with membership mainly comprising small/marginal farmers (around 70 to 80%). Presently, around 5000 FPOs (including FPCs) are in existence in the country, which were formed under various initiatives of the Govt. of India (including SFAC), State Governments, NABARD and other organizations over the last 8-10 years. Of these, around 3200 FPOs are registered as Producer Companies and the remaining as Cooperatives/ Societies, etc. Majority of these FPOs are in the nascent stage of their operations with shareholder membership ranging from 100 to over 1000 farmers and require not only technical handholding support but also adequate capital and infrastructure facilities including market linkages for sustaining their business operations.

# **Status of Punjab**

Particulars	PRODUCE Fund, GoI	NABARD's own fund	Total FPOs
FPOs mobilized	69	22	91
FPOs formed / registered	69	18	87
Registers as PC	15	13	28
Registered as Coop Societies	32	5	37
Registered as Societies/Trusts	22	-	22
No of POPIs involved	9	4	13
No of Farmers covered	5200	1100	6300
Equity mobilized by FPOs (Rs lakh)	53.50	-	53.50
Grant Sanctioned by NABARD (Rs lakh)	616.04	44.00	660
Grant Disbursed by NABARD (Rs lakh)	315.00	3.52	318.52
Digitization of FPOs	69	-	69
Credit Linkages	5	-	5

# **NABARD's Support to Farmer Producers' Organizations**

# **Financial Support to Existing POs**

NABARD created Producers Organization Development Fund (PODF) with initial corpus of Rs. 50 crores out of its operating surplus during 2011-12, for supporting

the existing POs including PACS to create innovative financing models for mainstream banking. The broad objective of the fund is to provide financial/ non-financial support to Producers' Organizations for facilitating improved credit access, ensure adequate capacity building, market linkages and need based handholding services to meet their 'end to end' requirements and thereby ensuring sustainability and economic viability. Considering the success of financing to POs/PACS in terms of improved access to inputs, affordable credit, better price realization by members by building scale and enhanced skill development of farmers, NABARD created its own subsidiary (NABKISAN Finance Ltd.) for meeting the credit requirements of FPOs by adopting a flexible approach based on life cycle needs, while it continues to provide promotional support towards capacity building, market linkages and other incubation services to FPOs out of grant fund. The scope of this fund has been further enhanced during 2017- 18 to provide need-based grant assistance to those FPOs also, which are financed by the Commercial Banks, Cooperative Banks and Regional Rural Banks.

# **Promotion of New FPOs**

While NABARD has been promoting farmers' collectives in the past such as Farmers' Clubs, Joint Liability Groups, Self Help Groups, Watershed Groups, etc., to nurture the collective strengths and empowering farmers, it took special initiative to promote and nurture new FPOs out of Producers' Organization Development and Upliftment Corpus (PRODUCE) Fund created in NABARD by the Govt. of India during 2014-15, to be utilized for the promotion of 2000 FPOs. Under this Fund, NABARD has promoted 2154 FPOs as on 31 May 2018 of which, around 70% FPOs are registered as Producer Companies and the remaining as Cooperatives/Societies. These FPOs are in incubation/ emerging stages & initially engaged in business activities like input distribution to members, produce aggregation & direct marketing to retail units, local mandis or institutional buyers, etc., except around 45-50 FPOs, which have also commenced agro processing, branding and direct marketing activities with turn over exceeding Rs. 100 lakhs.

Considering the experience gained and lessons learnt under PRODUCE Fund, NABARD has introduced a scheme for promoting 3000 FPOs during next 2-3 years by adopting low cost model and leveraging financial resources under its various promotional and developmental programmes/ schemes. funds. Up to 31 March 2018, around 1850 new FPOs have been promoted across 22 States under this initiative.

# **Important Measures initiated by NABARD**

➤ In order to oversee the promotional efforts and provide policy inputs for creating appropriate ecosystem for FPOs to sustain their business operations, NABARD has constituted a National Advisory Committee headed by its Chairman and members from the concerned Ministries of the Govt. of India, SFAC, Academic Institutions, Professional agencies, Agri Corporates, leading FPOs, etc. Similarly, State level Consultative Committees have been formed under its Regional Offices to provide

- necessary guidance to the implementation of the scheme and ensuring desired synergy between the efforts of various stakeholders for building sustainable FPO.
- Considering the need for a centralized data base on FPOs, NABARD has launched a dedicated web portal and digitized the data in respect of all its FPOs including profile of the shareholder members and uploaded on its website for use by the stakeholders.
- With a view to supplementing the efforts of the Govt. of India, particularly in 115 Aspirational districts for holistic development, NABARD is implementing "Integrated Water Management Scheme through watershed approach', covering more than 40 such districts to address issues relating to availability and efficient usage of water through FPO/ community participation. Besides, NABARD through its State offices has launched a massive awareness campaign on the role of FPOs in building farmers' resilience against climate change, increasing agricultural productivity and bringing optimal efficiency in the agri value chain through achieving the economy of scale for ensuring enhanced income to the farmers, particularly small producers.
- NABARD, with support of BIRD has designed three separate training modules for capacity building/ training of Board of Directors and CEOs of FPO and also for the capacity building of POPIs. Further, in order to develop a cadre of local professionals, a short-term certificate course on FPO management for the existing/ aspiring CEOs, has been designed and the same is being organized through 10 Regional level reputed Anchor agencies.
- ➤ A National Seminar on "Linking Farmer Producers' Organizations (FPOs) with Commodity Exchanges" was organized in association with SEBI and Commodity Exchanges and road map for increasing farmers' participation on trading platform was suggested. As a follow-up of the seminar, series of district/state level training programmes are being organized in association with commodity exchanges for the benefit of farmers, besides initiating certain policy/procedural modifications by the commodity exchanges particularly for reducing the lot sizes, streamlining account opening procedure and creating adequate number of delivery centres, etc.
- ➤ NABKISAN Finance Ltd, a subsidiary of NABARD, has introduced a number of innovative loan products for directly supporting FPOs besides creating a digital platform for on-line submission of loan applications. To further provide lending comforts to its subsidiaries, NABARD has introduced a Credit Guarantee Scheme on a pilot basis to provide guarantee cover to its lending subsidiaries. Based on the success of pilot, the scheme will be extended to other lending institutions in due course for facilitating adequate credit flow to FPO sector

# Schemes of Govt. of India/ SFAC for FPOs

The Union Finance Minister, in the Budget Speech for 2013-14, announced two major initiatives to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to FPCs.

# **Equity Grant Fund Scheme**

The main objectives of Equity Grant Fund are as under:

- (i) Enhancing viability and sustainability of FPCs;
- (ii) Increasing credit worthiness of FPCs;
- (iii) Enhancing the shareholding of members to increase their ownership and participation in their FPC

The equity grant support to eligible FPCs is provided by the SFAC on matching basis subject to a maximum of Rs 10.00 lakh per FPC, provided the FPC has a minimum shareholder membership of 50 farmers.

# **Credit Guarantee Fund Scheme**

The main objective of the Credit Guarantee Fund scheme is to provide a Credit Guarantee Cover to Eligible Lending Institutions to enable them to provide collateral free credit to FPCs by minimizing their lending risks in respect of loans not exceeding Rs. 100.00 lakhs. Under the schemes, only Farmer Producer Companies having minimum 500 individual shareholders, are eligible for Credit Guarantee cover. Further, the Bank should have extended/ sanctioned within six months of the date of application for the Guarantee or /in principle agreed in writing/ has expressed willingness in writing to sanction term loan/ working capital/ composite credit facility without any collateral security or third party guarantee including personal guarantee of Board Members. Maximum guarantee cover is restricted to the extent of 85% of the eligible sanctioned credit facility, or to Rs. 85 lakhs, whichever is lower.

# **Scheme for Creation of Backward and Forward Linkages**

The Ministry of Food Processing Industries, Govt. of India is implementing a scheme to provide effective and seamless backward and forward integration for processed food industry by plugging the gaps in supply chain in terms of availability of raw material and linkages with the market. Under the scheme, financial assistance is provided for setting up of primary processing centers/collection centers at farm gate and modern retail outlets at the front end along with connectivity through insulated/refrigerated transport. The Scheme is applicable to perishable horticulture and non-horticulture produce such as fruits, vegetables, dairy products, meat, poultry, fish, Ready to Cook Food Products, Honey, Coconut, Spices, Mushroom, Retails Shops for Perishable Food Products,

etc. The Scheme would enable linking of farmers to processors and the market for ensuring remunerative prices for agri produce. The scheme is implemented by agencies/ organizations such as Govt./ PSUs/ Joint Ventures/ NGOs/ Cooperatives/ SHGs / FPOs / Private Sector / individuals, etc.

The Ministry has engaged Technical Agencies (TAs) for assisting farmer/ producer groups including Farmer Producer Companies, Farmer Producer Organization and Self Help Groups to facilitate their participation under the Scheme. The TAs are responsible for preparation of Business Plan, Detail Project Report, Capacity Building, Trainee and other related support services.

# National Rural Livelihoods Mission (NLRM)

The Ministry of Rural Development, Govt. of India under its Deendayal Antyodaya Yojana-NRLM, has taken initiatives towards building value chain development interventions with focus on sustainable agriculture, livestock and NTFP to enable small and marginal farmers to gain better price realization, access to markets, improved technologies for value addition and technical support. Under this initiative, large number of Producers' Groups are being promoted and graduated into sustainable, member-owned and member-governed Producers' Enterprises (PEs). Besides issuing operational guidelines, the Ministry has initiated a number of measures to strengthen the ecosystem around these collectives so as to facilitate them become a true business enterprise of small producers

# Union Budget, 2018-19: Focus on FPOs

The Govt. of India in the Union budget 2018-19, announced the following measures to promote FPOs for a prosperous and sustainable agriculture sector that enable farmers to enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns of the produce;

- i. Launching of "Operation Greens" for onion, potato and tomato crops on the lines of Operation Flood with an allocation of Rs. 500 crores. The initiative aims to address price fluctuation in vegetables for the benefit of farmers and consumers. It will promote FPOs, agri-logistics, processing facilities and professional management.
- ii. With a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores.

# Challenges and Issues in Building Robust FPOs

Some of the studies commissioned by NABARD, have clearly established the positive role of FPOs in terms of increased net income of farmers through informed decision making, improved access to inputs and agro-services, institutional credit, marketing facilities and enhanced efficiency in the farming operations. However, there are challenges and policy gaps in the ecosystem. The important challenges and confronting issues in building sustainable FPOs, are as under:

# Lack of / Inadequate Professional Management

Farmers' Organizations are required to be efficiently managed by experienced, trained and professionally qualified CEO and other personnel under the supervision and control of democratically-elected Boards of Directors. However, such trained manpower is presently not available in the rural space to manage FPO business professionally.

# **Weak Financials**

FPOs are mostly represented by SF/MF with poor resource base and hence, initially they are not financially strong enough to deliver vibrant products and services to their members and build confidence.

# **Inadequate Access to credit**

Lack of access to affordable credit for want of collaterals and credit history is one of the major constraints, the FPOs are facing today. Further, the credit guarantee cover being offered by SFAC for collateral free lending is available only to Producer Companies (other forms of FPOs are not covered) having minimum 500 shareholder membership. Due to this, large number of FPOs particularly those, which are registered under other legal statutes as also small size FPOs are not able to access the benefits of credit guarantee scheme.

# **Lack of Risk Mitigation Mechanism**

Presently, while the risks related to production at farmers' level are partly covered under the existing crop / livestock / other insurance schemes, there is no provision to cover business risks of FPOs.

# **Inadequate Access to Market**

Marketing of produce at remunerative prices is the most critical requirement for the success of FPOs. The input prices are largely fixed by corporate producers. The cultivators loose through the complex gamut of market processes in the input and output prices. There are more market opportunities; if FPOs can identify local market needs of the consumers and have tie-up for sale of its produce. The linkage with Industry/ other market players, large retailers, etc. is necessary for long term sustainability of FPOs.

# **Inadequate Access to Infrastructure**

The producers' collectives have inadequate access to basic infrastructure required for aggregation like transport facilities, storage, value addition (cleaning, grading, sorting, etc.) and processing, brand building and marketing. Further, in most of the commercial farming models, the primary producers are generally excluded from the value chain.

# **Lack of technical Skills/ Awareness**

Inadequate awaren collectivization & no support. Further, la Regulations related to	n availability of ck of legal and	competent technical kr	agency for nowledge a	providing h bout variou	andholding s Acts and

# **Demographic Details of Punjab**

Punjab is a state in northern India. Forming part of the larger Punjab region of the Indian subcontinent, the state is bordered by the Indian states of Jammu and Kashmir to the north, Himachal Pradesh to the east, Haryana to the south and southeast, Rajasthan to the southwest, and the Pakistani province of Punjab to the west. The state covers an area of 50,362 square kilo meters, 1.53% of India's total geographical area. The state capital is Chandigarh, a Union Territory and also the capital of the neighbouring state of Haryana. The



five rivers from which the region took its name were Sutlej, Ravi, Beas, Chenab and Jhelum; Sutlej, Ravi and Beas are part of the Indian Punjab.

Punjab is the home to 2.77 crore (2011 Census) people, constituting 2.29% of the total population, covering 1.54% surface area of the country. 62.52% of the State's population lives in rural areas. Males outnumber the females in Punjab with the sex ratio of 895 females to every 1,000 males, with the highest sex ratio in Hoshiarpur (961) and lowest in Bathinda (868). The State is more densely populated (551 persons/km2) than the country's average (382 persons/km2). About 75.8% of the State's population is literate as against the national average of 74%. Though agriculture is the predominant economic activity in the State, it engages only 36% of the State's work force as against about two third at national level. Migration of rural people to foreign countries in search of jobs has resulted in reduction in the workforce available for agriculture. Shortage of farm labour has prompted farmers of the State to go for farm mechanization in a big way.

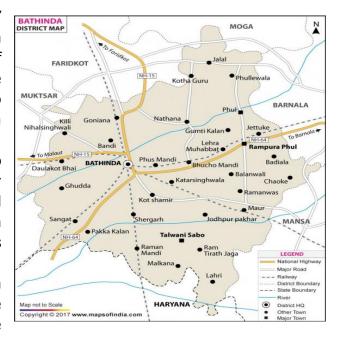
Punjab (the five rivers region) is one of the most fertile regions on earth. The region is ideal for growing wheat crop. Rice, sugar cane, fruits and vegetables are also grown. Indian Punjab is called the "Granary of India" or "India's breadbasket." [7] Many records mistakenly mention that it produces 43% of India's wheat, but that is actually its contribution to the national pool. It produces 17% of India's wheat, and 11% of India's rice (2013 data). The total area of Punjab is just 1.4% of total area of India, but it produces roughly 12% of the cereals produced in the country.[8] The largest grown crop is wheat. Other important crops are rice, cotton, sugarcane, pearl millet, maize, barley and fruits. The principal crops of Punjab are barley, wheat, rice, maize and sugarcane. Among the fodder crops are bajra and jowar. In the category of fruits, it produces abundant stock of kinnow. The main sources of irrigation are canals and tube wells. The rabi or the spring harvest consists of wheat, gram, barley, potatoes and

winter vegetables. The Kharif or the autumn harvest consists of rice, maize, sugarcane, cotton and pulses. Agriculture sector is the largest contributor to the gross state domestic product (GSDP) of Punjab. According to 2013-14 data, the contribution of agriculture and allied industries in GSDP at factor cost is 28.13%.

Rice, which occupied around 6.87 per cent of the gross cropped area in 1970-71, increased to over 33.15 per cent in 2007-08, and then rose further to around 35.85 per cent in 2010-11. The increase in wheat cultivation has been at the cost of gram, rapeseed and mustard, while that of rice has been obtained by shifting the area from maize, groundnut, millets and cotton. Total food grain production over this period increased by more than three and half times. Yields of wheat, paddy and total food grains nearly doubled over this period of time (1971 to 2011). Besides, production of cotton, potato and milk during this period has been gone up by 1.76, 7.24 and 4.47 times, respectively. On the other hand, the production of pulses and oilseeds went down drastically over this period and that of sugarcane with some variations remained almost same. The reason of decline of production of these crops was the drastic decline of area under these crops due to encroachment by paddy and wheat.

#### **District Bathinda**

According to "Ainai-Barar Bans" Bathinda was built by Bhati Rao, son of Bal Band, who became ruler of Punjab in 336 Bikrami Sambat. He also founded Bhatner. It was also called Whatinda and Bitunda which finally become known as Bhatinda. But its name was changed to Bathinda on the authority of Survey of India to conform to the phonetical expression as locally pronounced. In recent times the town conquered by Maharaja Ala Singh (near about 1754 AD) and since then it followed the history of erstwhile princely state of Patiala. With the



dawn of indendence and merger of Patiala and East Punjab States into a division styled at PEPSU, Bathinda become full-fledged district which states has combined even after the merger of PEPSU with erstwhile Punjab State in 1956.

According to 2011 Census of India, Bathinda district ranks 9<sup>th</sup> in Punjab with a population of 1388525 which is 19.98 % of the total population of Punjab State. The sex ratio according to census 2011 is 868 females per thousand Male in district which is 19 less than observed in 2001 census, which was 870. Though the rate of population growth is meagre yet the density of population has increased which

is 414 per square Kilometer as compared to 353 by 2001 census. Labour Force Participation Rate is 44.32%. Main source of income in the district is from the agriculture sector and per capita income is Rs. 94,666. Total cropped area is 5,54,552 in hectares and the forest area is 47 in sq km (2015).

Amongst the States & UTs, Punjab ranks 13<sup>th</sup> in terms of literacy. Bathinda district have 15<sup>th</sup> rank in the field of literacy in the state. 68.30% population is literate whereas the rate for male and female literacy is 73.80 % and 61.90% respectively according to Census 2011.District is divided into 9 development blocks namely Bathinda, Sangat, Nathana, Rampura, Phul, Maur, Goniana, Bhagta Bhaika and Talwandi Sabo.

# **District Highlights**

- Bathinda District ranks 6<sup>th</sup>in area and 9<sup>th</sup>in population.
- Bathinda is most populous and Talwandi sabo is least populous tahsil.
- The average population size of village in the district (3,187) is greater than that of the state (1,425).
- Bhai Rupa (14,841) is the largest village by population size followed by Ramsara (13,959) in the district.
- 44 villages in the district are large sized with a population of 5,000 or more.
- The decadal population growth rate in the district (17.3%) is greater than the state average (13.9%).
- Bathinda district is relatively less urbanized (36.0%) than the state (37.5%) and it ranks 6th in the state.

"Source of Information: Census 2011"

# **District Level Training Programme**

Abhivyakti Foundation in collaboration with National Bank for Agriculture and Rural Development organized one day training for village level workers of district Bathinda at Dunes Club Bathinda on dated 8<sup>th</sup> February 2019 under Awareness Campaign on Promotion of Farmer Producers Organizations (FPOs) in Punjab.

# **List of Dignitaries joined the Training Programme**

- 1. Mr. Vikas Mittal, AGM NABARD, Bathinda
- 2. Mr. D.Duggal, Deputy Registrar, Cooperative Department Bathinda
- 3. Mr. Harjinder Singh, DDPO Bathinda
- 4. Mr. Igbal Singh, Deputy LDM, Bathinda
- 5. Dr. Dharminder Singh, AO, Agriculture Department Bathinda
- 6. Mr. Harnek Singh, Director, Farmer PNB Training Centre Mehraj Bathinda
- 7. Mr. Sukhdev Singh Horticulture Development Officer, Horticulture Department
- 8. Ms. Usha Rani, CDPO Bathinda
- 9. Mr. Dev Raj, Dairy Development Inspector Bathinda

# **Minutes of the Programme**

At the beginning of the training event Mr. Amritpal Singh, Regional Director Abhivyakti Foundation formally welcome all the dignitaries & participants and discussed about this campaign and share the brief objective of this campaign. As regards to introduction of the term PO he share that A Producer Organization (PO) is a legal entity formed by primary producers, viz. farmers, milk producers, fishermen, weavers, rural artisans, craftsmen. A PO can be a producer company, a cooperative society or any other legal form which provides for sharing of profits/benefits among the members. In some forms like producer companies, institutions of primary producers can also become member of PO. He share that The main aim of PO is to ensure better income for the producers through an organization of their own. Small producers do not have the volume individually (both inputs and produce) to get the benefit of economies of scale. Besides, in agricultural marketing, there is a long chain of intermediaries who very often work non-transparently leading to the situation where the producer receives only a small part of the value that the ultimate consumer pays. Through aggregation, the primary producers can avail the benefit of economies of scale. They will also have better bargaining power vis-à-vis the bulk buyers of produce and bulk suppliers of inputs.

During the session Mr. Vikas Mittal, DDM Bathinda discussed about this campaign in detail. He shares that Indian agriculture is predominantly characterized by large number of dispersed and fragmented small holdings. Large number of land holding belong to small and marginal farmers. Being unorganized these farmers are unable to realize good value for their products. Pilots projects implemented by SFAC, NABARD etc., indicate that the problems encountered by the small and marginal farmers can be mitigated to a large extent by organizing them into Producer Organizations. He share that FPO will support the members in getting more income by undertaking any/many/all of the activities listed under above mentioned activities of PO. By aggregating the demand for inputs, the PO can buy 5 in bulk, thus procuring at cheaper price compared to individual purchase. Besides, by transporting in bulk, cost of transportation is reduced. Thus reducing the overall

cost of production. Similarly, the PO may aggregate the produce of all members and market in bulk, thus, fetching better price per unit of produce. All these interventions will result in more income to the primary producers.

Further Mr. Mittal share that NABARD in order to reach out to the farming community, has decided to organise 3,000 programmes in a cluster of 2-3 villages each in all the districts of the Punjab state and 60 programmes in district Bathinda. NABARD has promoted 91 FPOs as on date in Punjab state. These FPOs are engaged in activities such as input supply, seed production, vegetables, dairy activity-processing, processed food, honey production and marketing and few have started custom hiring centres for farm machinery too. During the session Mr. Mittal also share the success story of Ambuja Cement Foundation in the district Bathinda.

After that Mr. Harnek Singh, Director PNB Farmer Training Centre Mehraj district Bathinda apricate the initiate being taken by NABARD for Promotion of Farmers Producer Organization in Punjab. He shares that the primary producers have skill and expertise in producing. However, they generally need support for marketing of what they produce. The PO will basically bridge this gap. The PO will take over the responsibility of any one or more activities in the value chain of the produce right from procurement of raw material to delivery of the final product at the ultimate consumers' doorstep.

Dr. Dharminder Singh, AO Agriculture Department appreciate the initiative taken by NABARD. He share that success of a FPO depends on the networking and continuous interactions with various stakeholders. The BODs and staff should have the understanding and importance of networking to obtain maximum benefits to their members under convergence mode. Every business irrespective of size needs planning. Business planning is essential for growth and sustainability.

During the session Mr. Sukhdev Singh, HDO Horticulture department share that due to the rising cost of cultivation, lack of assured market, modern technologies and quality inputs, the small and marginal landholders are not able to realize optimal productivity as also price for their produce. Through the FPOs, the famers can have access to benefits such as quality agri-inputs and extension services.

After that all the dignitaries share the views on Farmers Producer Organization and ensure their department support and cooperation in this campaign.

Mr. Amritpal Singh share the main learning of this training and discussed key outputs and outcomes expected from the campaign and the role of village level workers. He wraps up this session by votes of thanks to DDM NABARD participants and all the departments for supporting this training event.

# **Pictures of District Level Programme:**



# **Introduction of the Impact Assessment Programme**

Abhivyakti Foundation in collaboration with National Bank for Agriculture and Rural Development organized impact Assessment Programme of district Bathinda on dated 11th March 2019 under Awareness Campaign on Promotion of Farmer Producers Organizations (FPOs) in Punjab.

# <u>List of Dignitaries join the Impact Assessment Programme</u>

- 1. Mr. Vikas Mittal, DDM Bathinda
- 2. Dr. J.S Brar, Associate Director KVK Bathinda
- 3. Mr. Rajinder Singh, FDO, Animal Husbandry Department Bathinda
- 4. Mr. Iqbal Singh, Deputy LDM, Bathinda
- 5. Mr. Rajinderpal Singh, District President, Crop Association Bathinda

# **Minutes of the Programme**

At the beginning of the Impact Assessment Programme Mr. Amritpal Singh, Regional Director Abhivyakti Foundation formally welcome all the dignitaries & participants and discussed about this campaign and share the brief outcomes of this campaign.

After that Mr. Vikas Mittal, AGM NABARD discussed about this campaign in detail. He shares that Initially Abhivyakti Foundation identified Village Level Workers (VLWs) to run the campaign for a localized and more effective approach. He share that during the campaign these volunteers increased awareness about Farmer Producer Organization in 60 cluster villages of district Bathinda and spread awareness on promotion of FPOs in the district. During the discussion Mr. Mittal share about Ambuja Cement Foundation FPO and their working style. During the interaction with progressive farmer he share SFAC and NABARD support for FPOs.

During the session Progressive farmers from Bathinda and Moga share their experience of diversification and processing. Even some of the farmers appreciate the concept of Farmer Producer Organization. During the discussion Farmer Inderjeet Singh Dhillon share the concern of farmers related to policies. Further he also point out the problem of ground water and water pollution. Further S. Gurcharan Singh Mann appreciate the efforts of the NABARD and Abhivyakti Foundation and he ensure to formed FPO ASAP.

Dr. J.S Brar, Associate Director KVK appreciate the initiative taken by NABARD for the welfare of farmers. He share that Since small farmers often find it difficult to access markets on their own, aggregating farmers into the FPOs will help enable them improved market access and better bargaining capacity. After that Mr. Rajinder Singh, FDO Animal Husbandry share that their department will also try to explore the possibility of FPOs in their network. Mr. Iqbal Singh Deputy LDM ensure that bank will also support this type of initiative. After that Mr. Amritpal Singh, share the process of registration and process need to follow to progressive farmers for formation of FPO.

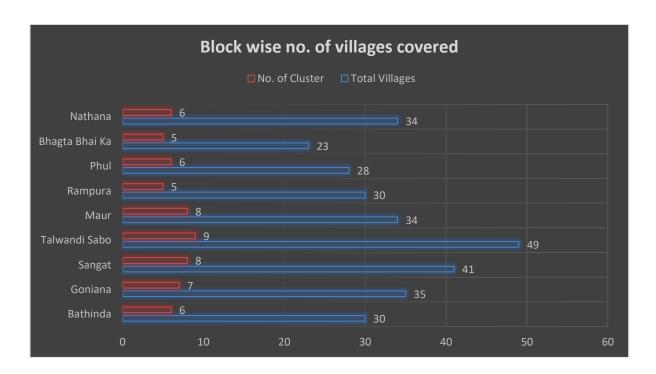
# **Pictures of Impact Assessment Programme**



# **Geographical Coverage**

Awareness campaign on Promotion of Farmer Producer Organization in Punjab 2019 was conducted in 60 cluster villages of 9 blocks in district Bathinda of Punjab. Details of geographical area are mentioned below-

S. No	Name of the Block	Total Villages	No. of Cluster	Average Village covered in a cluster
1	Bathinda	30	6	5.0
2	Goniana	35	7	5.0
3	Sangat	41	8	5.1
4	Talwandi Sabo	49	9	5.4
5	Maur	34	8	4.3
6	Rampura	30	5	6.0
7	Phul	28	6	4.7
8	Bhagta Bhai Ka	23	5	4.6
9	Nathana	34	6	5.7
	<u>Total</u>	<u>304</u>	<u>80</u>	<u>60</u>



# **Summary of Programmes conducted in the district**

S. No	Name of Village	Name of block	Date of Conduct of Programme
1	Deon (177)	Bathinda	11-02-2019
2	Bhagibandar (46)	Talwandi Sabho	11-02-2019
3	Patti Karam Chand Mehraj (193)	Phul	11-02-2019
4	Lehra Mohabat (196)	Nathana	11-02-2019
5	Goniana Kalan	Goniana	12-02-2019
6	Raike Kalan (83)	Sangat	12-02-2019
7	Jodhpur Pakhar (27)	Maur	12-02-2019
8	Selbrah (34)	Phul	12-02-2019
9	Jeeda	Goniana	13-02-2019
10	Ghudda (89)	Sangat	13-02-2019
11	Ram Tirath Jaga (32)	Talwandi Sabho	13-02-2019
12	Chaoke (450)	Rampura	13-02-2019
13	Teona (4)	Bathinda	14-02-2019
14	Rajgarh Kuba (11)	Maur	14-02-2019
15	Gumti Kalan (33)	Bhagta Bhai Ka	14-02-2019
16	Bhucho Kalan (201)	Nathana	14-02-2019
17	Shekhpura (29)	Talwandi Sabho	15-02-2019
18	Aklia Kalan	Goniana	16-02-2019
19	Chak Kharak Singhwala Urf Doomwali (109)	Sangat	16-02-2019
20	Sandoha (12)	Maur	16-02-2019
21	Patti Saol Mehraj (190)	Phul	16-02-2019
22	Jodhpur Romana (64)	Bathinda	17-02-2019
23	Kot Bakhtu (44)	Talwandi Sabho	17-02-2019
24	Dyalpura Bhaika (25)	Bhagta Bhai Ka	26-02-2019
25	Nathana (179)	Nathana	17-02-2019

S. No	Name of Village	Name of block	Date of Conduct of Programme
26	Jassi Pauwali (61)	Bathinda	18-02-2019
27	Ramnagar Urf Kasaiwara (16)	Maur	18-02-2019
28	Rampura(Rural) (72)	Rampura	18-02-2019
29	Tungwali (208)	Nathana	18-02-2019
30	Mehma Sarja	Goniana	19-02-2019
31	Jai Singhwala (91)	Sangat	19-02-2019
32	Malkana (125)	Talwandi Sabho	19-02-2019
33	Balianwala (6)	Rampura	19-02-2019
34	Khialiwala	Goniana	20-02-2019
35	Sangat Kalan (99)	Sangat	20-02-2019
36	Lelewala (28)	Talwandi Sabho	20-02-2019
37	Pitho (45)	Rampura	20-02-2019
38	Dan Singh Wala	Goniana	21-02-2019
39	Sekho (117)	Sangat	21-02-2019
40	Kotli Khurd (86)	Maur	21-02-2019
41	Kotha Guru (1)	Bhagta Bhai Ka	21-02-2019
42	Nasibpura (56) (Kaile bandar)	Talwandi Sabho	21-02-2019
43	Jalal (24)	Bhagta Bhai Ka	22-02-2019
44	Poohla (198)	Nathana	22-02-2019
45	Bangi Ruldu (37)	Talwandi Sabho	22-02-2019
46	Raiya Urf Hardaspura (2)	Phul	23-02-2019
47	Maisar Khana (17)	Maur	23-02-2019
48	Mandi Kalan (2)	Rampura	24-02-2019
49	Mansa Kalan (13)	Maur	25-02-2019
50	Kot Shamir (57)	Bathinda	25-02-2019
51	Pakka Kalan (114)	Sangat	26-02-2019

S. No	Name of Village	Name of block	Date of Conduct of Programme
52	Ramsara (122)	Talwandi Sabho	26-02-2019
53	Bhai Rupa (32)	Phul	26-02-2019
54	Jhumba (5)	Bathinda	17-02-2019
55	Pathrala (108)	Sangat	27-02-2019
56	Ramgarh Ghuman (68)	Maur	27-02-2019
57	Dhapali (444)	Phul	27-02-2019
58	Sivian	Goniana	27-02-2019
59	Maluka (5)	Bhagta Bhai Ka	28-02-2019
60	Gobindpura (176)	Nathana	28-02-2019

# Feedback Compilation of the Campaign:

Awareness Campaign on Promotion of Farmer Producer Organizations in Bathinda has certain decent impacts observed during the impact assessment session. Some major feedback of the campaign is as follow:

# Feedback of the Campaign

- Awarness campaign on Promotion of Farmer Producer Organization in Punjab was carried out in 80 villages of district Bathinda.
- During the campaign 4 teams (2 VLWs in a team) worked in the district and these volunteers increased awareness about Farmer Producer Organization.
- During the village level programmes 3379 farmers participated and out of these farmers 345 farmers were willing to join Farmer producer organization in 32 villages.
- It is expected that 6-8 FPO will be formed in the district in upcoming month

# **General Feedback of the Campaign**

- FPO promotion is not to be seen as a one-time exercise. There is a requirement of continuous engagement with farmers.
- One of the important tasks of the promoting organizations is to organize the producers and organize the groups in to a federal structure for that more FGD needs to be organized.
- Benefits of forming the producer organizations are clear. However, there is not much clarity in terms of choosing the most appropriate structure of the FPOs. There are advantages and disadvantages in both forms cooperatives can avail of concessions like rebates while filling the income tax returns whereas Producer Companies are treated on par with all corporate sector companies for tax matters. The advantages of Producer Company over cooperatives are ease of operations and greater autonomy in operations and lesser interference from government. Mutually Aided Cooperative Societies [MACS] have taken care of some of these provisions and MACS has been adopted in Rajasthan but many states have yet to adopt MACS. It must be noted that cooperatives have received support for decades whereas this is not available for FPOs. One of the tasks of the state level platform could be to guide the farmers on choosing the appropriate legal entity for their producer organization.
- There are not many examples of FPOs and cooperatives being viable. The business mode of operation is absent. At present farmers do not believe that companies can give them profits. They are also a little afraid of companies, an unfamiliar form for them.

# **Leads of the formation of FPO**

S No	Name of Village	Name of block	Willing to join FPO (No.)	Potential commodity
1	Deon	Bathinda	30	Dairy
2	Patti Karam Chand Mehraj	Phul	9	Processing
3	Selbrah	Phul	20	Processing
4	Ghudda	Sangat	5	Piggrey
5	Ram Tirath Jaga	Talwandi Sabho	2	Dairy
6	Chaoke	Rampura	10	Procceing
7	Teona	Bathinda	2	Goatry
8	Gumti Kalan	Bhagta Bhai Ka	20	Dairy Processing
9	Aklia Kalan	Goniana	8	Processing
10	Patti Saol Mehraj	Phul	15	Processing ,Goatry
11	Rampura(Rural)	Rampura	20	Processing of spices, Turmeric Farming etc.
12	Tungwali	Nathana	10	Honey Bee Farming & Processing
13	Mehma Sarja	Goniana	15	Potato Farming & Processing
14	Jai Singhwala	Sangat	7	Goatry
15	Balianwala	Rampura	15	Processing
16	Khialiwala	Goniana	20	Organic Farming, Goatrey ,Piggery
17	Sangat Kalan	Sangat	8	Processing
18	Pitho	Rampura	15	Processing
19	Sekho	Sangat	9	Processing
20	Kotli Khurd	Maur	2	Dairy
21	Kotha Guru	Bhagta Bhai Ka	5	Processing

S No	Name of Village	Name of block	Willing to join FPO (No.)	Potential commodity
22	Nasibpura (Kaile bandar)	Talwandi Sabho	9	Processing
23	Jalal	Bhagta Bhai Ka	2	Dairy
24	Raiya Urf Hardaspura	Phul	5	Processing
25	Maisar Khana	Maur	4	Dairy
26	Mandi Kalan	Rampura	10	Processing
27	Mansa Kalan	Maur	10	Dairy,Piggery
28	Bhai Rupa	Phul	5	Piggrey
29	Jhumba	Bathinda	12	Processing
30	Pathrala	Sangat	5	Goatry
31	Sivian	Goniana	15	Processing
32	Maluka	Bhagta Bhai Ka	7	Goatry

# **Annexure: 1. Cluster Level Programme Photographs**



**Annexure: 1 A. Cluster Level Programme Photographs** 



# ਸਹਾਇਕ ਧੰਦੇ ਲਈ ਦਿੱਤੀ ਹੱਲਾਸ਼ੇਰੀ

# ਗਰਤੇਜ ਸਿੰਘ ਸਿੱਧ, ਬਠਿੰਡਾ

ਅਭੀਵਿਅਕਤੀ ਫ਼ਾਉਂਡੇਸ਼ਨ ਨੇ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਤੇ ਪੇਂਡ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਬਠਿੰਡਾ ਵਿੱਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੁਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਜ਼ਿਲਾ ਪੱਧਰੀ ਮੀਟਿੰਗ ਕੀਤੀ। ਇਸ ਦੌਰਾਨ ਵਿਕਾਸ ਮਿੱਤਲ ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ, ਡੀਐੱਲ ਦੱਗਲ ਡਿਪਟੀ ਰਜਿਸਟਰਾਰ ਕੋਪਰੇਟਿਵ ਸੁਸਾਇਟੀਜ਼, ਹਰਜਿੰਦਰ ਸਿੰਘ ਡੀਡੀਪੀਓ, ਡਾ. ਧਰਮਿੰਦਰ ਸਿੰਘ ਖੇਤੀਬਾੜੀ ਅਫਸਰ, ਮੈਡਮ ਉਸ਼ਾ ਰਾਣੀ ਸੀਡੀਪੀਓ, ਹਰਨੇਕ ਸਿੰਘ ਡਾਇਰੈਕਟਰ ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ ਫਾਰਮਰ ਟ੍ਰੇਨਿੰਗ ਸੈਂਟਰ ਮਹਿਰਾਜ, ਸਖਦੇਵ ਸਿੰਘ ਬਾਗਬਾਨੀ ਵਿਕਾਸ ਅਫਸਰ, ਇਕਬਾਲ ਸਿੰਘ ਡਿਪਟੀ ਐੱਲਡੀਐੱਮ. ਦੇਵ ਰਾਜ ਇੰਸਪੈਕਟਰ ਡਾਇਰੀ ਵਿਭਾਗ, ਅਮਿਤਪਾਲ ਸਿੰਘ ਰੀਜ਼ਨਲ ਡਾਇਰੈਕਟਰ ਅਭੀਵਿਅਕਤੀ ਫਾਉ'ਡੇਸ਼ਨ ਨੇ ਇਸ ਪ੍ਰੋਗਰਾਮ ਵਿੱਚ ਸ਼ਮੂਲੀਅਤ ਕੀਤੀ ਅਤੇ ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ।

ਵਧੇਰੇ ਜਾਣਕਾਰੀ ਦਿੰਦੇ ਹੋਏ ਜ਼ਿਲਾ ਵਿਕਾਸ ਪਬੰਧਕ ਨਾਬਾਰਡ ਵਿਕਾਸ ਮਿੱਤਲ ਨੇ ਦੱਸਿਆ ਕਿ ਨਾਬਾਰਡ ਦੁਆਰਾ ਪੰਜਾਬ ਦੇ 3000 ਕਲੱਸਟਰਾਂ ਵਿੱਚ ਇਸ ਜਾਗਰਕਤਾ ਮਹਿੰਮ ਤਹਿਤ ਕੈਂਪ ਲਗਾਏ ਜਾ ਰਹੇ ਹਨ ਤਾਂ ਜੋ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾ ਸਕੇ ਕਿ ਉਹ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਤੋਂ ਕਿਸ ਤਰ੍ਹਾਂ ਫਾਇਦਾ ਲੈ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿੱਜੋ ਕਿਸਾਨ ਆਪਣੀ ਆਮਦਨ ਵਧਾਸ਼ਿਣਾ ਲੋਕ Sun, 10 February 2019



ਮੀਟਿੰਗ ਦੌਰਾਨ ਅਭੀਵਿਅਕਤੀ ਫਾਉਡੇਸ਼ਨ ਦੀ ਮੀਟਿੰਗ 'ਚ ਸ਼ਾਮਲ ਅਧਿਕਾਰੀ।

ਆਮਦਨ ਵਧਾਉਣ ਦੀ ਇੱਛਾ ਰੱਖਣ ਵਾਲੇ ਕਿਸਾਨਾਂ ਲਈ ਕਿਸਾਨ ਉਤਪਾਦਕ ਮਹੱਤਵਪੂਰਨ ਭੂਮਿਕਾ ਨਿਭਾਅ ਸਕਦੇ ਹਨ

ਚਾਹੁੰਦੇ ਹਨ ਉਨ੍ਹਾਂ ਲਈ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਮਹੱਤਵਪੂਰਨ ਭੂਮਿਕਾ ਨਿਭਾ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਹੁਣ ਤੱਕ ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਪੰਜਾਬ ਵਿੱਚ 91 ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਬਣਾਏ ਜਾ ਚੁੱਕੇ ਹਨ। ਇਸ ਮੌਕੇ ਸੰਸਥਾ ਦੇ ਰੀਜ਼ਨਲ ਡਾਇਰੈਕਟਰ ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡ ਵਿਕਾਸ ਬੈਂਕ ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਇਸ ਅਭਿਆਨ ਦੇ ਤਹਿਤ ਬਠਿੰਡਾ ਜ਼ਿਲ੍ਹੇ ਦੇ 60 ਕਲੱਸਟਰਾਂ ਵਿੱਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰਕਤਾ ਪੋਗਰਾਮ ਕੀਤੇ ਜਾਣਗੇ ਅਤੇ ਲੋਕਾਂ ਨੂੰ ਜਾਗਰਕ ਕੀਤਾ ਜਾਵੇਗਾ। ਉਨ੍ਹਾਂ

ਦੱਸਿਆਂ ਕਿ ਇਸੇ ਅਭਿਆਨ ਤਹਿਤ ਇਸ ਮੀਟਿੰਗ ਵਿੱਚ ਜਾਗਰਕਤਾ ਅਭਿਆਨ ਦੀ ਸ਼ੁਰੂਆਤ ਕਰਦੇ ਹੋਏ ਜ਼ਿਲ੍ਹਾ ਪੱਧਰੀ ਮੀਟਿੰਗ ਦਾ ਆਯੋਜਨ ਕੀਤਾ ਗਿਆ ਹੈ, ਜਿਸ ਵਿੱਚ ਵੱਖ-ਵੱਖ ਵਿਭਾਗਾਂ ਤੋਂ ਆਏ ਮਾਹਿਰਾਂ ਵੱਲੋਂ ਵਲੰਟੀਅਰਜ਼ ਨੂੰ ਟ੍ਰੇਨਿੰਗ ਦਿੱਤੀ ਗਈ ਹੈ, ਜੋ ਅੱਗੇ ਜਾ ਕੇ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਰਰੁਕ ਕਰਨਗੇ ਤਾਂ ਜੋ ਜ਼ਿਲ੍ਹੇ ਵਿੱਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨਾਂ ਦਾ ਗਠਨ ਕੀਤਾ ਜਾ ਸਕੇ। ਉਨ੍ਹਾਂ ਅਨੁਸਾਰ ਨਾਬਾਰਡ ਕਾਫੀ ਉਪਰਾਲੇ ਕਰ ਰਹੀ ਹੈ ਕਿ ਕਿਸਾਨਾਂ ਦੀਆਂ ਆਮਦਨ ਨੂੰ ਦੁੱਗਣਾ ਕੀਤਾ ਜਾ ਸਕੇ।

ਇਸ ਲਈ ਸਾਨੂੰ ਪੈਦਾਵਾਰ ਵਧਾਉਣ, ਵਾਧੁ ਖਰਚਿਆਂ ਨੂੰ ਘਟਾਉਣ ਅਤੇ ਸਹਾਇਕ ਧੰਦਿਆਂ ਵੱਲ ਵਧੇਰੇ ਧਿਆਨ ਦੇਣਾ ਪਵੇਗਾ। ਇਸ ਦੌਰਾਨ ਕਲੱਸਟਰ ਲੈਵਲ ਕੈਪਾਂ ਬਾਰੇ ਵਿਚਾਰ ਵਟਾਦਰਾਂ ਕਰਕੇ 10 ਤੋਂ 28 ਫਰਵਰੀ ਤੱਕ 60 ਕੈਪ ਲਗਾਉਣ ਦਾ ਪਲੈਨ ਫ਼ਾਈਨਲ ਕੀਤਾ ਗਿਆ।

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# ਸਹਾਇਕ ਧੰਦੇ ਅਪਣਾ ਕੇ ਵਧਾਓ ਆਮਦਨ: ਵਿਕਾਸ

ਪੰਜਾਬੀ ਜਾਗਰਣ ਪ੍ਰਤੀਨਿਧੀ, ਬਠਿੰਡਾ : ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ (ਨਾਬਾਰਡ) ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਅਭੀਵਿਅਕਤੀ ਫ਼ਾਉਂਡੇਸ਼ਨ ਵਲੋਂ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰਕਤਾ ਮਹਿੰਮ ਤਹਿਤ ਮੁਲਾਂਕਣ ਪ੍ਰੋਗਰਾਮ ਕਰਵਾਇਆ ਗਿਆ। ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ ਵਿਕਾਸ ਮਿੱਤਲ ਨੇ ਦੱਸਿਆ ਕਿ ਨਾਬਾਰਡ ਦੁਆਰਾ ਪੰਜਾਬ ਦੇ 3000 ਕਲੱਸਟਰਾਂ ਵਿਚ ਇਸ ਜਾਗਰੁਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਕੈਂਪ ਲਗਾਏ ਜਾ ਚੁੱਕੇ ਹਨ।

ਉਨ੍ਹਾਂ ਕਿਹਾ ਕਿ ਇਹ ਕੈਂਪ ਸਮਾਜ ਸੇਵੀ ਸੰਸਥਾਵਾਂ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਲਗਵਾਏ ਗਏ ਹਨ। ਇਨ੍ਹਾਂ ਕੈਂਪਾਂ ਦਾ ਮੁੱਖ ਮਕਸਦ ਕਿਸਾਨਾਂ ਨੂੰ ਵੱਧ ਤੋਂ ਵੱਧ ਜਾਗਰੂਕ ਕਰਨਾ ਹੈ। ਉਨ੍ਹਾਂ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕਰਦਿਆਂ ਕਿਹਾ ਕਿ ਉਹ ਉਤਪਾਦਕ ਸੰਗਠਨ ਬਣਾ ਕੇ ਵੱਧ ਤੋਂ ਵੱਧ ਲਾਭ ਲੈ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਜੋ ਕਿਸਾਨ ਆਪਣੀ ਆਮਦਨ ਵਧਾਉਣ ਚਾਹੁੰਦੇ ਹਨ ਉਨ੍ਹਾਂ ਲਈ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਮਹੱਤਵਪੂਰਨ ਭੂਮਿਕਾ ਨਿਭਾ ਸਕਦੇ ਹਨ।

ਨਾਬਾਰੰਡ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਪੰਜਾਬ ਗਏ ਹਨ। ਉਨ੍ਹਾਂ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ



ਖੇਤੀ ਮਾਹਿਰ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਣਕਾਰੀ ਦਿੰਦੇ ਹੋਏ।

ਵਿਚ 91 ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਬਣਾਏ ਜਾ ਚੁੱਕੇ ਹਨ। ਇਸ ਮੌਕੇ ਸੰਸਥਾ ਦੇ ਰੀਜ਼ਨਲ ਡਾਇਰੈਕਟਰ ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਨੇ ਹੋਰ ਜਾਣਕਾਰੀ ਦਿਦਿਆਂ ਦੱਸਿਆ ਕਿ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇ'ਡੂ ਵਿਕਾਸ ਬੈਂਕ (ਨਾਬਾਰਡ) ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਇਸ ਅਭਿਆਨ ਦੇ ਤਹਿਤ ਜ਼ਿਲ੍ਹੇ ਵਿਚ 60 ਕਲੱਸਟਰਾਂ ਵਿਚ ਕਿਸਾਨ

ਕਰਦਿਆਂ ਕਿਹਾ ਕਿ ਉਹ ਰਿਵਾਇਤੀ ਖੇਤੀ ਦੇ ਚੱਕਰਵਿਊ ਵਿਚੋਂ ਨਿਕਲ ਕੇ ਸਹਾਇਕ ਧੰਦਿਆਂ ਵੱਲ ਵਧੇਰੇ ਧਿਆਨ ਦੇਣ ਜਿਸ ਨਾਲ ਉਹ ਆਪਣੀ ਆਮਦਨ ਵਿਚ ਵਾਧਾ ਕਰ ਸਕਦੇ ਹਨ।

ਪ੍ਰੋਗਰਾਮ ਦੌਰਾਨ ਗੱਲਬਾਤ ਕਰਦਿਆਂ ਸਹਾਇਕ ਡਾਇਰੈਕਟਰ ਕਿਸ਼ੀ ਵਿਗਿਆਨ ਕੇਂਦਰ ਡਾ. ਜੇਐਸ ਬਰਾੜ ਨੇ ਦੱਸਿਆ ਕਿ ਉਨ੍ਹਾਂ ਇਹ ਵੀ ਦੱਸਿਆ ਕਿ ਹੁਣ ਤੱਕ ਉਤਪਾਦਕ ਸੰਗਠਨ ਪ੍ਰੋਗਰਾਮ ਕੀਤੇ ਸਮੇਂ ਦੀ ਜ਼ਰੂਰਤ ਹੈ ਕਿ ਕਿਸਾਨ ਇਕੱਠੇ ਹੋਣ ਅਤੇ ਆਪਣੀ ਪੈਦਾਵਾਰ ਦੀ ਪੋਸੈਸਿੰਗ

# ਜਾਣਕਾਰੀ

- 3000 ਕਲੱਸਟਰਾਂ 'ਚ ਲਾਏ ਜਾ ਚੱਕੇ ਹਨ ਜਾਗਰਕਤਾ ਕੈਂਪ
- ਪੰਜਾਬ 'ਚ ਬਣ ਚੱਕੇ 91 ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ

ਕਰਨ। ਇਸ ਨਾਲ ਕਿਸਾਨ ਘੱਟ ਖ਼ਰਚੇ ਤੋਂ ਜ਼ਿਆਦਾ ਮੁਨਾਫ਼ਾ ਕਮਾ ਸਕਦੇ ਹਨ। ਪ੍ਰੋਗਰਾਮ ਮੌਕੇ ਗੱਲਬਾਤ ਕਰਦਿਆਂ ਡਿਪਟੀ ਐਲਡੀਐਮ ਇਕਬਾਲ ਸਿੰਘ ਨੇ ਵੀ ਕਿਸਾਨਾਂ ਨੂੰ ਪੂਰਨ ਸਹਿਯੋਗ ਦੇਣ ਦੀ ਗੱਲ ਆਖੀ। ਉੱਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਬੈਕਾਂ ਵਲੋਂ ਲਏ ਗਏ ਲੋਨ ਦੀ ਸਹੀਂ ਵਰਤੋਂ ਕਰਨਾ ਬਹੁਤ ਜ਼ਰੂਰੀ ਹੈ।

ਇਸ ਦੌਰਾਨ ਜ਼ਿਲ੍ਹੇ ਦੇ ਅਗਾਂਹ ਵਧੂ ਸੋਚ ਰੱਖਣ ਵਾਲੇ ਕਿਸਾਨ ਦਰਸ਼ਨ ਸਿੰਘ ਸਿੱਧੂ, ਇੰਦਰਜੀਤ ਸਿੰਘ ਢਿਲੋਂ, ਗੁਰਚਰਨ ਸਿੰਘ ਮਾਨ, ਜਗਤਾਰ ਸਿੰਘ ਆਦਿ ਨੇ ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ। ਸਮਾਗਮ ਦੌਰਾਨ ਮਾਸਟਰ ਟ੍ਰੇਨਰ ਰਵਿੰਦਰ ਰਾਠੋੜ ਤੋਂ ਇਲਾਵਾ ਪਿੰਡ ਪੱਧਰੀ ਵਰਕਰਾਂ ਅਤੇ ਸੁਝਵਾਨ ਕਿਸਾਨਾਂ ਨੇ ਭਾਗ ਲਿਆ।

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