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RURAL CEO

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A monthly magazine dedicated to rural leadership

ಸಂಪುಟ–೦೧ Volume- 01 ಸಂಚಿಕೆ–೦೫ Issue- 05 Chief Editor: Ravikiran Jigajinni RNI REG NO. KNKAN/26/A2412 Founder: C Prasanna Kumar ₹10/- 8 Pages AUGUST 2026

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The following are the latest average market prices (per quintal) for agricultural commodities across Karnataka's major APMC markets.

Major Agricultural Commodity Market Prices

MARKET BULLETIN

DATE: 28 JULY 2026 | KARNATAKA

APMC AGRICULTURAL MARKET PRICES (₹ PER QUINTAL)

CROP	AVERAGE PRICE (₹)	MINIMUM – MAXIMUM (₹)
Arecanut (Rashi)	47,395	42,489 – 53,689
Tur (Pigeon Pea)	8,150	7,950 – 11,200
Copra	14,944	13,570 – 20,000
Ragi	3,228	2,780 – 3,230
Groundnut	5,898	4,337 – 6,173
Paddy	2,698	2,525 – 2,860
Maize	2,306	2,068 – 2,500
Horse Gram	3,218	2,775 – 3,621
Black Gram (Urad)	2,060	1,639 – 2,646
Bengal Gram (Chickpea)	2,128	1,779 – 2,425
Green Gram (Moong)	1,869	1,614 – 2,158
Finger Millet Seed / Foxtail Millet*	1,280	1,099 – 1,417
Tomato	1,000	700 – 1,300

Important Note: Market prices are subject to daily fluctuations based on arrivals, variety, and quality of produce. Rates may vary across APMC markets, such as Shivamogga, Davanagere, Hubballi, and Kalaburagi.

R CEO Interview "A World-Class Kirana Revolution in a Remote Corner of Hoogyam Village, Over 70 km Away"

"The 50-Year-Old 'Sri Ankalamma Store' in a Border Village and Its 'Revolution"

As you travel down the dusty roads of Hoogyam village (home to over 7,000 people) in Kollegala taluk, Chamarajanagar district—nestled in the lap of dense forests and hills along the Karnataka-Tamil Nadu border—you encounter a unique piece of history. For over half a century (50+ years), Sri Ankalamma Store has stood as the lifeline of daily existence for people across dozens of surrounding villages. Once located more than 70 kilometers away from nearby towns, procuring goods for this small kirana (grocery) shop was not just a business operation; it was a major ordeal.

Today, however, a relaxed smile adorns the face of Mr. Dinesh, the owner of this small border-village store, and popular brands neatly adorn the shop's shelves! What caused this transformation? How was new vitality breathed into this staple grocery hub of a remote border village? The answer: The rural supply chain revolution brought by VilCart!

From Ordeal to Ease: A New Chapter for a 50-Year-Old Business

In the past, running a grocery store in a remote border area like Hoogyam meant that shopkeepers had to close their doors three to four times a month and travel to towns over 70 km away. Transportation expenses, transit obstacles, lost time, and the day's forfeited revenue—all of these factors combined to break the backs of small retailers.

"Order in the Evening, Receive Goods at Your Doorstep in the Morning!"

While major e-commerce players are making waves in big cities, building a B2B supply chain that is equally fast and disciplined for border villages hundreds of kilometers away is no easy feat. VilCart has successfully risen to that challenge.

Hassle-Free, Super-Fast Delivery

According to Dinesh, "If we place an order for the items we need this evening, the VilCart vehicle is parked right in front of our shop by tomorrow morning. There is absolutely no trouble when it comes to delivery."

ಗ್ರಾಮೀಣ ಕಿರಣ
ವರದಿ: ವಿಶೇಷ ಪ್ರತಿನಿಧಿ

"Scan this QR code to watch the video."

Brand Consciousness Among Rural Consumers

Today, even village consumers are giving high priority to quality. Products supplied by WilCart, such as Suggi Salt and Suryakash Oil, have now become household names in Hoogyam village as well.

"Earlier, just getting grocery supplies was a huge hassle, sir. We had to close the shop and wander off to distant towns. But now, VilCart delivers right to our doorstep here... that major headache has truly been completely eliminated for us," shares Mr. Dinesh, reflecting the newfound ease that has arrived amid his decades of experience.

"Now, customers don't just come in and ask for generic salt or oil. They ask specifically by brand name, saying 'Give me Suggi Salt' or 'Give me Suryakash Oil.' The quality of groceries provided by VilCart is that good," says Dinesh proudly.

Business Growth and a Relationship Built on Mutual Trust

Beyond merely supplying goods, it is the spirit of service extended to rural retailers that sets VilCart apart. When asked about business growth during the interview, Dinesh had just one thing to say: "Business-wise, growth has definitely improved, sir. More importantly, if we face any issue or need support, they respond immediately, saying, 'Sure sir, we will take care of it.' This support gives us tremendous confidence."

"Having closely observed the ups and downs of rural India's economy for the past three decades, witnessing this transformation at Hoogyam's Sri Ankalamma Store felt deeply thrilling," remarked a local elder.

The fact that the convenience, brand exposure, and technological touch enjoyed by large urban supermarkets have today reached a 50-year-old grocery store in a border village over 70 km away is a true symbol of rural India's empowerment. This partnership between VilCart and Sri Ankalamma Store stands as the finest example proving that when technology and a visionary logistics system join hands, being a "border village" is never an obstacle to progress!

"Rural Incubation Lab"

"Are you ready to build a new business?"

"Dear Readers and Entrepreneurial Minds,"

It brings me immense joy to present this edition of Rural CEO to you. As you read in the cover story of this issue, from the 50-year-old 'Sri Ankalamma Store' in the border village of Hoogyam near Tamil Nadu to the digital transformations taking place in every corner of Karnataka—rural India today is beaming with a new vitality. Our villages, which were once deprived of basic facilities, are emerging today as the true 'engines of growth' for the nation's economy.

"The Changing Rural Market and the Need for Innovation"

Today's rural market is no longer just a place to deliver goods; it is evolving into a 'Hub of Innovation.' Every day, new ideas are taking root in fields like agri-tech, supply chain logistics, solar energy, e-commerce, and women's empowerment. However, having just an idea or innovation is not enough; to transform it into a successful enterprise, proper mentorship, infrastructure, and market access are essential.

"Innovation should not be confined merely to the high-tech, air-conditioned rooms of Bengaluru; it must be born in the soil of our villages and solve the real challenges of the people living there."

"Vilcart Rural incubation Lab- The Backbone of Your Dreams!"

Since the day of its inception, VilCart has been actively engaged in a revolution to strengthen the rural grocery ecosystem and deliver quality products right to the doorsteps of village homes. But our journey does not end here. We aspire to be a guiding light for young minds, entrepreneurs, and researchers who possess innovative ideas to tackle the challenges of rural India.

"For this very purpose, we are proud to introduce — the VilCart Rural Incubation Lab!"

"This is not just a project; it is a massive platform to shape the next generation of 'Rural CEOs' in rural India."

"What will you get from the Incubation Lab?"

"Do you have a brilliant idea or model related to rural markets, agriculture, supply chains, value-added products, or technology? If so, VilCart is ready to join hands with you:"

1. Massive Market Access:

A golden opportunity to directly reach your products or services to a network of over 85,000 rural grocery stores connected with VilCart.

2. World-Class Mentorship:

Step-by-step guidance on scaling your business from industry leaders, technocrats, and infrastructure experts.

3. Cutting-Edge Supply Chain & Logistics Support:

Access to VilCart's fully equipped logistics and warehousing infrastructure, enabling seamless delivery even to remote border villages over 100+ km away.

4. Capital & Investment Support:

Seed funding for promising, top-tier startups and a dedicated platform to connect with venture capital investors.

"Come, let us transform rural India together!"

"My dear entrepreneurs and innovators,"

"Even a small idea of yours has the power to transform the living standards of millions of rural people tomorrow. Challenges exist everywhere, but turning those very challenges into meaningful opportunities is the hallmark of a true 'CEO'."

"Whether you are a youth sitting in a village pondering new ideas, a university student, or a startup looking to bring about change in rural areas — the doors of the 'Vilcart Rural Incubation Lab' are open for you.

"Send us your ideas. Let us give wings to your dreams, and together, take rural India's economy to new heights."

"Come, become the next 'Rural CEO' of rural India!

With warm regards,
C. Prasanna Kumar
Founder, Rural CEO

"If you or someone you know personally has been successful, share their story."
feedback@ruralceo.com

Solar Energy in Agriculture: The Green Revolution Reducing Electricity Costs and Boosting Farmers' Income

A Permanent Solution for Farmers Through Solar Pumps, Solar Irrigation, and Government Subsidies: A New Path to Higher Yields at Lower Costs

Use of Solar Energy in Agriculture: How Does It Reduce Farmers' Electricity Costs?

As the cost of farming continues to rise across the country, electricity expenses have become a major challenge for farmers. Irregular power supply, the increasing fuel costs of diesel-powered pumps, and persistent irrigation issues are reducing the profitability of agriculture. In this situation, solar-powered agricultural technology is emerging as a sustainable and cost-effective alternative, offering farmers both economic benefits and an environmentally friendly solution.

Solar-powered irrigation pumps operate entirely on sunlight, eliminating the need for electricity or diesel to run them. As a result, farmers no longer have to worry about electricity bills or the rising cost of diesel fuel. Although the initial installation cost may be relatively high, government subsidies available under various schemes significantly reduce the overall investment, making the technology more affordable and accessible for farmers.

Key Benefits of Solar Energy for Farmers

1. Significant Savings on Electricity Costs

Using solar-powered irrigation pumps virtually eliminates monthly electricity bills and diesel expenses. Over the long term, farmers can save a substantial amount of money, making farming more profitable.

2. Reliable Irrigation System

Solar pumps provide a dependable source of water during daylight hours without the risk of power outages. This ensures timely irrigation, leading to healthier crops and improved agricultural productivity.

3. Reduced Dependence on Diesel

Solar energy eliminates the need for diesel-powered pumps, protecting farmers from rising fuel prices while also reducing environmental pollution.

4. Low Maintenance Costs

Solar irrigation systems require minimal maintenance and are designed to deliver reliable performance over many years, reducing operational expenses.

5. Environmentally Friendly Farming

By reducing carbon emissions, solar-powered farming supports environmental conservation and promotes sustainable, eco-friendly agricultural practices.

Government Subsidy Schemes

The Central and State Governments have introduced several schemes to promote the use of solar energy. Among them, the PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan) scheme is one of the most important.

Under this scheme:

1. Subsidies are available for the installation of solar pumps.
2. In some states, farmers can generate solar power on their farmland and sell the surplus electricity to power distribution companies.
3. In addition to reducing agricultural costs, the scheme creates opportunities for farmers to earn additional income.

Sectors with Growing Adoption of Solar Energy

Borewell and open-well irrigation, drip and sprinkler irrigation, horticulture and fruit cultivation, water supply for dairy farming and fisheries, agricultural warehouses, and cold storage facilities.

Experts Opinion;

According to agricultural experts, solar energy is expected to become an integral part of farming in the coming years. Increased use of solar energy in irrigation systems can reduce production costs while providing farmers with a more stable source of income. It can also help address the challenges posed by climate change.

Conclusion

In today's agriculture, solar energy is not just an alternative source of power; it is a significant step toward farmers' economic self-reliance. By reducing electricity costs, improving irrigation systems, and protecting the environment, solar energy technology is becoming increasingly essential for farmers. Making the best use of government schemes and adopting solar energy will be a profitable and future-oriented decision.

Five Major Benefits of Solar Energy

✓ Significant savings on electricity bills
✓ Complete elimination of diesel expenses
✓ Continuous irrigation facility
✓ Low maintenance cost
✓ Environment-friendly and income-enhancing technology

NPCI's Offline Payment Initiative Brings Greater Convenience to Rural Areas

UPI Payments Without Internet: A New Step in Digital Transactions

India's digital payment ecosystem is growing rapidly, and UPI has become an integral part of people's daily financial transactions. From shopping at retail stores to paying bills and transferring money, the use of UPI has increased significantly. However, people often face difficulties making digital payments in areas with poor or no internet connectivity. To address this challenge, UPI payment systems that require minimal internet dependence or can function offline are gaining increasing importance.

NPCI's Focus on Offline Digital Payments

NPCI, which operates the UPI system, has taken several initiatives to make digital payments simpler and more accessible across the country. Developing technologies that enable digital payments even in areas with weak internet connectivity is a key part of this effort. If successfully implemented, such systems could reduce the need for continuous mobile data or high-speed internet while making payments. This will provide greater convenience to customers and small businesses operating in areas with network connectivity issues.

Greater Benefits for Rural India

Internet connectivity is still unreliable in some rural parts of India. Network issues can often cause UPI payments to fail, especially in villages, remote areas, weekly markets, and while traveling. A payment system that functions offline or with limited connectivity can help overcome these challenges. It can be particularly beneficial for small grocery stores, farmers, street vendors, and local service providers. Expanding the reach of digital payment systems could also further reduce dependence on cash.

Security and Trust Are Key

While implementing a UPI payment system that works without internet connectivity, security remains the highest priority. Protecting customers' bank accounts, personal information, and transaction data is essential. Aspects such as payment confirmation after the transaction, fraud prevention, and transaction limits are also important.

E-commerce Market for Rural Products New Opportunities for Local Entrepreneurs

With the expansion of online marketplaces, rural products are reaching customers across the country; priority is being given to digital skills and effective branding.

With the rapid growth of the e-commerce sector in India, rural products are gaining access to new markets. In the past, products made in rural areas reached customers mainly through local fairs, markets, or intermediaries. However, with the advancement of digital technology, rural entrepreneurs now have the opportunity to sell their products online and reach customers across different parts of the state as well as other regions of the country.

Wider Market for Local Products

Demand for locally produced items such as millet-based products, honey, spices, pickles, handloom fabrics, handicrafts, and other rural products is steadily increasing. By selling these products through digital platforms, local entrepreneurs can expand their customer base and reach wider markets.

The growing consumer interest in healthy and natural products is creating new opportunities for rural producers. By giving locally sourced, high-quality products a strong brand identity, they can gain access to wider markets.

Reduced Dependence on Intermediaries

Through e-commerce and direct online sales, producers can reach customers directly. This reduces dependence on intermediaries, enabling them to secure better prices, earn higher incomes, and build direct relationships with their customers.

Loans and EMIs Should Be a Part of Life, Not a Burden! What Is the Role of Parents?

In today's digital era, loans, EMIs, and credit cards have made life more convenient. However, borrowing beyond one's income, taking on unnecessary EMIs, and accumulating credit card debt can lead to financial stress. With proper financial planning, regular savings, and guidance from family, the younger generation can avoid falling into a debt trap and build a secure financial future.

In today's generation, loans and EMIs have become a common part of everyday life. People are taking loans to purchase mobile phones, laptops, bikes, cars, homes, and to meet educational or personal needs. In addition, online shopping and "Buy Now, Pay Later" services have made it possible to purchase products instantly. While being able to buy items without having cash on hand may seem convenient, failing to manage such expenses wisely can lead to an increasing debt burden in the future.

Young people, in particular, tend to make greater use of credit cards and EMIs after starting their first job or earning a stable income. Choosing EMI options to purchase a new mobile phone, bike, electronic gadgets, or to finance travel has become quite common. While low monthly EMIs may appear attractive, multiple EMIs combined can consume a significant portion of monthly income. As a result, it may become difficult to save, invest, or set aside money for emergencies.

Choosing EMIs According to Your Income Is Essential

Before taking a loan, an individual should clearly understand their monthly income and expenses. The decision to take a new EMI should be made only after calculating essential expenses such as rent, food, electricity, transportation, family expenses, children's education, and other necessary costs.

When taking a loan, it is important not to focus only on the monthly EMI. The interest rate, loan tenure, processing fee, other charges, and the total repayment amount should also be carefully evaluated. A long-term loan with a lower EMI may result in paying significantly more interest over time. Therefore, it is advisable to understand the total cost of the loan before making a decision.

Caution Is Essential When Using Credit Cards

A credit card can be a convenient financial tool when used responsibly.

However, treating a credit card limit as personal income can be risky. Using a credit card for unnecessary purchases may lead to increasing outstanding debt.

It is a good practice to pay the full credit card bill every month within the due date whenever possible. Paying only the minimum amount regularly can increase the interest on the outstanding balance and may take longer to clear the debt. Therefore, while using a credit card, it is important to set a spending limit in advance.

Do Not Take Another Loan to Repay an Existing Loan

Avoid using a new loan or credit card to pay the EMI of an existing loan whenever possible. Create a plan to repay high-interest loans first. If the debt burden increases, seek guidance from a bank or a qualified financial advisor.

Prioritize Emergency Funds and Savings

Young people should regularly save a portion of their income. An emergency fund helps avoid dependence on loans during unexpected medical expenses, job loss, or other emergency situations. Generally, one can aim to build an emergency fund equivalent to 3 to 6 months of essential expenses.

Similarly, when income increases, one should develop the habit of increasing savings and investments instead of only increasing lifestyle expenses. Even starting with a small amount, regular savings can provide better financial security in the long term.

Example: How can a ₹25,000 salary be managed?

A young person earning a monthly salary of ₹25,000 and living in a PG can plan their income in the following way:

PG rent and food: ₹8,000
Travel expenses: ₹2,000
Mobile, internet, and other essentials: ₹1,500
Support for parents' loan EMI: ₹3,000
Emergency fund: ₹3,000
Future savings or investments: ₹2,500
Personal and other expenses: ₹3,000
Additional savings: ₹2,000

In this way, ₹5,000 per month can be allocated towards savings and an emergency fund. Additionally, by contributing ₹3,000 towards parents' loan EMI, one can also participate in family financial responsibilities. By controlling unnecessary shopping, expensive entertainment, and credit card expenses, it is possible to gradually build better financial security even with a lower salary.

Parents' Role Is Also Important in Young People's Debt Management

In today's world, it is common for young people to take loans and EMIs for education, employment, marriage, homes, vehicles, or personal needs. In such situations, parents' guidance also becomes very important. Especially in rural and middle-class families, parents' advice can have a significant impact on their children's financial decisions.

Before taking a large loan, young people should develop the habit of discussing it with their parents. Family members should have clear information about the purpose of the loan, EMI amount, interest rate, and repayment period. Instead of simply encouraging children to take loans, parents can help them make better financial decisions by asking questions such as, "Is this loan really necessary? Do you have enough income to repay it?"

In some families, parents may end up using their savings or retirement funds to repay their children's loans or EMIs. This can affect the family's future financial security. Therefore, instead of parents taking complete responsibility for their children's debts, young people should learn to manage loans responsibly according to their income.

Parents should create awareness among children from a young age about savings, budgeting, the difference between needs and wants, loan responsibility, and financial discipline. Instead of encouraging children to purchase expensive items through EMIs, parents should motivate them to develop the habit of saving first and buying later.

Similarly, parents should provide proper guidance and support at the right time rather than excessively interfering in their children's personal financial matters. If there is an environment in the family where financial matters are openly discussed, young people can seek timely solutions to debt-related problems instead of hiding them.

Loans Are Not Completely Bad

Loans should not be completely avoided. Loans taken with proper planning for important goals such as buying a home, pursuing higher education, or starting a business can be helpful. However, before taking a loan, one should understand the interest rate, EMI, loan tenure, and total repayment amount.

For today's youth, financial independence does not mean having more loans or credit cards. It means spending according to income, avoiding unnecessary debts, paying EMIs and bills on time, and maintaining regular savings.

Parents should guide their children about financial discipline and responsibility through their experience. When the knowledge of young people and the experience of parents come together, the family's financial future can become more secure.

Regional Special: Our Karnataka – Innovation, Agriculture, and Women Empowerment

The true beauty and strength of rural India lie in the innovation and self-reliance of its people. On page 3 of this edition of Rural CEO, here is a brief overview of the most promising and inspiring developments taking place across Karnataka in the fields of agriculture, technology, startups, and women empowerment (SHG).

1. Agriculture and AgriTech Revolution: Green Signal for Karnataka AgriTech Mission 2026

To integrate modern technology into the agricultural sector, the state government has officially implemented the 'Karnataka AgriTech Mission-2026'.

What will it include?

Using satellite-based information, drone surveys, and Artificial Intelligence (AI)-based weather forecasting, farmers will receive real-time guidance on sowing time, pest management, and crop diseases.

AI Centre in Raichur:

To accelerate the development of the Kalyana Karnataka region, an agriculture and technology-based 'AI Centre of Excellence' is being established at the Raichur IIT institution.

'Sampoorna Grand Challenge 2026' – A Solution to Post-Harvest Losses

To prevent post-harvest losses in agricultural and horticultural crops, the 'Sampoorna Grand Challenge' has been launched to bring startups, Farmer Producer Organizations (FPOs), and researchers together. This initiative will help create an environment where small farmers can receive better prices for their produce.

2. Rural Women Empowerment and Self-Help Groups (SHGs & Women Power)

'Weekly Market' in Gadag District – A Successful Model Without Intermediaries

In Radddera Naganur village of Naragund taluk in Gadag district, the 'Weekly Market' (Weekly Market) started by 32 women self-help groups under the 'Sanjeevini' scheme has now become a model for the entire state.

Achievement: Women who previously had to travel to distant cities to sell their products and bear transportation costs are now conducting weekly markets in their own village. They are directly selling organic vegetables, millet-based products, and handicraft items to customers.

Income: With the elimination of intermediaries, the income of small-scale women farmers has increased significantly, and they are now generating transactions worth lakhs of rupees.

From Village to the Sky: 'Drone Didi' and 'BC Sakhi'

In the rural areas of Karnataka, members of Self-Help Groups (SHGs) are no longer limited to small investments or savings alone:

Drone Didi: Rural women are being trained to operate drones for crop health monitoring and spraying fertilizers/pesticides on agricultural fields.

"Namo Drone Didi" is a Government of India scheme aimed at empowering rural women from Self-Help Groups by providing them training as drone pilots and supplying agricultural drones. These women entrepreneurs rent their drone services to local farmers for the precise spraying of fertilizers and pesticides.

Banking Sakhi (Business Correspondent Sakhi): Thousands of women have achieved financial independence by providing doorstep digital banking services in rural areas.

The 'BC Sakhi' program is an initiative under the Government of India's National Rural Livelihood Mission (NRLM). It trains rural women from Self-Help Groups (SHGs) and appoints them as 'last-mile banking agents' (last-mile banking agents). Through this initiative, formal financial services such as deposits, withdrawals, and loans are directly delivered to the doorsteps of villagers.

Rural Startups & Eco-Friendly Agriculture

"Innovation is not limited to metropolitan cities; true development is possible only when it reaches every corner of every village."

Startup Village Entrepreneurship Project:
In taluks such as Koppal, Ramanagara, Devanahalli, and T. Narasipur, rural youth are being provided ₹5 crore in funding and incubation support under 'Sanjeevini - ESRIPS' to establish new enterprises.

Millet and Organic Policy 2026:
Farmers growing millets are being provided an incentive of ₹10,000 per hectare. Under the 'Krishi Bhagya' scheme, 80-90% subsidies are being provided for farm ponds and solar pump sets, paving the way for sustainable agriculture.

60 Women Farmer Producer Organizations in the State

Women FPO Revolution:

In collaboration between the Karnataka Government and 'Sanjeevini - ESRIPS', 60 exclusive women FPOs (Farmer Producer Organizations) are being established across the state, with more than 1,000 women shareholders participating in each organization.

Branding and E-commerce:

Support is being provided to create their own 'Corporate Brand' for millet products, spice powders, honey, and handicraft items prepared by rural women, and to sell them on major e-commerce platforms.

Achievements of Women Empowerment and Self-Help Groups

The women of **'Samruddhi Sanjeevini'** from Petri village in Udupi have set an example by starting a 'Sanjeevini Supermarket' at the Taluk Panchayat premises to provide a suitable market for products produced by rural women at the local level.

Products: Decorative items, handmade bags, local spices, and food grains are being sold under one roof, attracting both tourists and local customers.

Eco-Tourism by Coastal and Malnad Women

Women groups operating under the 'Sanjeevini' scheme in Dakshina Kannada, Udupi, and Shivamogga districts are not limited to savings and loans alone; they are also involved in eco-tourism,

They are successfully running small-scale industries based on jackfruit value addition and millet products.

AgriTech and Agricultural Innovations

Digital Agriculture Revolution from Koppal: Niharika's 'AgroSecure'

The startup 'OS AgroSecure AgriTech', founded by Niharika, a young woman from Koppal district, is bringing significant changes to the lives of small and marginal farmers in rural areas.

Service Highlights: Through a single mobile app, farmers are provided with quality seeds, fertilizers, soil testing, and agricultural advisory services.

Drone Technology: Drone-based pesticide spraying is helping farmers save time and reduce costs while protecting their health by minimizing direct exposure to chemicals.

Youth Leaving IT Jobs and Moving Towards Natural Farming

IT graduates from Chikkaballapur and Chintamani taluks are successfully applying their software skills to agriculture and achieving success.

Digital Marketing: By using technology, farmers are growing organic crops and selling them directly to urban apartments through direct-to-customer digital platforms, earning higher profits by eliminating intermediaries.

A New Touch to Karnataka's Progress:

Priority to Infrastructure, Employment, and Development Reforms

Several positive developments are taking place in the state related to infrastructure and public welfare. The approval of a ₹1,264 crore railway line expansion project on the Ballari–Guntakal route has provided new momentum to regional transportation and trade.

On the other hand, the government has provided major relief to property owners by reducing the 'A-Khata' issuance fee from 5% to 2%. To support unemployed rural youth, a new initiative has been introduced to develop fruit orchards on government land.

Additionally, a 200-acre semiconductor park is being developed near Bengaluru, which is expected to create thousands of high-tech job opportunities. These initiatives are set to provide new momentum to Karnataka's overall development.

Distribution of Uniforms to Government School Students of Yele Chakanahalli by Vilcart Foundation

Mysuru, July 20: A meaningful uniform distribution program was organized at the Government Higher Primary School, Yele Chakanahalli, in Mandya taluk, where school uniforms were distributed to students on behalf of Vilcart Foundation.

More than 150 students, school teachers, and SDMC **(School Development and Monitoring Committee)** president and members actively participated in this special program and contributed to its success.

A Significant Encouragement for Future Citizens

Distributing uniforms to government school children is not just an act of providing clothes; it is a meaningful and commendable social initiative. "Children are the future of the nation." Every small encouragement and support given to them can bring a significant change in their lives. In this regard, the uniform distribution program organized by Vilcart Foundation stands as an example for society and is truly a matter of pride.

Rural CEO Editorial Message

These success stories from Karnataka are proof of what can be achieved when technology and rural hard work come together. May such innovative ideas reach every village and strengthen the rural economy, creating new opportunities for growth and development.

RURAL CEO

How to Stay Healthy During the Monsoon?

Simple Measures Rural Families Should Follow to Protect Themselves from Infections

Simple Measures Rural Families Should Follow to Protect Themselves from Infections

With the arrival of the monsoon, nature turns lush and green. However, this season also brings a higher risk of infections such as dengue, chikungunya, malaria, typhoid, diarrhoea, and viral fever. These health problems are more common in rural areas due to unsafe drinking water, stagnant water, and inadequate sanitation.

According to doctors, most monsoon-related health problems can be prevented by taking a few simple precautions.

Safe Drinking Water Precautions

During the monsoon, water from wells, ponds, or storage tanks is more likely to become contaminated.

Therefore:

• Boil drinking water before use.

• Keep drinking water containers covered.

• Clean water storage drums and tanks at least once a week.

Mosquito Control Is Essential

Mosquitoes are the primary carriers of diseases such as dengue and malaria.

Therefore:

• Do not allow water to stagnate around your home.

• Empty water collected in old tyres, coconut shells, and containers.

• Use mosquito nets while sleeping at night.

• Dress children in full-sleeved clothing to reduce mosquito bites.

Give Priority to Food Hygiene

During the monsoon, food prepared or sold outside is more likely to spoil quickly.

• Eat freshly cooked, hot food.

• Avoid buying cut fruits from outside.

• Give preference to home-cooked meals.

• Wash your hands with soap before eating.

Foods That Help Boost Immunity

During the monsoon, strengthening the body's immune system is very important.

Include these foods in your daily diet:

• Amla (Indian gooseberry), Lemon, Papaya, Guava, Green leafy vegetables, Turmeric, Ginger, Garlic, Special Care for Children

During the monsoon, children are more prone to fever, cough, and diarrhoea.

• Give them a bottle of clean drinking water when sending them to school.

• Change wet clothes immediately after they get soaked in the rain.

• Consult a doctor if the fever lasts for more than two days.

Care Tips for Senior Citizens

In senior citizens, infections can become serious more quickly.

• Drink plenty of water to stay hydrated.

• Take prescribed medicines regularly as advised by your doctor.

• Visit a hospital without delay if you develop a fever or experience difficulty breathing.

Warning Signs That Require Immediate Hospital Care During the Monsoon

• Fever above 102°F (38.9°C), Persistent vomiting, Severe diarrhoea, Difficulty breathing, Red spots or rashes on the body, Extreme weakness

Health Information: 5 Ways to Prevent Dengue

• Do not allow water to stagnate around your home.

• Clean water tanks once a week.

• Use mosquito repellents.

• Wear full-sleeved clothing.

• If you develop a fever, avoid self-medication and consult a doctor.

Health Message of the Month

"During the monsoon, cleanliness, safe drinking water, and mosquito control are the three key pillars of a healthy family."

10 Health Benefits of Walking for 30 Minutes Every Day

• Improves heart health – Reduces the risk of heart-related diseases.

• Helps control blood pressure – Regular walking helps maintain healthy blood pressure levels.

• Supports diabetes management – Helps regulate blood sugar levels.

• Aids in weight loss – Burns extra calories and helps maintain a healthy weight.

• Strengthens bones and muscles – Improves physical strength and endurance.

• Boosts immunity – Enhances the body's ability to fight infections.

• Reduces stress – Promotes relaxation and improves mental well-being.

• Improves sleep quality – Helps you sleep better and more soundly.

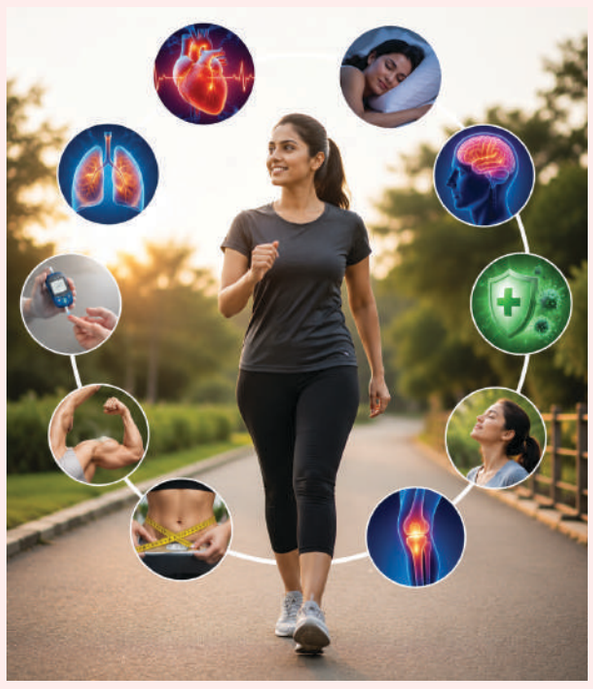
• Supports healthy digestion – Aids the digestive system and improves gut health.

• Promotes a longer, healthier life – Helps maintain energy, fitness, and overall quality of life.

15 Natural Foods That Boost Children's Immunity

• Almonds – Rich in Vitamin E, which helps strengthen the immune system.

• Eggs – Provide high-quality protein and Vitamin A, supporting healthy growth and immunity.



• Milk and Yogurt – Rich in calcium and beneficial bacteria that help maintain good health.

• Oranges and Lemons – High in Vitamin C, which helps the body fight infections.

• Amla (Indian Gooseberry) – One of the richest natural sources of Vitamin C.

• Bananas – Provide energy and help improve digestion.

• Papaya – Rich in Vitamins A and C, helping to strengthen the immune system.

• Green Leafy Vegetables – Excellent sources of iron, folate, and essential vitamins.

• Carrots – A good source of Vitamin A, promoting healthy vision and overall well-being.

• Garlic – Contains natural compounds that help fight infections.

• Ginger – Helps relieve colds, coughs, and throat infections.

• Ragi (Finger Millet) – Rich in calcium, iron, and dietary fiber, supporting children's growth and development.

• Green Gram and Lentils – Excellent sources of protein and essential minerals.

• Groundnuts (Peanuts) and Sesame Seeds – Provide healthy fats, protein, and energy.

• Honey (for children above 1 year of age only) – Supports throat health and provides natural energy to the body.

The Importance of Mental Health in Rural Families

• Mental health is just as important as physical health.

• Farmers may experience stress due to crop conditions, market prices, and financial debt.

• Women may face anxiety and fatigue because of household and farming responsibilities.

• Open communication with family members can help reduce stress.

• Community support and encouragement from loved ones contribute to better mental well-being.

• Practising yoga, meditation, or walking for 30 minutes every day helps keep the mind calm.

• Getting enough sleep and eating a balanced diet are essential for good mental health.

• Reducing excessive use of mobile phones and social media is beneficial.

• If anxiety, depression, or sleep problems persist for a long time, seek advice from a doctor or mental health professional.

• A healthy mind is essential for building a happy family and a prosperous rural community.

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

What Are the Benefits?

Who Is Eligible?

How Can You Avail the Scheme?

Rural CEO Special

The Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a flagship health insurance scheme of the Government of India that enables economically weaker families to access quality healthcare free of cost through cashless treatment. Its primary objective is to protect families from financial hardship caused by high hospitalization expenses during illness.

Key Benefits of the Scheme

• Free Treatment up to ₹5 Lakh Per Year

Every eligible family is entitled to health insurance coverage of up to ₹5 lakh per year. This amount can be used for the treatment of serious illnesses.

• Cashless Treatment

Patients receiving treatment at empanelled government and registered private hospitals under the scheme do not need to pay hospital expenses in advance.

• Treatment Anywhere in India

Beneficiaries can receive treatment at any empanelled hospital across the country, even if they are in a different state.

• Coverage for Expensive Treatments

The scheme covers a wide range of treatment packages, including heart surgery, cancer treatment, kidney diseases, neurological disorders, accident care, and many other major medical procedures.

• Coverage for the Entire Eligible Family

All eligible members of a beneficiary family can avail themselves of the scheme's benefits as per the applicable guidelines.

Who Can Benefit from This Scheme?

Beneficiaries under this scheme are identified based on the eligibility list prepared by the Government.

Generally, the following are eligible to benefit under the scheme:

• Economically weaker families

• Rural poor households

• Families listed in the Socio-Economic and Caste Census (SECC) database

• Beneficiaries identified as eligible by the State Government

Note: Every Indian citizen is not automatically eligible for this scheme. First, check whether your name is included in the eligible beneficiary list.

How to Check Eligibility?

To check whether your family is eligible for this scheme, follow these methods:

Through Online:

• Visit the official website: https://beneficiary.nha.gov.in

• Enter your mobile number or required details.

• Check whether your name is included in the beneficiary list.

Through Offline:

• Visit the nearest Ayushman Arogya Mandir

• Visit the Primary Health Centre (PHC)

• Visit a Government Hospital

The staff at these centres will help you check your eligibility for the scheme.

How to Get an Ayushman Card?

If you are eligible, follow these steps:

1. Visit the nearest CSC centre or Government Hospital.
2. Complete identity verification using your Aadhaar card and mobile number.
3. Complete e-KYC if required.
4. After successful verification, the Ayushman Card will be issued.
5. The card can be used in both digital format and printed copy.

How to Avail Treatment?

• Choose a hospital registered under the scheme.

• Show your Ayushman Card and identity proof.

• The hospital's Ayushman Mitra will verify your documents.

• After approval, cashless treatment will begin.

Required Documents

• Aadhaar Card

• Mobile Number

• Family identity documents (if required)

• Other documents as specified by the government

Dengue, Malaria, and Chikungunya During the Monsoon: Rural Communities Must Stay Alert

During the monsoon, the risk of dengue, malaria, and chikungunya increases in rural areas. Stagnant water around homes, agricultural fields, and unused containers creates ideal breeding grounds for mosquitoes. Therefore, mosquito control and proper sanitation are essential to prevent these diseases.

Dengue is spread by the Aedes mosquito. Its common symptoms include high fever, severe headache, pain behind the eyes, muscle and joint pain. In some cases, it can also cause a dangerous drop in blood platelet levels.

Malaria is spread by the Anopheles mosquito. Its common symptoms include recurring fever, chills, excessive sweating, fatigue, and vomiting.

Chikungunya is characterized by high fever and severe joint pain, which may persist for several days. Elderly people and those with chronic health conditions should take extra precautions.

To prevent these diseases, do not allow water to stagnate around your home. Keep water tanks and storage drums tightly covered. Wear full-sleeved clothing, especially during the early morning and evening, and use mosquito nets and mosquito repellents. The public should also actively participate in cleanliness drives organized by Gram Panchayats and the Health Department.

If you experience fever, severe headache, or joint pain, do not self-medicate. Visit the nearest government hospital or Primary Health Centre (PHC) immediately and seek medical advice. Early diagnosis and timely treatment can help prevent serious complications.

Health is Wealth. By maintaining a clean environment, controlling mosquito breeding, and seeking timely medical care, we can protect our families and communities from infections such as dengue, malaria, and chikungunya.

For Rural Healthcare Protection

'Smartwatch'

Digital ...

Smartwatches, a gift of modern technology, are now emerging as highly useful tools for monitoring the health of people in rural areas. These affordable digital gadgets available in the market help track heart rate, blood oxygen levels (SpO_2), blood pressure, and daily physical activities effectively.

In villages where hospitals are located far away, smartwatches can support early detection of potential health issues and provide timely alerts. Elderly people and farmers engaged in continuous agricultural activities can easily monitor their physical health conditions.

Affordable smartwatches are creating greater health awareness among rural communities and helping people identify minor health changes at an early stage, enabling them to take preventive measures.

Why Are Smartwatches Suitable for Rural Areas?

Low Cost: Available at prices below ₹1,500, making them affordable for ordinary farmers and daily wage workers.

Long Battery Life: A single charge can last for 5 to 7 days, reducing the need for frequent charging.

Skill Education under the National Education Policy (NEP) 2020

The National Education Policy (NEP) 2020 is playing a significant role in bringing transformative changes to India's education system. The primary objective of this policy is not merely to help students score well in examinations, but to equip them with the skills required for employment, self-employment, and life.

The policy has opened up new opportunities for students in rural areas. Greater emphasis is now being placed on skill-based education from the school level itself. Students have the opportunity to learn a wide range of vocational skills, including agriculture, animal husbandry, digital technology, computer education, electrical work, carpentry, tailoring, and food processing.

Alongside school education, greater emphasis is being placed on internships, visits to local industries, and experiential learning. This enables students to develop employability skills while pursuing their education.

In today's job market, there is a growing demand for communication skills, digital literacy, problem-solving abilities, and teamwork. Therefore, efforts are being made to develop these essential skills right from the school level.

Rural students can not only receive quality education in their own villages but also create opportunities to start their own enterprises. New prospects are emerging in agriculture-based startups, food processing, digital service centers, and the e-commerce sector.

Key Highlights

- Skill education from the school level
- Emphasis on digital and technical skills
- Internships and experiential learning
- Opportunities for local employment and self-employment
- Promoting entrepreneurship among rural youth

A New Direction for Rural Education: Karnataka's Ambitious Plan for 1,000 KPS Schools

To provide rural children with quality education comparable to that available in urban areas, the Government of Karnataka has launched an ambitious initiative to establish 1,000 Karnataka Public Schools (KPS). The primary objective of this project is to bridge the educational gap between rural and urban regions by ensuring that children in villages have access to modern educational facilities within their own communities.

At present, the lack of quality education, well-equipped school buildings, science laboratories, and digital learning facilities in many rural areas has compelled parents to move to urban centers for their children's education. This has not only contributed to a decline in the rural population but has also increased the financial burden on families. To address this challenge, the Government is developing well-equipped Karnataka Public Schools (KPS) in a phased manner across Gram Panchayat jurisdictions.

These schools are planned to provide students with smart classrooms, science and computer laboratories, digital learning systems, libraries, sports facilities, and a conducive learning environment. In addition, greater emphasis is being placed on delivering quality education, including English-medium instruction. The Government's objective is to ensure that rural students remain competitive and do not fall behind in today's educational landscape.

Corporate Social Responsibility (CSR) funds are also being effectively utilized to support this initiative. Through partnerships with industries and private organizations, efforts are being made to improve school infrastructure, provide digital learning tools, and enhance essential educational facilities for students.

According to education experts, the project is expected to provide rural children with educational opportunities comparable to those available in urban areas, while also helping reduce school dropout rates. It may also lessen the need for parents to migrate to cities in search of better educational opportunities for their children.

Overall, the 1,000 Karnataka Public Schools (KPS) initiative has the potential to bring about a significant transformation in rural education. By providing quality education, modern infrastructure, and equal learning opportunities, the project is expected to play a vital role in shaping a brighter future for rural students. Recognizing that the development of villages depends on the quality of education, this initiative marks a significant step toward giving Karnataka's education system a new direction.

The Importance of Local Languages in Education: The Future of Kannada-Medium Education

Learning in the mother tongue not only enhances children's comprehension and creativity but also creates new opportunities for the growth of the Kannada language.

Education in the mother tongue plays a vital role in shaping a child's learning experience. While the quality of education is important, the language of instruction also has a significant impact on how effectively students learn. Particularly at the primary and secondary school levels, students are able to understand concepts more easily when they are taught in their mother tongue or a familiar local language.

When children learn new subjects in the language they use in their everyday surroundings, they develop stronger abilities to question, think critically, and express ideas in their own words. For this reason, strengthening education in local languages is essential not only for improving learning outcomes but also for enhancing the overall quality of education.

The Cultural Significance of Kannada-Medium Education

Kannada is not merely a language of communication; it is a vital medium that represents the history, literature, culture, and social heritage of Karnataka. Students who receive education through the Kannada medium are able to develop a deeper connection with their language and cultural identity.

Kannada literature—including poetry, short stories, novels, and folk traditions—plays an important role in nurturing creativity and social awareness among students. Preserving the connection between language, culture, and education is essential for introducing future generations to our rich heritage.

Girls' Education: The Changing Landscape in Rural India

Rural girls are stepping toward self-reliance through education, with growing opportunities supported by government initiatives and social organizations.

Women play a vital role in India's development. Educating a girl child is not limited to her personal growth; it also improves the social and economic well-being of her family and contributes to the development of the entire community. For this reason, giving greater priority to girls' education in rural India is essential for the nation's future.

Over the past few years, there has been a significant shift in public attitudes toward girls' education in rural areas. Families that once placed little emphasis on educating their daughters are now increasingly encouraging them to attend schools and colleges. Awareness is growing among rural households that education is a powerful tool for securing a better future for girls.

Growing Interest in Education

Several factors have contributed to increased school enrollment and continued education among girls in rural areas. Growing awareness among parents, improved infrastructure in government schools, scholarship opportunities, and special government schemes for girls have encouraged greater participation in education.

Today, rural girls aspire to pursue higher education after completing their schooling. They are building their futures across diverse fields, including medicine, engineering, law, science, technology, public administration, education, and entrepreneurship.

Government Initiatives Supporting Education

To promote girls' education, both the Central and State Governments have implemented several initiatives. The Beti Bachao, Beti Padhao campaign is one of the key efforts aimed at creating social awareness about the importance of protecting and educating girls.

Samagra Shikshana

The Samagra Shiksha scheme aims to improve the quality of school education while ensuring equal access to quality education for all children, including girls.

The scheme supports the improvement of school infrastructure, teacher training, and learning facilities to enhance the overall quality of education.

Kasturba Gandhi Balika Vidyalaya (KGBV)

The Kasturba Gandhi Balika Vidyalaya (KGBV) scheme plays a vital role in providing educational opportunities for girls from socially and economically disadvantaged communities. By offering residential schooling facilities for girls living in remote rural areas, the scheme enables them to continue their education.

In addition, various educational support programs, including the National Scheme for Girls' Education, aim to encourage girls to pursue secondary education. Scholarships and financial incentives also help students from economically weaker families continue their studies.

Opportunities for Girls in Karnataka

Karnataka has also introduced several measures to promote girls' education. Government schools provide various facilities, including free textbooks, uniforms, and midday meals. Efforts are being made to create a safe and supportive learning environment for girl students.

Transportation and other support services for girls traveling from remote rural areas have also helped improve access to education. In addition, residential facilities are being developed to ensure that girls from distant regions have the opportunity to continue their education.

Need for Improvement in School Infrastructure

Adequate school infrastructure is essential to ensure that girls attend school regularly. Schools must provide separate and hygienic toilets, safe drinking water, well-equipped classrooms, electricity, and digital learning facilities. High-quality infrastructure plays a particularly important role in supporting the education of adolescent girls. When schools offer a safe, secure, and student-friendly environment, parents are more confident in encouraging their daughters to continue their education.

New Opportunities in Digital Education

Technology is expanding access to education. Through smartphones, computers, the internet, and online learning platforms, rural girls are gaining access to a wide range of educational resources. However, a digital divide still exists between rural and urban areas. Limited internet connectivity, lack of digital devices, and inadequate digital literacy continue to pose challenges for many students. Therefore, it is essential to establish digital learning centers in rural schools and equip girl students with digital literacy skills.

The Role of Non-Governmental Organizations Alongside the Government

Alongside the Government, non-governmental organizations (NGOs), social organizations, and community-based institutions play a vital role in promoting girls' education. Many organizations are creating awareness about the importance of education in rural areas. Some provide scholarships, school supplies, books, and digital devices to girls from economically disadvantaged families, while others work to bring school dropouts back into the mainstream education system.

International organizations such as UNICEF work with governments and other stakeholders to promote girls' education, children's rights, and equal access to school education. UNESCO also emphasizes equity, quality, and inclusiveness in education. Similarly, educational foundations, CSR organizations, and local non-governmental organizations support the development of libraries, computer labs, science laboratories, and other learning facilities in rural schools. Such partnerships complement and strengthen the Government's efforts to improve education.

Digital Transformation in Agriculture: The AgriTech Revolution Reshaping the Future of Indian Farmers.

"The adoption of technology in agriculture is no longer just an option; it has become an essential lifeline for farmers' survival and sustainable growth in the era of climate change."

More Than Machines: A New Symbol of Smart and Sustainable Farming

Agricultural technology was once commonly associated only with tractors, harvesters, or pump sets. Today, however, its scope has expanded far beyond farm machinery. The AgriTech revolution represents the powerful integration of digital tools, scientific analysis, and modern engineering to transform agriculture.

From sensors that accurately measure soil moisture to drones that monitor crops from the sky, from artificial intelligence (AI) that instantly detects crop diseases to satellite imagery that provides valuable field insights, advanced technologies are now readily accessible to farmers. The primary goal of these innovations is to maximize crop yields with minimal resources, reduce the wastage of water and fertilizers, and transform agriculture into a more profitable and sustainable enterprise.

From Field to Sky: The Remarkable Synergy of Agricultural Technology

Today, a new chapter of technological innovation is unfolding across farms and fields in every corner of India. The days of farmers carrying heavy loads of chemicals on their shoulders and manually spraying crops for hours are gradually becoming a thing of the past. With drone technology, pesticides and fertilizers can now be applied accurately over acres of farmland within minutes, using only the required quantity. This not only protects farmers from harmful chemical exposure but also significantly reduces input costs.

At the same time, Artificial Intelligence (AI) and the Internet of Things (IoT) are serving as digital guardians of modern farms. Small sensors embedded in the soil continuously monitor moisture levels, temperature, and nutrient content. Based on this real-time data, smart irrigation systems automatically supply crops with the precise amount of water they need, conserving both water and electricity.

AI-powered systems can also detect early signs of crop diseases by identifying unusual spots or color changes on leaves, enabling farmers to take preventive action before the disease spreads. Together, these technologies form the foundation of Precision Farming—a scientific approach that delivers the right amount of water, fertilizers, and other inputs to every part of the field and every plant, reducing production costs while maximizing crop yields.

Mobile in Hand: Direct Connection with Markets and Government Services

The true success of agricultural technology lies in its ability to connect small farmers directly with markets. Today, with the widespread availability of mobile internet in rural areas, farmers are no longer limited to just cultivating crops; they are also gaining access to global information and resources.

Through various agricultural apps, farmers can easily access accurate weather forecasts, guidance on pesticide usage, and daily market price updates. The Government's e-NAM (National Agriculture Market) digital platform is helping farmers reduce dependency on intermediaries and gain better market access.

In addition, digital agriculture initiatives by central and state governments, including PM-KISAN, Pradhan Mantri Fasal Bima Yojana, Soil Health Cards, and agricultural drone promotion schemes, are creating a strong foundation for bringing technology to the fields of ordinary farmers.

Hundreds of private AgriTech startups are also contributing to the modernization of agriculture by providing farm equipment rental services, direct marketing platforms, and digital loan facilities, giving the agricultural sector a new dimension as a modern enterprise.

New Opportunities for Rural Youth Amid Challenges

Challenges are natural with every new revolution. For small and marginal farmers, the high cost of adopting advanced technologies can initially become a burden. Additionally, limited internet connectivity, lack of digital literacy, and inadequate technical training in rural areas continue to remain major challenges.

However, these challenges are also creating immense employment opportunities for rural youth. Young men and women in rural areas are finding new career paths as drone pilots, agricultural data analysts, IoT equipment repair specialists, and digital agriculture advisors. The shift of rural youth from migrating to cities toward building self-reliant careers in agricultural technology services is a promising development.

A Strong Step Towards Sustainable Agriculture

Overall, agricultural technology is not just about adopting machines; it is a major revolution that strengthens the confidence of Indian farmers and helps overcome their traditional challenges. The agriculture sector can become more sustainable and competitive only when traditional farming knowledge and modern scientific technologies work together.

With collective efforts from the government, agricultural universities, startups, and the farming community, the dream of achieving "higher productivity at lower costs and a dignified life for farmers" can become a reality in the near future.

Viksit Krishi Sankalp Abhiyan: Bringing New Agricultural Technologies to Farmers' Fields

A significant campaign providing farmers with direct information on scientific farming, improved seeds, soil health, and government schemes.

Viksit Krishi Sankalp Abhiyan is a nationwide awareness program that provides farmers with direct information on modern agricultural technologies, new varieties of seeds, soil health management, efficient water usage, and government schemes.

Under this campaign, experts from Krishi Vigyan Kendras (KVKs), Indian Council of Agricultural Research (ICAR), State Agriculture Departments, and agricultural universities participate and interact directly with farmers.

During the campaign, farmers are guided on the importance of soil testing, balanced fertilizer application, integrated pest and disease management, climate-resilient crop selection, micro-irrigation methods, and agricultural mechanization. Information about various government schemes, including PM-KISAN, Pradhan Mantri Fasal Bima Yojana (PMFBY), and Kisan Credit Card (KCC), is also provided.

Farmers in Karnataka can get information about such programs and participate through their nearest Raitha Samparka Kendra (RSK) or Krishi Vigyan Kendra (KVK). Adopting new technologies not only helps increase agricultural productivity but also reduces farming costs and supports farmers in improving their income.

Message to Farmers:

Participate in agricultural awareness programs organized by the government and agriculture departments, follow expert advice, and make use of available government schemes to move towards modern and profitable farming practices.

Technology in Agriculture: Drone and Smart Farming Training

In today's modern era, the use of technology has become essential to reduce agricultural costs and increase productivity and profits. Through agricultural universities and Krishi Vigyan Kendras (KVKs), practical training programs on Agricultural Drones and Smart Farming (Agricultural Drones & Precision Farming) are being provided to farmers.

Key Components of the Training:

- Drone Spraying: Learning methods to efficiently spray pesticides and liquid fertilizers on crops using minimum water and in less time.
- Digital Crop Protection: Identifying plant diseases and nutrient deficiencies through drones and sensors.
- Solutions for Labour Shortage: Training on the operation of modern agricultural machinery and automated irrigation management systems.

Farmers and rural youth interested in adopting innovative technologies in agriculture can benefit from these training programs.

Contact Details

Kisan Call Centre (Toll-Free Helpline);

1800-180-1551 (Timing: 6:00 AM to 10:00 PM)

Farmers' Training Institute (GKVK, Bengaluru):

080-2333 0684 / 080-2333 0153

State Agriculture Department Helpline: **1800-425-3553**

Official Website: **uasbangalore.edu.in**

Drip Irrigation in Agriculture: How to Achieve Higher Yields with Less Water?

Why Is Drip Irrigation Better for Fruits, Vegetables, Sugarcane, and Horticultural Crops?

Water scarcity is one of the biggest challenges faced by farmers today. With declining rainfall and falling groundwater levels, drip irrigation has emerged as an effective and sustainable solution. This method delivers water directly to the plant roots in the form of slow, controlled drops, helping conserve water while improving crop productivity.

What Is Drip Irrigation?

Drip irrigation is a modern irrigation system that uses a network of pipes and drippers to supply the required amount of water directly to the root zone of plants. Since water is delivered precisely where it is needed, wastage is significantly reduced and irrigation efficiency is greatly improved.

Which Crops Are Suitable for Drip Irrigation?

Drip irrigation is highly suitable for:

Fruit orchards, Vegetable crops, Sugarcane, Pomegranate, Mango, Grapes, Coconut, Arecanut, Chilli, Other horticultural crops

Benefits for Farmers

- Reduces water consumption by 40% to 60%.
- Allows fertilizers to be applied directly through the irrigation system (fertigation), improving nutrient efficiency.
- Minimizes weed growth by supplying water only to the crop root zone.
- Promotes healthier plant growth and better crop development.
- Reduces labour requirements and irrigation costs.
- Improves crop quality, resulting in higher yields and increased farm income.

Is Government Subsidy Available?

Yes. The Department of Horticulture, Government of Karnataka, and the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY – Per Drop More Crop) provide financial assistance to eligible farmers for the installation of drip irrigation systems. The subsidy amount may vary depending on the crop, landholding size, and the farmer's eligibility.

How to Apply

Farmers can apply by contacting their Taluk Horticulture Department or the Raitha Samparka Kendra (RSK) with the required supporting documents.

Required Documents: Aadhaar Card, RTC (Record of Rights / Land Record), Bank Passbook, Passport-size Photograph, Mobile number

Growing Demand for Millet Farming: A New Opportunity for Farmers' Income

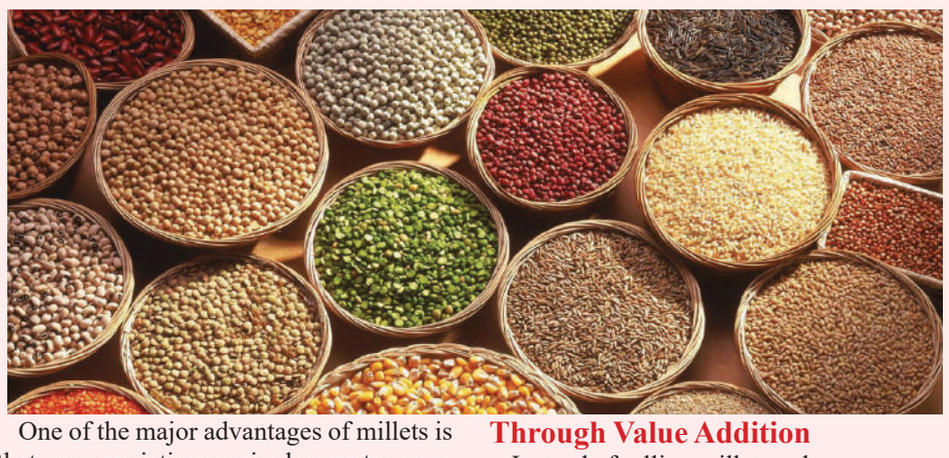
Growing consumer preference for healthy food is increasing the demand for millets; value addition and better market linkages are creating new income opportunities for farmers.

In recent years, growing awareness about healthy food has increased the importance of millets. Varieties such as ragi, jowar, bajra, foxtail millet, kodo millet, barnyard millet, and little millet are rich in nutrients and can be cultivated with less water. Amid challenges like climate change and water scarcity, millet farming is gaining attention as an alternative crop option for farmers.

Rising Preference for Healthy Food

With increasing health awareness among people in both urban and rural areas, the demand for millet-based food products is growing. Since millets contain dietary fiber, minerals, and other essential nutrients, they are becoming an important part of a balanced diet. Products made from millets, including flour, dosa mixes, idli mixes, biscuits, snacks, and other value-added items, are now widely available in the market. This has helped millets move beyond traditional food habits and reach new consumer groups.

Alternative Crop Option for Farmers



One of the major advantages of millets is that some varieties require less water compared to other crops. In rain-fed agricultural regions, farmers can diversify their cropping patterns by cultivating millets according to suitable soil and climatic conditions.

However, millet cultivation may not be equally successful in every region. Crop selection should be based on local soil conditions, rainfall, market availability, and farming practices. Guidance from agriculture departments and experts can help farmers make better decisions.

Higher Income Opportunities Through Value Addition

Instead of selling millets only as raw produce, processing them into value-added products can create better market opportunities. Small-scale units producing millet flour, healthy snacks, and ready-to-eat food products can be established in rural areas. This can benefit not only farmers but also women self-help groups, rural youth, and small entrepreneurs.

Developing an integrated value chain involving production, processing, packaging, and marketing can provide greater benefits to the rural economy.

Role of FPOs and Cooperative Systems

Market access remains a major challenge for small and marginal farmers. Through Farmer Producer Organizations (FPOs) and cooperative institutions, farmers can collectively manage production and marketing, improving their market reach.

Joint efforts in raw material procurement, processing, packaging, and branding can also help reduce costs. By creating unique brand identities for local millet products, farmers can access urban markets and digital commerce platforms.

New Opportunities Through Digital Markets

The growth of e-commerce and social media has opened new market opportunities for rural millet producers. High-quality products with attractive packaging and reliable branding can be delivered directly to consumers through online platforms.

However, success in online markets requires awareness of digital marketing, food safety standards, quality certification, and logistics management.

Ensuring Fair Prices for Farmers

Even with rising demand for millets, farmers can benefit fully only when they receive fair prices for their produce. Therefore, along with production, focus should be given to assured markets, storage facilities, processing, and value addition.

Providing farmers with market information, quality seeds, scientific farming guidance, and necessary training can make millet cultivation more profitable.

Future of Millets

The growing demand for millets offers new opportunities for farmers. However, to transform this opportunity into a sustainable source of income, farmers, FPOs, self-help groups, processing units, and market organizations need to work together.

The demand for healthy food, the need for climate-resilient agriculture, and the growth of rural entrepreneurship are giving a new direction to the millet sector. With proper market linkages and value addition, millet farming has the potential to increase farmers' income while strengthening the rural economy.

Stock Market Update

For the Month of June
Top-Performing SIP Funds
Including NAV and Returns

Based on June data, these are the top SIP mutual funds recommended by experts, featuring their NAV and 3-year annualized returns (CAGR).

1. ಬಂಧನ್ ಸ್ಮಾಲ್ ಕ್ಯಾಪ್ ಫಂಡ್
(Bandhan Small Cap Fund)
NAV: ₹55.11
3-Year Returns: ~28.9%

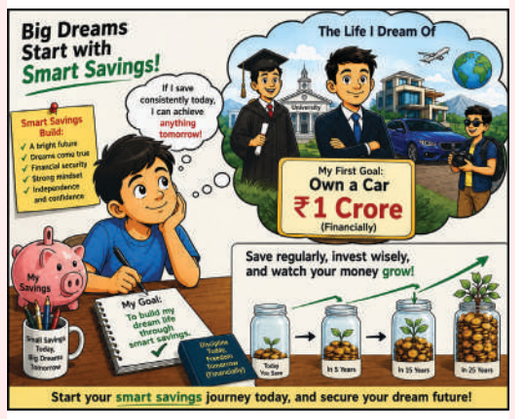
2. ಇನ್ವೆಸ್ಕೋ ಇಂಡಿಯಾ ಮಿಡ್ ಕ್ಯಾಪ್ ಫಂಡ್
(Invesco India Mid Cap Fund)
NAV: ₹236.65
3-Year Returns: ~24.9%

3. ಮೋತಿಲಾಲ್ ಓಸ್ವಾಲ್ ಮಿಡ್‌ಕ್ಯಾಪ್ ಫಂಡ್
(Motilal Oswal Midcap Fund)
NAV: ₹112.30
3-Year Returns: ~19.5%

4. ಪರಾಗ್ ಪಾರಿಖ್ ಫ್ಲೆಕ್ಸಿ ಕ್ಯಾಪ್ ಫಂಡ್
(Parag Parikh Flexi Cap Fund)
NAV: ₹89.78
3-Year Returns: ~14.0%

Note:
The information provided has been compiled from tracking data, Google Finance, and other publicly available sources.
Mutual fund investments are subject to market risks. Please read all scheme-related documents carefully before investing.

Before investing, please seek advice from your Financial Advisor.



Stock Market Guide – Part 3:
What is an IPO? How to Participate and Get Allotment?

Dear Readers, in the previous two editions of the "Rural CEO Stock Market Guide", we learned about the fundamentals of the stock market and the importance of a Demat account for starting investments. In this third part, let us explore one of the most exciting and popular topics in the stock market — IPO (Initial Public Offering) — in detail.

1. What is an IPO (Initial Public Offering)?

When a private company wants to expand its business nationally or globally, establish new factories, repay existing debts, or adopt new technologies, it requires a large amount of capital. Instead of borrowing money from banks, the company may decide to raise funds directly from the public (small and large investors).

The process of selling a portion of the company's ownership in the form of shares to the public for the first time is called an IPO (Initial Public Offering).

Primary Market: The market where an IPO takes place is known as the Primary Market. In this market, investors purchase shares directly from the company.

Secondary Market: After the IPO process is completed, the shares are listed on stock exchanges such as the NSE (National Stock Exchange) or BSE (Bombay Stock Exchange). After listing, investors buy and sell shares among themselves, and this process is known as the Secondary Market.

Example: If a small business in your village wants to expand into hundreds of branches across the country and requires ₹100 crore for growth, the owners can raise funds by selling shares of the company to the public. This process of raising capital is called an IPO.

2. How to Participate in an IPO (How to Apply)?

In today's digital era, investors do not need to visit banks or stand in queues to apply for an IPO. The entire application process can be completed within a few minutes using a mobile phone.

Basic Requirements:

1. Active Demat and Trading Account: Accounts with platforms such as Zerodha,

Groww, Angel One, Upstox, or your bank's Demat account.

2. Active UPI ID or Bank Account with ASBA Facility: UPI platforms such as PhonePe, Google Pay, Paytm, BHIM, etc., can be used for IPO applications.

3. PAN Card: The PAN card must be linked with your Demat account.

Step-by-Step Process to Apply for an IPO:

Step 1: Login to Your Account
Open your Demat broker app and select the IPO section.

Step 2: Select the Company
From the list of currently available IPOs, choose the company in which you want to invest.

Step 3: Select Lot and Bid
In an IPO, shares cannot be purchased individually. The company specifies shares in the form of lots (for example: 1 lot = 15 shares). Enter the number of lots you want to apply for.

Step 4: Enter UPI Details
Enter your UPI ID and submit the application by clicking "Apply".

Step 5: Approve UPI Mandate Request
Approve the UPI mandate request received on your UPI application to complete the IPO application process.

Immediately after submitting the application, open the UPI mandate request received on your UPI app (PhonePe/ Google Pay), enter your UPI PIN, and approve it.

Important Information (ASBA System):

When you apply for an IPO, the money is not immediately deducted from your bank account. Instead, the required amount is only blocked in your account. If shares are not allotted to you, the blocked amount will be released and become available in your account again.

3. How to Increase Your Chances of Getting IPO Allotment?

When IPOs of financially strong and well-known companies are launched, lakhs of investors apply. As a result, many IPOs become highly oversubscribed. In the retail category, shares are allotted through a computerized lottery system, so every applicant may not receive shares.

However, the following smart strategies can improve your chances of allotment:

1. Always Bid at the Cut-off Price

Companies provide a price range when launching an IPO (for example: ₹280 to ₹300). While applying, investors should select the maximum price, known as the cut-off price (₹300 in this example).

If you bid at the lower price, your application may not be considered when demand is high.

2. Apply Through Different Family PAN Cards

A single person applying multiple times using the same PAN card through different Demat accounts will have all applications rejected according to SEBI rules.

However, family members such as parents, siblings, or spouse can apply individually using their own PAN cards and Demat accounts.

Applying for 1 lot from 5 different accounts gives a higher chance of allotment compared to applying for 5 lots from a single account.

3. Do Not Wait Until the Last Day

Usually, IPO applications remain open for three days. Applying during the final hours may lead to problems such as network issues, bank server failures, or delays in UPI mandate approval.

Therefore, completing the application on the second day is a safer option.

4. Take Advantage of the Retail Investor Category

Investors applying for less than ₹2 lakh are considered Retail Investors. In an oversubscribed IPO, SEBI rules ensure that eligible retail applicants receive at least one lot through a lottery system.

Therefore, applying with smaller amounts through multiple eligible accounts can improve the probability of allotment compared to placing one large application.

5. Use the Shareholder Quota

If a subsidiary company of a major parent company launches an IPO, investors holding at least one share of the parent company may be eligible to apply under the Shareholder Quota.

This category can provide a better chance of allotment compared to the general category.

Conclusion and Important Advice

Investing in IPOs should not be limited only to expecting listing-day gains. Before investing, it is important to study the company's financial strength, balance sheet, future growth plans, and expert analysis.

Invest your hard-earned money wisely and take steps toward financial independence. Rural CEO will continue to support you as your financial guide.

How to Claim the Refund of a Deceased Parent's TDS by Filing an ITR?

Article by: Sanjay Kalliguddi, B.M.S.S. & Co., Chartered Accountants – Bengaluru

Question: My father/mother has passed away. Can I file their Income Tax Return (ITR) for the same financial year and claim the TDS refund deducted in their name? What procedure should be followed? Is separate information required to be submitted to the Income Tax Department?

Answer: Yes, you can file an ITR on behalf of your deceased parent and claim the TDS refund deducted in their name. However, you must first prove that you are the legal heir and register yourself as an Authorized Representative on the Income Tax e-Filing portal.

1. Obtain Legal Heir Certificate

In most states, including Karnataka, a Legal Heir Certificate must be obtained from the Tahsildar office or the concerned authority.

Generally, the following documents are required:

- Death Certificate of the deceased person
- Identity proof of the applicant
- Address proof
- Documents proving the relationship with the deceased person

After verification, the Legal Heir Certificate will be issued. This process may take a few weeks, so it is advisable to start it early.

2. Register as an Authorized Representative on the Income Tax Portal

After obtaining the Legal Heir Certificate:

- Log in to your own Income Tax e-Filing account.
- Select the option "Register as Representative Assessee."
- Choose the option for Deceased Legal Heir.

Upload the following documents:

- Death Certificate
- PAN details of the deceased person
- Legal Heir Certificate
- Your bank account details where the refund should be credited

After approval by the Income Tax Department, you can file the ITR on behalf of the deceased person.

3. File ITR and Claim TDS Refund

In the ITR, only the income earned by the deceased person from 1st April until the date of death should be included.

Note: If any income such as bank interest is received after the date of death, it will be treated as the income of the legal heir and will be taxable accordingly.

The TDS deducted during the lifetime of the deceased can be claimed as credit in their ITR, and the eligible refund can be received.

If the original bank account has been closed, after filing the ITR, a refund re-issue request can be submitted to receive the refund in the verified bank account of the legal heir.

Is Separate Information Required to Be Given to the Income Tax Department?

No. Completing the Legal Heir Registration process on the Income Tax e-Filing portal is sufficient. There is no need to submit any separate letter or information to the department.

If There Are Multiple Legal Heirs

If there is more than one legal heir, it is advisable to act with mutual consent. This helps avoid any disputes in the future.

Commonwealth Games – A Platform to Showcase Talent Before the World

Commonwealth Games: A New Pathway for Rural Young Talents to Reach the Global Stage

Sports are not just about winning and losing. They are a powerful medium for developing discipline, dedication, self-confidence, health, and national pride. In recent years, India's sports sector has witnessed significant growth, with talented athletes from different parts of the country bringing glory to India at national and international levels.

In this context, the Commonwealth Games has emerged as one of the most important multi-sport events for Indian athletes. The Commonwealth Games is a major international sporting event where athletes from Commonwealth nations compete. Athletes showcase their skills in various sports, including athletics, swimming, badminton, table tennis, wrestling, boxing, and weightlifting. Indian athletes have consistently delivered remarkable performances on this global platform.

Contribution of Rural Talent to India's Sporting Success

India's sporting achievements are not limited to athletes from urban areas. The hard work and dedication of many talented young athletes from rural regions have also played a significant role in the country's success.

Many children in villages develop an interest in sports from an early age and work towards improving their skills. Some excel in running, wrestling, and kabaddi, while others demonstrate their abilities in weightlifting, boxing, badminton, and other sports.

Although rural youth often possess strong physical abilities and passion for sports, access to proper training facilities and infrastructure remains a major challenge. If talent is identified at the right time and provided with proper guidance, rural athletes have the potential to represent India at international levels.

Opportunities from Weightlifting to Athletics

The Commonwealth Games provides opportunities for athletes to showcase their abilities across various sports. India has performed particularly well in sports such as weightlifting, wrestling, boxing, badminton, and athletics.

Sports like weightlifting require not only physical strength but also consistent training, technical skills, and mental determination. Similarly, athletics demands speed, endurance, and physical fitness. Rural youth can choose suitable sports based on their interests and abilities and pursue professional training.

Importance of Identifying Talent at the School Level

Schools can play a crucial role in developing rural sporting talent. Identifying children's interests in sports at an early age helps provide them with proper training and opportunities.

Every student may not excel in the same sport. Some may perform well in running, some in swimming, while others may show talent in wrestling, boxing, or team sports. Therefore, schools should organize regular sports activities and competitions.

The system of taking students from school-level competitions to taluk, district, and state-level events should be strengthened. This will help talented rural children reach bigger platforms.

Need to Improve Training and Infrastructure

The biggest challenge for rural sports talent is the lack of infrastructure. Many villages do not have quality sports grounds, gyms, swimming pools, or training centers. Shortage of sports equipment also creates difficulties for aspiring athletes.

Local administrations, schools, and sports organizations should work together to develop basic sports facilities in rural areas. Efforts should be made to provide at least one good sports ground and essential training facilities in every village.

Support from Parents and Teachers is a Major Strength

Family support plays a crucial role in helping young athletes succeed. Sometimes parents may have doubts about choosing sports as a career. However, awareness should be created about the growing opportunities available in the sports sector.

Teachers can identify students' interests and guide them towards suitable training programs. Continuous encouragement from parents increases children's confidence. Young athletes should also be encouraged to learn not only from victories but also from failures.

Sports as a Career and Future Opportunity

Today, sports should not be viewed only as a hobby. Athletes who achieve excellence can receive scholarships, awards, sports quota employment opportunities, and access to advanced training programs.

Rural youth can build successful careers through sports while also exploring opportunities as coaches, fitness trainers, sports managers, and professionals in related fields.

Thus, the sports sector is opening wide opportunities for young people and creating a pathway towards a brighter future.

Hockey: India's Pride and the Journey of Young Players Towards the World Cup

The Place of Hockey in India's Sporting Heritage

Hockey is one of India's most popular and prestigious sports. Particularly in rural areas, many talented players are emerging in the field of hockey. Speed, agility, teamwork, and strategy are the key elements of this sport. India has a rich and historic legacy in hockey and has gained global recognition by winning several Olympic gold medals.

New Opportunities for Rural Youth Through Hockey

Many young people in rural areas possess strong physical abilities and sporting talent. With proper training, quality playing grounds, and necessary facilities, they can achieve success at the state, national, and international levels.

Promoting hockey training at schools and colleges can help identify and nurture rural talent. Early opportunities and proper guidance can play a significant role in shaping future hockey players.

FIH Hockey World Cup: A Major Challenge on the Global Stage

The FIH Hockey World Cup is one of the most prestigious tournaments in international hockey. Organized by the International Hockey Federation (FIH), the tournament brings together the world's leading hockey teams.

Held every four years, the World Cup provides players with a great opportunity to represent their country on a global platform. Delivering a strong performance in the World Cup remains a major goal for every team.

Expectations from the Indian Hockey Team

The Indian hockey team has the potential to perform well in major international tournaments, including the World Cup. The speed, skills, and teamwork of Indian players have created high expectations among fans.

Providing more opportunities for young players, along with technical training and modern sports facilities, will help strengthen India's future success in hockey.

Message of Hockey for Young Players

Hockey is not just a sport; it is a way to develop discipline, team spirit, leadership qualities, and self-confidence. Rural youth can choose hockey as a career and build a successful future.

Global platforms like the FIH Hockey World Cup inspire young athletes to dream big. With proper training and continuous hard work, the day is not far when ru

From Rural School Grounds to the National Team: The Role of PE Teachers in Nurturing Kho-Kho Talent

With proper training and guidance, the sporting journey that begins on rural mud grounds can help young athletes from villages shine at national and international levels.

A sport that once began as a favourite game among children in rural school grounds and open spaces has today earned a unique place in India's sporting landscape. Kho-Kho, which can be played without expensive equipment, focuses on speed, agility, physical strength, quick decision-making, and teamwork. Therefore, for rural youth in India, Kho-Kho is not just a game but a valuable platform to showcase their talent and progress to higher levels.

The main objective of Kho-Kho is to tag and dismiss opposing players according to the rules of the game. During a match, players must make quick decisions within seconds. Running at high speed, changing directions, understanding the movements of opponents, and coordinating with teammates are some of the key skills required in this sport.

PT Teachers: The First Guides in Identifying Talent

In rural schools, Physical Education (PE) teachers play a crucial role in identifying sports talent, including Kho-Kho players. Many students possess excellent sporting abilities, but they often lack proper opportunities to showcase their skills.

In such situations, PE teachers can identify talented players by observing students' speed, agility, physical strength, endurance, and interest in sports.

Providing training on the basic rules of Kho-Kho, running techniques, direction-changing skills, physical fitness, and teamwork is one of the important responsibilities of PE teachers.

A good PE teacher is not just someone who teaches the game. They are also mentors who help students develop discipline, self-confidence, leadership qualities, team spirit, and the ability to accept both victories and defeats.

How Does the Player Selection Process Work?

Having talent in Kho-Kho alone does not guarantee direct selection for a state or national team. Generally, players are identified through various levels of competitions and selection processes.

A player's journey usually progresses through the following stages:

School Level → Taluk or Zonal Level → District Level → State Level → National Level → Selection Camp → National or International Team

However, this process may vary depending on the type of competition, age category, and rules of the organizing authority.

School Level

A student's sports journey generally begins at the school level. During school sports events or Kho-Kho practice sessions, PE teachers observe students' abilities.

Students with good speed, agility, physical fitness, and teamwork skills may be selected for the school team.

Taluk or Zonal Level

Players and teams that perform well at the school level may participate in taluk, zonal, or cluster-level competitions.

Since teams from different schools compete at this stage, players gain valuable competitive experience. Those who perform well may move to the next level.

District Level

Teams that succeed at the taluk or zonal level can participate in district-level competitions.

At this stage, not only speed but also game strategy, attacking and defensive skills, teamwork, and the ability to perform under pressure are evaluated.

State and National Level

Players who perform well at the district level may get opportunities to participate in state-level competitions.

Based on their performance at the state level, players may be considered for further selection processes or training camps according to the rules of the respective organizations.

At the national level, competitions are conducted across different age categories. Players who perform well may get opportunities to participate in national training camps or further selection programs.

During the selection of international teams, factors such as fitness, technical skills, match experience, discipline, and the ability to adapt to team requirements are considered.

New Opportunities for Rural Talent

Since Kho-Kho does not require expensive equipment, it is an accessible sport for rural students. If schools provide good playing grounds, regular practice sessions, and proper guidance from PE teachers, talented students can develop their abilities.

Parents should also encourage their children's interest in sports. Students should give equal importance to both education and sports.

While exploring sports quota opportunities and career options, students must check the official rules and eligibility criteria of relevant organizations.

Conclusion

Kho-Kho is not just a sport; it is a life lesson that develops speed, discipline, teamwork, leadership, and self-confidence.

If this sport, which has grown from the soil of rural India, receives better infrastructure, training, and encouragement, more talented players can achieve success at national and international levels.

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