

Project Beej : Cultivating Growth Through Agricultural Empowerment
(A CSR Initiative by Fusion Microfinance)

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|-----------------------|---|
| Organization Name: | Fusion Micro Finance Limited |
| Implementing Partner: | Asheerwad (India) Foundation |
| State: | Uttar Pradesh and Madhya Pradesh |
| Geographical Focus | Bijnor from Uttar Pradesh and Sagar from Madhya Pradesh |
| Duration | October,2023 to March,2024 |
| Target Beneficiaries | 122 farmers |



| Table of Contents | Page No |
|--|----------------|
| 1. About Fusion Micro Finance | 1 |
| 2. About Asheerwad (India) Foundation | 2 |
| 3. Project Overview | 2 |
| 4. Objectives of the Project | 2 |
| 5. Part -1 Mushroom cultivation | 3 |
| 5.1 Base line survey | 3 |
| 5.2 Project Implementation Plan-Mushroom | 5 |
| 5.3 Harvesting Data of mushroom | 7 |
| 6. Part -2 Wheat farming Program | 8 |
| 6.1 Distribution of Urea & Zinc | 9 |
| 6.2 Field Engagements | 10 |
| 6.3. Harvesting of wheat | 11 |
| 7. Testimonial | 14 |
| 8. Conclusion and Impact | 16 |

1. About- Fusion Micro Finance Limited:

Fusion Micro Finance was set up and registered as an NBFC-MFI in the year 2010. Fusion operated in the Joint Liability Group lending model of Grameen. Fusion’s clients comprise mainly women living in rural and semi-urban areas. Fusion’s primary focus is to reach out to the unbanked population and

provide financial services to women entrepreneurs in the economically and socially deprived section of society.

Fusion's responsibilities are not just restricted to financial support but also to acquaint the clients they manage their financials by disseminating financial literacy to them. Fusion believes in robust business practices and transparent policies expressed in its customer centric efforts toward the clientele. Fusion aspires to create value and balanced growth for all its stakeholders while keeping customers at the centre.

2. About- Asheerwad (India) Foundation:

ASHEERWAD (INDIA) FOUNDATION is a Trust registered under the 'TRUST REG. ACT 1882' with an 80G and 12A certificate. Implementing CSR projects in multiple states of India since 2014 to address various developing projects, including agriculture, children's welfare, civic engagement, disaster management, education, environment conservation, health, HIV/AIDS prevention etc.

3. Project Overview:

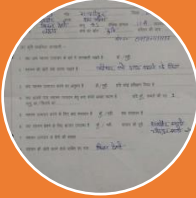


Embarking on a noble mission of rural empowerment, Fusion Microfinance, in partnership with Ashreewad India Foundation (an NGO), proudly presents "Project Beej." This heartfelt initiative is a testament to our commitment to uplifting women farmers in the picturesque landscapes of Bijnor and Sagar Districts, nestled in the heartlands of Uttar Pradesh and Madhya Pradesh. Together, we extend our hands to the resilient communities inhabiting the more than 10 villages. Through the fusion of expertise and resources, our collaborative efforts aim to sow the seeds of prosperity and knowledge, nurturing the aspirations of these enterprising women. "Project Beej" is not just a project; it's a beacon of hope, a symbol of solidarity, and a testament to the transformative power of collective action.

4. Objective

Our main aim with Project Beej is to give a significant boost to the livelihoods of small-scale farmers in Uttar Pradesh and Madhya Pradesh. We want to help them not just survive but thrive by providing opportunities in wheat cultivation and mushroom farming that can significantly increase their income, we're especially passionate about empowering the women farmers in our communities., build farming practices that are good for the land, the environment, and future generations. Through our training programs, demonstrations, and ongoing support, we're not just teaching farmers new techniques, by bringing farmers together, fostering collaboration, and creating spaces for learning and growth, we're strengthening the very fabric of rural life.



Activities undertaken in project timeline:

| | | |
|---|--|---|
|  <p>Selection of farmer for mushroom farming</p> <ul style="list-style-type: none"> •Baseline in UP(Bijnour) 6 villages & MP (Sagar)3 villages •Meeting with Keystakeholder •Area inspections for mushroom farming |  <p>Selection of Mushroom & fertilizers</p> <ul style="list-style-type: none"> •mushroom compost, Spawn, Formaline, Bavistin powder, Coco peat, Gypsum, Calcium Hydroxide •Mushroom unit installation •finalized agriculture expertise in wheat and mushroom farming •Harvesting |  <p>Distribution fertilizers & unit installation for mushroom</p> <ul style="list-style-type: none"> •Inaguration Program •Distrubution of Urea & fertilizers •Awarness workshop •Training session Conducted •Field Inspections by Agricultural Experts •Harvesting |
|---|--|---|

Part1: Mushroom Cultivation

Base line assessment

Part of "Project Beej," we conducted a baseline survey among 50 women farmers in Haldour and Noorpur, District Bijnor (UP), and 25 women farmers in Garhakota, District Sagar (MP). From this survey,

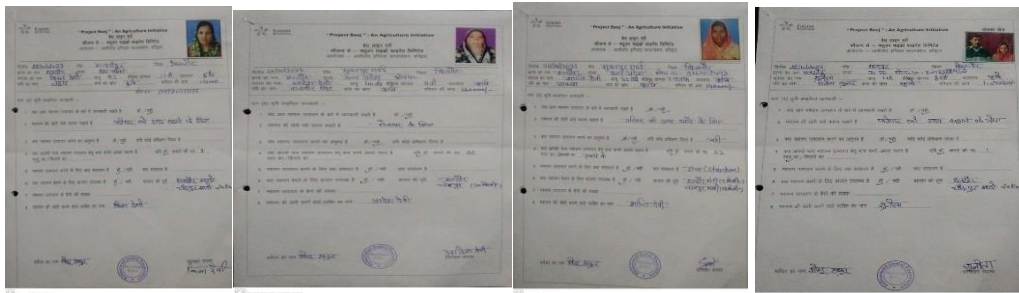
we carefully selected 30 women farmers from Uttar Pradesh and 10 women farmers from Madhya Pradesh to participate in mushroom farming.

Our selection process was guided by specific criteria, ensuring that we engaged farmers who truly resonated with the spirit of our project:

- **Small Farmer Status:** We prioritized small-scale farmers, recognizing their potential to benefit greatly from our initiatives.
- **Low Family Income:** We aimed to reach those with low family incomes, striving to make a meaningful impact on their lives.
- **Lack of knowledge about mushroom farming:** They shared with us their eagerness to learn and explore new opportunities but admitted feeling uncertain about the intricacies of mushroom cultivation
- **Willingness for Self-Employment:** We sought out women farmers eager to embrace self-employment opportunities, fostering a sense of empowerment and independence.
- **Capability of Gathering Resources:** Farmers selected had the capability to gather necessary resources, ensuring successful implementation of our project.
- **Suitable Space for Production:** It was crucial for farmers to have suitable space available for mushroom production, setting the stage for successful cultivation endeavors.

With these criteria in mind, we assembled a group of dedicated and passionate women farmers ready to embark on their journey in mushroom farming. Through their determination and our support, we aim to not only enhance their livelihoods but also nurture a thriving community of empowered agricultural entrepreneurs

Attached are the survey forms for the reference: -which were conducted in month of October,2023 in both States UP & MP (6 Villages in UP & 3 Villages in MP)




Project Implementation Plan:

Mushroom Cultivation Training Programme: -Under "Project Beej" phase 3, spearheaded by Fusion Microfinance Limited, a Mushroom Training Programme was meticulously organized to empower 30 women small farmers in Uttar Pradesh and 10 women small farmers in Madhya Pradesh, fostering self-employment opportunities. Through this initiative, 40 women actively participated in the training sessions, which resulted in the successful establishment of mushroom cultivation structures.


Here are the dedicated trainers who contributed to the success of the programme:

- ✓ Mr. Vikramjeet Singh, a seasoned Mushroom Cultivation expert from Roorkee, conducted training sessions for 30 participants from Uttar Pradesh.
- ✓ Mr. Arun Bhullar, also a proficient Mushroom Cultivation expert from Roorkee, played a pivotal role in the training program.
- ✓ Mr. Ashish Tripathi, the esteemed In charge of Krishi Vigyan Kendra in Devari, Sagar (MP), led the training sessions for 10 participants from Madhya Pradesh.
- ✓ Furthermore, each training session spanned three days in each respective state.




Mushroom Cultivation Training Programme in UP

- Participate-30, Training Session -3 days
- Trainer- Mr Vikramjeet Singh (mushroom cultivation Expert,Roorkee-UP)



Mushroom Cultivation Training Programme in UP

- Trainer-Mr.Arun Bhullar , Mushroom Cultivation expert , Roorkee



Mushroom Cultivation Training Programme in MP

- Participate-10, Training Session -3 days
- Trainer -Mr. Ashish Tripathi , Krishi Vigyan Kendra, Devari (Incharge) Sagar (MP)

Mushroom Formation Process



Mushroom Farming Process

- Unit Installation
- Spread Compost on Bad
- Covering whole bad
- 15 days Casing Time spread the mescaline
- 12 days growth of mushroom pin head
- For harvesting

Mushroom Material Distribution and Training Programme:

Under "Project Beej" Phase 3, essential materials to support mushroom cultivation were distributed among women farmers in Uttar Pradesh and Madhya Pradesh on **November 5th,2023**. Each farmer received 50 bags containing mushroom compost, spawn, formalin, Bavistin powder, coco peat, gypsum, calcium hydroxide, manure compost, and poly, enabling them to initiate mushroom cultivation successfully.



Distribution of compost



Distribution of compost in UP



Distribution of compost in UP



Distribution of compost



Mushroom pinheads began to emerge



Mushroom pinheads began to emerge

Spawning:

Farmers initiated the cultivation process by spreading the compost on beds. Following this, they proceeded with spawning, ensuring the even distribution of spawn throughout the compost. The entire bed was then covered to facilitate optimal growth conditions.

Casing:

After 15 days of spawn run, farmers prepared the casing material by mixing two-year-old cow dung with coco peat, gypsum, and soil. This mixture was soaked in water for 8 hours, dried, and treated with a solution of formalin and Bavistin powder.

Once the compost became well-dried and crumbly, it was cased with the prepared mixture to support mushroom growth.

Mushroom Production:

Approximately 12 days later, mushroom pinheads began to emerge, marking the onset of mushroom production.

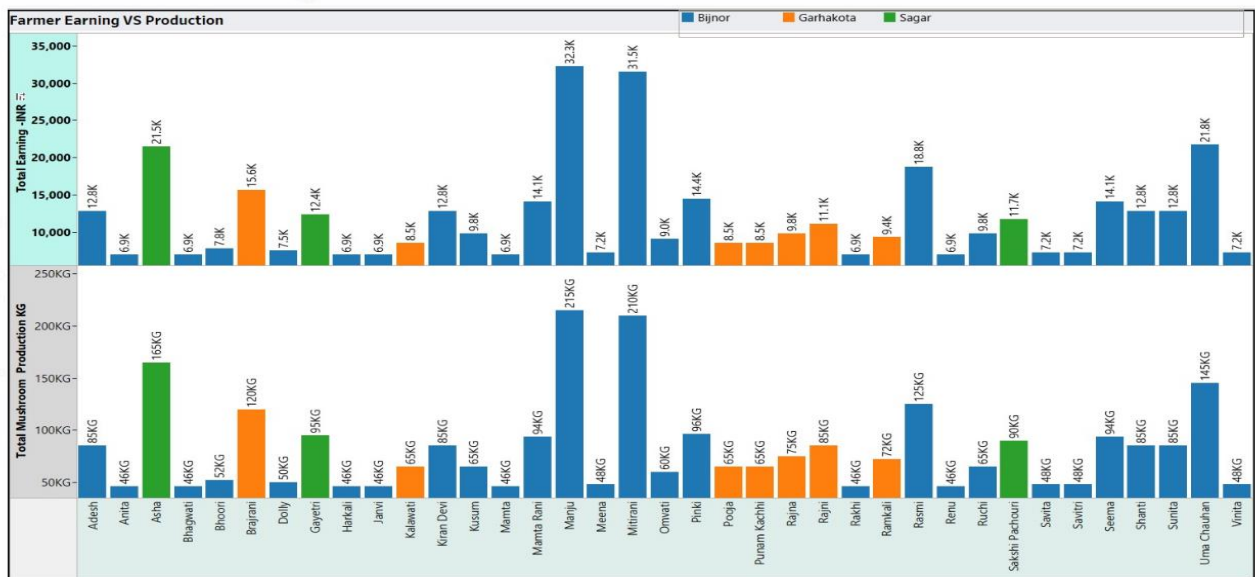
Mushroom production was observed across all units in UP and MP.

| Mushroom Production in Month (Nov & June,2023) | | | | |
|--|--------------|----------------|-------------|---------------|
| State | No of Farmer | Production(kg) | Per Kg Rate | Total Earning |
| Uttar Pradesh | 30 | 1125 | 150 | 168750 |
| Madhya Pradesh | 10 | 435 | 130 | 56550 |

| Mushroom Production in Month (Jan & Feb,2024) | | | | |
|---|--------------|----------------|-------------|---------------|
| State | No of Farmer | Production(kg) | Per Kg Rate | Total Earning |
| Uttar Pradesh | 30 | 844 | 150 | 126600 |
| Madhya Pradesh | 10 | 407 | 130 | 52910 |

Harvesting Data

Mushroom Harvesting (November,2023 to March,2024)



From the data collected through “Project Beej,” an agricultural initiative by Fusion Microfinance Limited, we observe that the mushroom farming endeavor has yielded optimized results for the farmers involved. The initiative, spanning from November 2023 to March 2024, in the Bijnor district of Uttar Pradesh, has demonstrated significant productivity and financial gains.

The collective efforts of the farmers have led to a total production of **2,125** units of mushrooms, with total earnings amounting to **Rs318,750** in UP and MP total production of **897** units of mushrooms, with total earnings amounting to **Rs 116610**. This indicates an average production in UP of approximately **70.83** units per farmer and an average earning of about **Rs 10,625** per individual and in MP approximately **89.70** units per farmer and an average earning about **Rs 11661** per individual. Such

figures reflect the successful optimization of resources and efforts put forth by the members of the project.

The data underscores the potential of structured agricultural programs in enhancing the livelihoods of farmers by providing them with a sustainable and profitable avenue for income. “Project Beej” serves as a model for similar initiatives that aim to empower rural communities through modern agricultural practices

Through these initiatives, we aim to empower women farmers and enhance their livelihoods through sustainable mushroom cultivation.

Part2: Wheat Farming Program:

Under the 'Project Beej' Fertilizer Distribution Programme, DAP fertilizer (50 Kg. per farmer) was distributed to 50 farmers in Uttar Pradesh and 50 farmers in Madhya Pradesh on 22 and 25 November 2023. The distribution took place at various locations, including Haldor and Noorpur in Bijnor (UP), and Kasal Pipariya in Garhakota, Sagar (MP).

This Project Beej has been successfully implemented over the past two years, with farmers expressing eagerness for its continuation in the future. Additionally, the Fertilizer and Urea (Zinc) Distribution Programme of Project Beej Phase 3 has supported 100 small women farmers with free distribution of fertilizers. In Uttar Pradesh, farmers received support for 5 Bigha Land, while in Madhya Pradesh, they received support for one acre. Each farmer received 50 Kg of DAP, 50 Kg of Urea, and 5 Kg of Zinc Sulphur. This year, farmers utilized their existing wheat seeds from the previous season for sowing



DAP Fertilizer Distribution in Haldor, Bijnor (UP)



DAP distribution in Noorpur, Bijnor (UP)



DAP Fertilizer Distribution Kasal Pipariya, Garhakota, Sagar (MP)

Distribution of Urea & Zinc under Project Beej, The Event Conducted on 22nd December:

The workshop and distribution event took place at Dwakara Hall in Haldaur on December 22nd 2023. The workshop aimed to empower farmers by providing them with essential resources and knowledge to enhance their agricultural practices. The event was all about getting farmers up to speed on the perks and know-how of farming, whether it's cultivating mushrooms or growing wheat. We made sure to hand out vital materials to help them kickstart their projects in both fields.

The seminar was graced by the presence of esteemed chief guests, included Mr Bijendra Singh (Block Head), along with Special guest Mr. Narender Singh Malik (Assistant Agriculture officer Haldor) Amit Kumar Pandey (deputy officer of sugarcane development, Haldor, Bijnor) and Neetu Singh, (In-Charge of the Farmers Service Centre (Nagal), They shared valuable insights and encouraged participants to embrace agriculture cultivation as a sustainable agricultural practice.

Accompanying them were other dignitaries, including personnel from Fusion Microfinance such as Priya (Head – CSR), Arun Tyagi (Regional Manager) and Sandeep Singh (Manager – CSR) and Jitender Kumar and Meenu Thakur from Ashreewad (India) Foundation. They also joined to oversee the proceedings and coordinate all activities.

Priya from Fusion Microfinance welcomed all guests by presenting them with traditional garlands (mala), symbolizing warmth and hospitality. This gesture aimed to create a welcoming atmosphere for all attendees and express gratitude for their presence at the event.

The event was not just a distribution of Urea and Zinc for wheat cultivation but a moment of shared appreciation, encouragement, and empowerment for the farmers, fostering a sense of community and collaboration towards agricultural development.



Mr. Amit Kumar Pandey (deputy officer of Sugarcane development, Haldor, Bi



Field Engagements: Connecting with Farmers (January & February 2024)

In January 2024, we embarked on field visits to inspect crops of farmers associated with Project Beej in Uttar Pradesh and Madhya Pradesh. Farmers diligently applied zinc, sulphur, and potash obtained from Fusion during crop irrigation.

Door to Door Training and inspection for Project Beej:

In February 2024, as part of Project Beej, door-to-door training sessions were conducted in Bijnor (UP) on the 17th and in Sagar (MP) on the 19th. Agricultural experts visited the farmers' fields to provide hands-on training and guidance. During these sessions, the experts meticulously inspected the crops and provided valuable insights into agricultural development. They covered various topics such as crop maintenance, irrigation techniques, and the proper use of pesticides.

| Details of Agriculture Experts | | | | |
|--------------------------------|----------------|---------------------------------|---|-------------|
| Date | State | Trainer Name | Address | Participate |
| 17-1-24 | Uttar Pradesh | Raj veer and Bhupendra Chaudhry | Agriculture Development Officer Belai, Sugar Mill, Bijnor. UP | 46 |
| | Uttar Pradesh | Ramendra Singh | Kisan Seva Kendra (Khari-Bijnor) | |
| 19-2-24 | Madhya Pradesh | Lalit Holkar | Krishi Vigyan Kendra Sagar, MP | 42 |

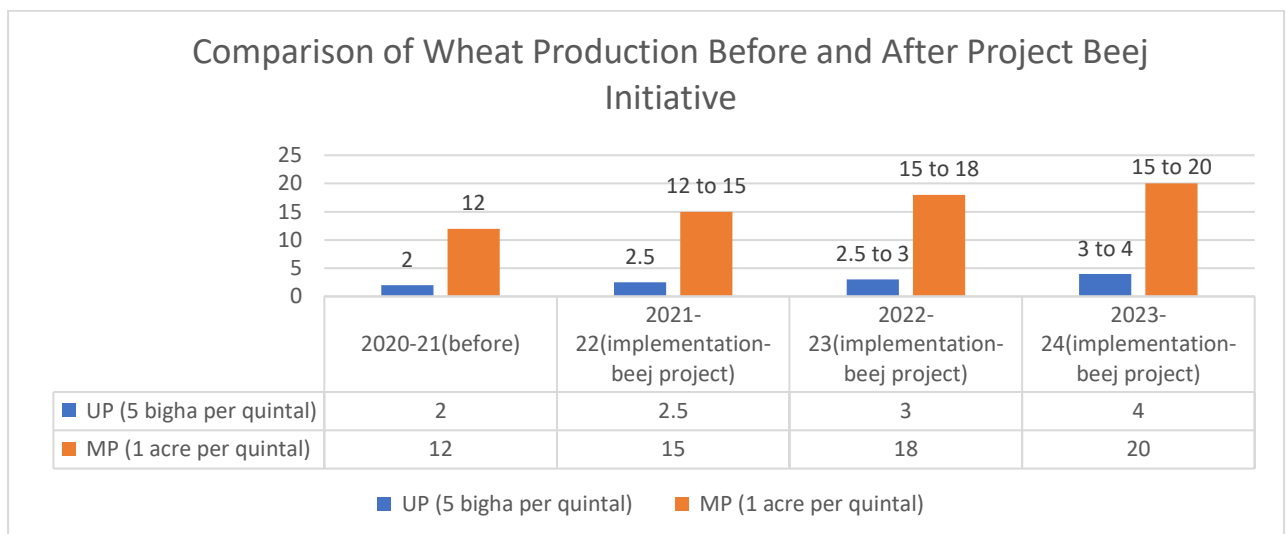
These sessions aimed to equip farmers with the knowledge and skills necessary to enhance crop productivity and ensure a successful harvest.



- Wheat Field Inspection and Training Provided by Ramendra Singh Ji to Farmers in Bijnor, Uttar Pradesh

Harvesting of wheat:

Harvesting of wheat farming was done in the month of April in both the states and we have seen the good result in their production as compared to 3 years back when we have initiated the project. This year average 15 to 20 quintal per farmers were produced



Project Beej," a nurturing initiative by Fusion Micro Finance Limited, stands as a beacon of hope in the verdant landscapes of Bijnor, Uttar Pradesh, and Sagar, Madhya Pradesh. Under its wings, farmers in Noorpur, Haldour, and Kasalpur Pipariya have embraced the soil with zeal, reaping the golden harvest of their farmers.

In Noorpur and Haldour, diligent hands have tended to the fields, yielding wheat that tells tales of perseverance and dedication. From Lodipur Milak to Mukarpur Gadai, each member has contributed their share to the collective bounty. Bala Devi, Mitirani, and others have poured their hearts into the land, nurturing it with care to produce a rich harvest.

Meanwhile, in Kasalpur Pipariya, amidst the tranquility of Garhakota, a similar narrative unfolds. Radha Rani, Savita Devi, and a host of others have toiled under the sun, their efforts reflected in the abundant wheat fields. Their perseverance, coupled with the support of Project Beej, has resulted in a flourishing harvest that sustains both their families and their dreams.

The numbers, though impressive, pale in comparison to the human stories they represent. Each quintal of wheat harvested symbolizes not just a unit of measurement but a testament to the resilience and spirit of the farming community. The average production per farmer, standing at 17.2 quintals in Noorpur and Haldour, and 19.7 quintals in Kasalpur Pipariya, is a testament to their hard work and commitment. Moreover, the average income per farmer, ₹16,830 in Kasalpur Pipariya, represents more than just monetary gain.

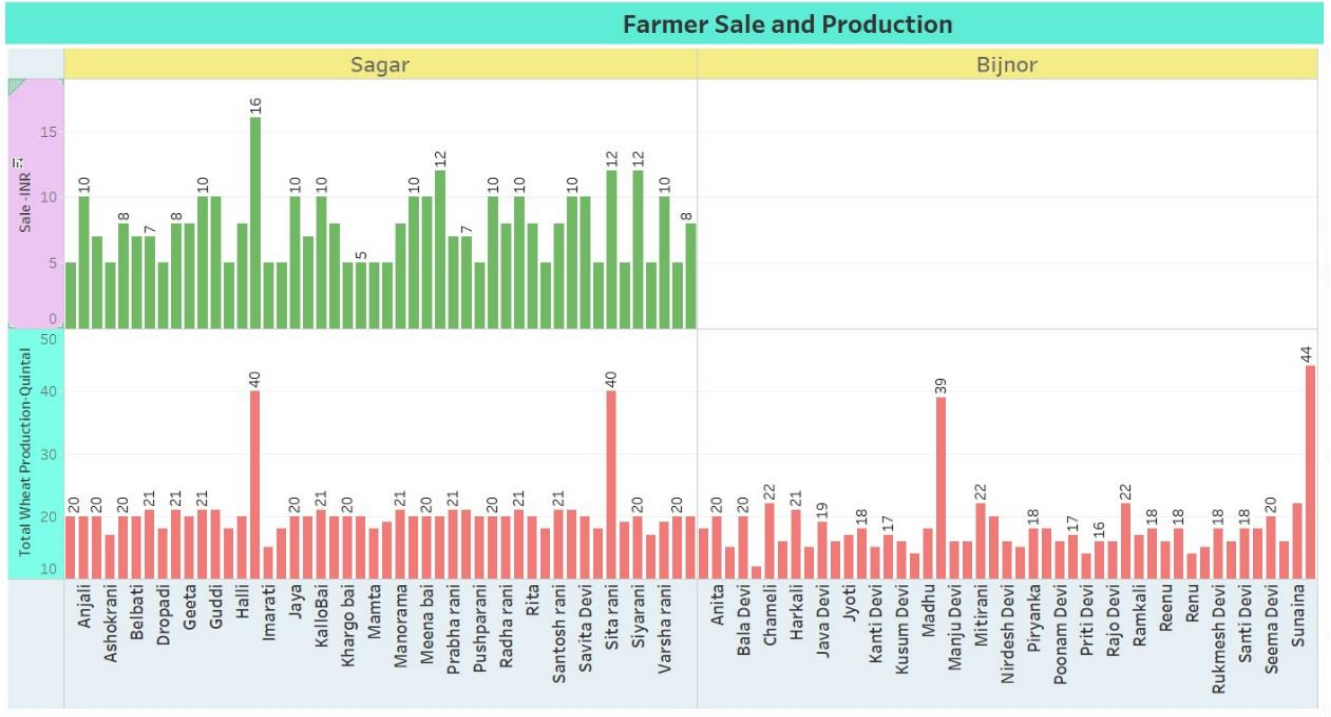
in Noorpur and Haldour, the farmers have a unique approach to selling their wheat harvest. Rather than selling all their produce at once, they prefer to sell according to their immediate financial needs. This flexible selling pattern allows them to maintain control over their finances and ensures that they can meet their monetary requirements as they arise.

For instance, if a farmer needs a sum of ₹5000 to ₹10000 for a particular expense, they will sell just enough wheat to meet that need, typically around 2 to 4 quintals. This method enables them to access funds, when necessary, without having to dispose of their entire harvest prematurely.

As a result of this personalized selling strategy, the data for sell-out quantities and earnings amounts is not available for these farmers.

It signifies the empowerment and self-sufficiency that Project Beej strives to in still in every member of the farming community.

As we delve into these numbers, let us not forget the faces behind them—the farmers whose sweat and toil nourish the land and feed the nation. Their stories, woven into the fabric of Project Beej, serve as a reminder of the transformative power of collective action and community support in the realm of agriculture.



Testimonial



I, Mitirani residing in the village of Mukarpur Gadai, P.O. Sherpur-Kalyan, Bijnor, am grateful to share my experience. Last year, we ventured into mushroom cultivation with the support of Fusion Microfinance Company. Despite our initial lack of knowledge about mushrooms, Fusion's assistance enabled us to start the cultivation successfully.

We not only covered our costs but also generated significant profits. The journey was transformative, as we learned new skills and techniques that led to a fruitful yield. Moreover, we not only consumed the mushrooms ourselves but also shared them with our relatives, spreading joy and health within our community.

The guidance and support provided by Fusion were invaluable. It not only helped us earn a good income but also enriched our understanding of mushroom cultivation. Looking ahead, we aspire to expand our mushroom cultivation on a larger scale next year. We recognize the importance of continued support from Fusion Microfinance for realizing this vision.

With determination and dedication, we are prepared to advance our farming endeavors wholeheartedly. Once again, I express my heartfelt gratitude to Fusion Company for their unwavering support and assistance.

My name is Shanti, and I reside in the village of Mukarpur, located in the Gadai Post Office area of Sherpur Kalyan, District Bijnor (UP). Last year, we embarked on the journey of mushroom cultivation with the invaluable support of Fusion Microfinance Company. Prior to this venture, we had little to no knowledge about mushroom farming. However, with the unwavering assistance of Fusion, we delved into this agricultural pursuit. Under their guidance, we not only generated a substantial income from mushrooms but also acquired valuable insights into this unique farming practice. Fueled by our newfound knowledge and determination, we are wholeheartedly dedicated to furthering our efforts in mushroom cultivation. We express our sincere gratitude to Fusion Company for their invaluable support and guidance.



My name is Anjali, and I am a resident of Kasal Pipariya development block, Rehlo district, Sagar. I cannot overstate the impact that Fusion and Project Beej have had on our farming community. As a member of Fusion for nearly four years, I've witnessed firsthand the transformative effects of their initiatives. With their guidance, our fields have become more vibrant and productive than ever before. The timely provision of essential resources, including wheat, fertilizer, urea, zinc, and sulphur powder, has been nothing short of a lifeline for us. By eliminating the need to borrow money for farming activities, Fusion and Project Beej have not only eased our financial burdens but also empowered us to sow our crops promptly and efficiently.



Moreover, the knowledge and expertise shared by Fusion have been invaluable. From innovative farming methods to effective fertilizer usage, their insights have revolutionized our approach to agriculture. As a result, we've not only improved our crop yields but also diversified our income streams by selling a portion of our produce in the market. I am sincerely grateful to Fusion for their unwavering support and dedication to our community's agricultural success. Their partnership with Project Beej has truly been a game-changer for us, and I look forward to continuing our journey towards even greater prosperity together.

I had the privilege of witnessing Fusion Micro Finance Limited's impactful CSR program firsthand, particularly their support for women farmers through wheat and mushroom cultivation initiatives. As the Assistant Development Officer in Agriculture for District Haldaur, I commend Fusion's dedication to empowering marginalized communities. Their efforts not only provide essential resources and training but also instill confidence and self-reliance among women in agriculture. Fusion's holistic approach, emphasizing skill-building and knowledge-sharing, is evident in their initiatives. Their commitment to sustainable practices ensures long-term economic growth and self-sufficiency. I extend my heartfelt gratitude to Fusion Micro Finance Limited for their invaluable contribution to uplifting farmers. Their work exemplifies the positive impact of collaboration between organizations and local communities. **Dr. Narendra Malik-Assistant Development Officer Agriculture- District Haldaur**



I, Ramendra Singh, express my sincere appreciation for the Beej project being conducted by Fusion Micro Finance Limited in collaboration with Asheerwad India Foundation. This program is highly commendable and beneficial for farmers. Through Beej, farmers have access to advanced farming information, including seed usage, manure and fertilizer application, and various agricultural development techniques. This invaluable knowledge enables farmers to increase their crop production and consequently enhance their income, leading to improved livelihoods and contentment among farmers. I extend my heartfelt gratitude to Fusion Micro Finance Limited and express hope for its continued efforts in serving the interests of farmers and society. - **Ramendra Singh, Kisan Seva Kendra (Khari-Bijnor)**



Conclusion and Impact:

"Project Beej" Phase 3, in collaboration with Ashreewad India Foundation and Fusion Microfinance under its CSR project, exemplifies our unwavering commitment to rural development and sustainable agriculture. This holistic initiative reflects our dedication to uplifting farming communities by providing essential support and training. Through "Project Beej," we have not only catalyzed economic growth but also fostered empowerment among small-scale women farmers. By leveraging the resources and expertise of Fusion Microfinance, we have been able to make significant strides in achieving our objectives.



*** End of the Report***