

STORIES OF CHANGE

INTERNATIONAL YEAR OF THE WOMAN FARMER





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ONE ACRE OF BEETROOT

Someswara village, Gudibande, Chikkaballapura, Karnataka | Somenahalli FPCL

Savitramma, 45, owns two acres and has been farming for over 20 years. She traditionally cultivated maize and ragi, relying on agriculture as the primary source of livelihood for her family of four. These crops gave a steady income, but profitability remained limited because of fluctuating market prices and moderate yields.

In 2020, she introduced beetroot on one acre of her irrigated land, drawn by its short crop duration, lower disease incidence, ease of cultivation and better market prices. With technical guidance and market support from Somenahalli FPCL and Vrutti, she adopted improved practices and grew the Ruby Queen variety during the April–June season.

Her approach includes land preparation using a tractor, farmyard manure, integrated nutrient management, drip irrigation, neem oil for pest management and pre-emergence herbicide for weed control.

On the same acre, maize had yielded around 20 quintals, generating a gross income of about ₹40,000 and a net profit of ₹28,000. Beetroot yielded an average of 100 quintals per acre, with nearly 95 quintals marketable, generating a gross income of ₹1,00,000 and a net profit of ₹80,000 per acre — an increase of nearly 250 percent over maize.

Through Somenahalli FPCL and Vrutti she connected with wholesalers and collection centres supplying organized retail chains such as Swiggy Instamart, Reliance and More. Multiple marketing channels helped her manage price fluctuations and secure regular buyers, with beetroot prices averaging around ₹10 per kilogram and peaking at ₹15. Her farm has become a learning site for neighbouring farmers, and she plans to strengthen her beetroot enterprise while exploring other high-value horticultural crops.

KEY HIGHLIGHTS

- Beetroot yield of 100 quintals per acre, with nearly 95 quintals marketable
- Gross income ₹1,00,000 and net profit ₹80,000 per acre, against ₹28,000 net from maize
- Income from the acre up by nearly 250 percent
- Annual household income: ₹1.35 lakh → ₹1.50 lakh



AN ACRE BROUGHT BACK TO CULTIVATION

Rechinayakanahalli, Chikkaballapura, Karnataka | Chitravathi FPC - Rechinayakanahalli Water Management Committee (WMC)

For years, Venkatamma's one-acre plot in Rechinayakanahalli remained abandoned. Dense bushes, scattered boulders, uneven terrain and years of neglect had turned productive farmland into wasteland, leaving her with limited opportunities to earn from agriculture.

The turning point came through the Soil and Water Conservation Project implemented by Vrutti. Working alongside the Rechinayakanahalli Water Management Committee (WMC), a detailed technical assessment was conducted to identify the land's restoration potential. The community played a central role — mobilizing farmer contributions, overseeing implementation and ensuring transparency throughout the process.

The restoration involved clearing shrubs and bushes, removing boulders, and levelling the land using JCB machinery. What was once an uncultivable field is now a productive farm.

Today, Venkatamma is cultivating maize and tomato on the restored acre. The current crop is expected to yield nearly 3,000 kg, generating an estimated ₹1.05 lakh in income and a projected net profit of ₹46,675.

KEY HIGHLIGHTS

- 1 acre of fallow land restored for cultivation
- Tomato and maize cultivation successfully established
- Improved land productivity and reduced soil erosion
- Strong community ownership through the Water Management Committee



SEEDS, ADVICE AND A MARKET, ALL CLOSER TO HOME

Mangaltarai village, Chhattisgarh | Balod Hareli Farmers Producer Company

Parwati Bai Santosh, 45, farms 2 acres in Mangaltarai village, Chhattisgarh. She relied on paddy cultivation, Non-Timber Forest Produce (NTFP) collection and agricultural wage labour to support her family. Limited access to quality seeds and fertilizers meant travelling nearly 25 km to buy inputs, adding cost and time. Traditional practices and limited technical knowledge further constrained her productivity and income.

Her farming took a new direction after she joined the Balod Hareli Farmers Producer Company (FPO) in May 2025.

Through Vrutti's 3Fold Services, Parwati Bai received farm advisory support on seed selection, seed treatment, nursery management, the System of Rice Intensification (SRI) and Good Agricultural Practices. She moved from traditional broadcasting to nursery raising and transplantation — a shift that increased her paddy production to 12 quintals. Quality seeds and fertilizers through the FPO ended the long-distance travel, reducing costs and time while ensuring inputs arrived on time.

Financial and Digital Literacy training strengthened her understanding of banking, digital payments, savings and responsible borrowing. Through the FPO's market linkage services, she sold tamarind, mahua and paddy directly from her village, securing better prices and reducing dependence on local traders.

Her next milestone is to increase her family's annual income to ₹3 lakh within the next five years.

KEY HIGHLIGHTS

- Paddy production up by 12 quintals after shifting to nursery raising and transplantation
- Annual agricultural income: ₹1,10,000 → ₹1,40,500
- NTFP income: ₹10,000 → ₹13,000
- Total annual income: ₹1,45,000 → ₹1,78,500



ONE KILOGRAM OF SEED, AND A CROP NO ONE ELSE HAD GROWN

Kuppakudi village, Pudukkottai district, Tamil Nadu | MAPCL FPC

When Malarkodi, a smallholder farmer from Kuppakudi village in Tamil Nadu's Pudukkottai district, received just one kilogram of Brown Cotton seed, she had never grown cotton before.

Like many farmers in her village, she traditionally cultivated black gram and groundnut. While familiar, these crops often came with higher cultivation costs and were vulnerable to erratic rainfall and fluctuating market prices.

Instead of staying with what she knew, Malarkodi chose to learn. Through FPO, she received hands-on guidance on land preparation, sowing, nutrient management, pest management and harvesting. With new knowledge and continuous technical support, she dedicated 60 cents of her land to Brown Cotton — becoming the first and only farmer in the project area to cultivate this crop.

Over five months, she followed the recommended practices and harvested 200 kg of Brown Cotton, with a cultivation investment of approximately ₹6,400. She also found a crop that required relatively lower investment while showing strong potential as a climate-resilient livelihood option. With favourable market prices, she estimates the crop could generate up to ₹80,000. Neighbouring farmers now visit her field regularly to learn about Brown Cotton cultivation, asking about crop management, yields and market opportunities.

KEY HIGHLIGHTS

- First and only farmer in the project area to cultivate Brown Cotton
- 200 kg harvested over five months on 60 cents of land
- Cultivation investment of approximately ₹6,400; estimated returns of up to ₹80,000
- Her field has become a learning point for neighbouring farmers



A LOAN, A POULTRY SHED, AND A SECOND INCOME

Gavitpada, Khoste village, Thane, Maharashtra | Farmer Producer Group, facilitated by Vrutti

Surekha Khurkute lives in a joint family of six and cultivates 4 acres of rainfed land, where agriculture has always depended on the monsoon. Like many smallholder farmers, her family primarily grew paddy and other cereals, with a small jasmine plantation providing limited additional income. Unpredictable rainfall and low farm returns meant their annual household income remained around ₹36,000, making it difficult to meet everyday needs.

Determined to improve her family's future, Surekha began participating in her Farmer Producer Group (FPG), attending regular meetings and livelihood training facilitated by Vrutti. These sessions introduced her to poultry farming — something she had never considered before.

With a ₹20,000 livelihood loan and technical guidance on poultry management, feeding practices, disease prevention and the locally suitable Sonalika breed, Surekha established her first poultry enterprise.

Poultry has become a dependable year-round income source, reducing reliance on seasonal agriculture. Increased earnings have strengthened household food security, encouraged regular savings, reduced financial stress and improved the family's ability to respond to emergencies.

Surekha now plays a more active role in household financial decisions, participates confidently in Farmer Producer Group activities, and encourages other women to explore livelihood enterprises of their own.

KEY HIGHLIGHTS

- Household income was around ₹36,000 a year before the enterprise began
- First batch: gross income of ₹50,000, net income of ₹45,000
- Second batch: gross income increased to ₹70,000
- ₹20,000 livelihood loan and training on the locally suitable Sonalika breed



FROM DAILY WAGE LABOUR TO A FLOCK OF THIRTY

Jelakarapalli village, Bagepalli, Chikkaballapura, Karnataka | Yallampalli FPCL

M.C. Devi, a 38-year-old small farmer, owns one acre of rainfed land and lives with her family of eight. Before the intervention she worked as a daily wage labourer and struggled to meet her family's needs because of irregular employment and low income. She cultivated maize on her one acre and owned four Deccani sheep. Her annual agricultural income was around ₹28,000 and livestock contributed ₹12,000 — a total of about ₹40,000, which made household expenses, children's education and debt repayment difficult.

After becoming a member of Yallampalli FPCL and the associated Self-Help Group in February 2021, Devi took part in training programmes on Good Agricultural Practices (GAP), sheep rearing and financial literacy. Through Vrutti and the FPCL she received hybrid Ganga Kaveri maize seeds and training on bio-inputs such as Jeevamruta, Panchagavya and chilli-garlic extract for crop protection.

A turning point came with credit facilitation of ₹30,000 through Samunnati, coordinated by Vrutti. She used it to buy five additional sheep. Over the years, her flock grew from 4 animals to 30 Deccani sheep — a hardy, disease-resistant breed — supported by regular vaccination and deworming. She uses open grazing and crop residues from maize and ragi as fodder, keeping feeding costs low.

Her maize productivity rose from 18 quintals per acre to 28 quintals per acre. She accumulated savings of nearly ₹80,000, became debt-free, purchased a bike, renovated her home and invested in her children's education. Neighbouring farmers and SHG members now seek her advice on sheep rearing. She plans to expand her flock to 60 sheep.

KEY HIGHLIGHTS

- Sheep flock expanded from 4 to 30 Deccani sheep
- Farm income: ₹28,000 → ₹42,000; sheep rearing income: ₹12,000 → ₹1,08,000
- Total household income: ₹40,000 → ₹1,50,000 a year
- Savings of nearly ₹80,000; debt-free; plans to expand to 60 sheep



FARMING AT THE FOREST'S EDGE

Marram village, Pandhurna, Madhya pradesh |

In the forest-fringed village of Marram, Pandhurna, Madhya pradesh, Saraswati Shuka Dhurve begins each day before sunrise not knowing whether wildlife, water scarcity or unpredictable weather will challenge months of hard work.

For Saraswati, farming was never a choice; it was a legacy passed down through generations. Today she cultivates 10 acres of farmland, manages 2 cows, 5 goats and 10 poultry birds, and ensures her family has food on the table throughout the year.

With support from Vrutti through government convergence initiatives, she adopted a sprinkler irrigation system, helping her use limited water more efficiently. She also strengthened her farming practices by learning through DD Kisan.

Today, Saraswati is looking ahead with plans to establish an orange orchard, take up organic farming, and install drip irrigation.

“A woman farmer doesn't just cultivate crops she cultivates resilience, hope, and a better future.”

KEY HIGHLIGHTS

- Cultivates 10 acres; manages 2 cows, 5 goats and 10 poultry birds
- Adopted sprinkler irrigation for more efficient use of limited water
- Strengthened farming practices by learning through DD Kisan
- Plans an orange orchard, organic farming and drip irrigation



SUNHEMP INSTEAD OF TWENTY THOUSAND RUPEES OF MANURE

Tolpalli village, Chikkaballapura, Karnataka | Chitravati FPCL

Jayamma, 55, is a marginal farmer with two acres of irrigated land and over 20 years of farming experience. She grows tomato and maize but faced rising input costs, declining soil fertility and difficulty accessing fertilisers on time. Her soil had low organic matter, with salt crust patches appearing in parts of the field. Despite using chemical fertilisers, productivity had stagnated. She spent nearly ₹20,000 a year on farmyard manure and used about 150 kg of chemical fertilisers per acre.

In 2024, Jayamma learned about green manuring through awareness programmes by Chitravati FPCL, with technical support from Vrutti. Guided by Vrutti's agronomist, she began cultivating sunhemp and incorporated it into the soil across her entire two-acre farm.

The change was visible. Her soil became softer and easier to cultivate, with better organic matter and moisture retention. She also observed lower viral disease incidence in tomato and reduced fertiliser use by nearly 20–30%.

Sunhemp seeds cost about ₹2,500 and produced substantial biomass in around 40 days, compared with nearly ₹20,000 spent on farmyard manure. Her field became a demonstration plot, encouraging other farmers to explore the practice. Jayamma plans to continue green manuring every monsoon.

KEY HIGHLIGHTS

- Green manuring adopted across 2 acres
- ₹2,500 spent on sunhemp seeds vs. nearly ₹20,000 on farmyard manure
- Fertiliser use reduced by nearly 20–30%
- Estimated annual savings of ₹25,000–₹30,000

Training for Women Farmers Making Dairy Farming Profitable

பெண் விவசாயிகளுக்கான பயிற்சி
பால் பண்ணைகளில் லாபகரமாக
மாற்றங்கள்



“WE TOO CAN LIVE LIKE OTHERS”

Thazhanpatti North, Pudhukottai, Tamil Nadu | Ambuliaaru Agriculture Producer Company Limited (AAPCL)

At 27, Chellammal Ganesan supports a family of five, including her three children. Before joining the cattle enterprise promoted through the Vrutti project and AAPCL FPC, her family depended mainly on daily wage labour and earned around ₹7,000 a month, with little financial security or savings.

She learned about the initiative through AAPCL FPC group meetings and interactions with FPC staff. Through the project, she received cattle-rearing training and subsidy support, adding a new livelihood activity alongside her existing work.

During the training on 9 July 2026, Chellammal learned about cattle care, shed construction, feeding and disease prevention. She has begun applying these practices, becoming more confident in managing cattle as a livelihood enterprise.

For the first time, she has also started saving and has set aside ₹200 so far. While modest, this marks an important change for a family that previously had no savings. Her goal is to provide a better life and education for her three children.

KEY HIGHLIGHTS

- Family income of around ₹7,000/month before the intervention
- Cattle-rearing training and subsidy support through AAPCL FPC and Vrutti
- Training covered cattle care, shed construction, feeding and disease prevention
- Began saving for the first time, with ₹200 set aside



SIX SOURCES OF INCOME, ONE DETERMINED WOMAN

H. Gollahatti Village, Sri Sathya Sai District, Andhra Pradesh | Sri Srinivasa FPG

She is a farmer, dairy woman, tailor, orchardist, sheep rearer and leaf-plate maker. On 2.25 acres, D. Pavithra has built multiple sources of income, earning ₹30,000 a month.

Pavithra lives in H. Gollahatti village with her husband D.C. Chittayya and their four children. Like many small farmers, she faced the challenge of making a living from limited, rain-fed land.

A turning point came when she joined Sri Srinivasa FPG (Farmer Producer Group), formed in 2017 under the SAP project. Through the group, she accessed credit, training and new opportunities for her land.

Pavithra adopted mixed cropping instead of depending on one crop. Her 1-acre arecanut garden has a borewell for irrigation. Another half-acre is a fruit orchard with mango, sapota, guava, banana, papaya and jamun, providing income across seasons.

She also shifted to natural farming, eliminating chemical fertilisers and pesticides. This has reduced input costs, improved soil health and provided chemical-free food for her family.

Through the group, she accessed ₹4.5 lakh in bank loans and ₹2 lakh through Streenidhi. She invested in income-generating activities including arecanut, dairy, fruit cultivation, sheep rearing, tailoring and leaf-plate making.

Today, the family has built their own house and moved out of their thatched home. Her two children attend a quality school.

KEY HIGHLIGHTS

- ₹3,60,000 annual income (₹30,000/month) from six income sources
- 2.25 acres under mixed cropping, including 1 acre of arecanut and 0.5 acre of fruit orchard
- Natural farming without chemical fertilisers or pesticides
- ₹4.5 lakh bank loan and ₹2 lakh Streenidhi loan accessed through the FPG







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