

Co-creating Sustainable Livelihoods in India: A Compendium of Best Practices & Project Ideas

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India Livihoods Collective

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About India Livelihoods Collective (ILC)

India Livelihoods Collective (ILC), a non-financial commitment-based platform, is envisaged to bring together the strength of various expert agencies, business groups, CSR foundations, institutions and non-profits. The platform is a collaboration-hub of like-minded organizations, facilitated by CSRBOX, to leverage existing knowledge and experiences of various organizations to ideate, design and implement projects through geographic or theme-based collaborations. This will help all of us to think fast, work faster and amplify impacts along with bringing down the cost of implementation of projects. The platform will also help in leveraging the collective power to reach out to policy-makers at centre and state levels to get policy or programmatic interventions, work closely with state and district administration to avoid duplication of efforts and leverage government ecosystem wherever it is possible.

www.ilc.org.in

About CSRBOX

CSRBOX is India's leading CSR knowledge and impact intelligence driven collaboration platform for the development community. It serves as an enabler, encouraging partnerships between CSR stakeholders. At CSRBOX, we are committed to the idea of advancing social impact and change. Whether you are a Donor agency looking to invest in transformative and sustainable projects or an implementation leader dedicated to accomplish your organization's goals, CSRBOX can help you achieve your objectives. With years of experience in working on social development projects with nonprofits, corporate and social enterprises, we excel in catalyzing the vibrant social transformation movement in India by driving collaborations and partnerships for good. With research, strategy and designing tailored programs in the CSR ecosystem, we help our clients solve their most challenging issues

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Preface

The livelihoods sector has undergone a significant transformation over the past decade and is expected to see even greater shifts over the coming years, given the unprecedented times that stand ahead of us. Livelihoods are a critical pathway to eliminating poverty and driving sustainable economic growth for communities. It is thus crucial to bring forth opportunities that have potential to transform systems that create sustainable livelihoods across the value chain, despite the dynamically evolving challenges. It is important to anticipate that collaboration and co-creation are the most critical enablers of sustainable livelihood in rural and urban India. Not only does it preserve the resources involved in re-invention, it also allows us to leveraging cross-sectoral expertise & enables collective action to achieve impact at a large scale.

Keeping this very idea at its heart, the India Livelihoods Collective has undertaken numerous initiatives since its inception, providing a collaborative platform for diverse organisations to come together in catalysing the process of achieving livelihoods goals in India. Extending its efforts in this direction, this document provides specially curated 45 livelihoods practices initiated by Corporates, NGOs, Impact Investors, Start-ups, Academia and other enablers in the livelihoods ecosystem. The compendium maps the avenues for collaboration to scale-up and replicate these practices, highlighting the challenges, key learnings, livelihoods outcomes and impact on livelihoods sustainability.

We believe that this compendium will become a valuable resource for the livelihoods enablers in helping exchange of ideas, encouraging co-learning and co-creation. The Collective further plans to periodically release volumes of this compendium, capturing many more credible practices in the domain.

Note

If you are an organisation actively enabling the livelihoods landscape in India, we urge you to share your practices with us at bhagyashree@csrbox.org

For more information about the India Livelihoods Collective, kindly visit us at www.ilc.org.in

How to use this document?

The practices are sorted based on their contextual relevance in terms of (i) farm-based livelihoods, (ii) non-farm livelihood and (iii) urban livelihoods, with an additional section that collates (iv) livelihoods project ideas (secondary research case studies)

To highlight the areas of improvements addressed within livelihoods, we have used iconographic indexing of these practices. The icons can be read as follows;

	Farm-based Livelihoods	Non-farm Livelihoods	Urban Livelihoods	Project Ideas
Financial Capability				
Agriculture				
Access to Technology				
Skill Building				
Urban Poverty				
Women Empowerment				
Micro-enterprises				

Theme I

Farm-based Livelihoods

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17 Projects by 12 Organisations



9 Multi-State Projects & 8 Single-State Projects
Top Intervention Areas: Maharashtra, Rajasthan, Gujarat
Unexplored Areas: Jammu & Kashmir, Ladakh, North-Eastern States



> 4.5 Lac Beneficiaries
> 25,000 Households



Cumulative Budget Allocation: > 65 crore (approx.)

Theme I: Farm-based Interventions





Increasing Farmers' Income (ARTI) Arvind Foundation

ARVIND
FOUNDATION

Project Budget: INR 1 core

Duration: Upcoming 3 years (2020-2023)

Key Project Partners: Knowledge partner: KVK-Randheja, NABARD, SEWA BANK

Government Partnerships: APMC

Targeted Communities: Small and medium farmers

Problem Addressed

Farmers face social, physical, financial, institutional and natural challenges that adversely impact their income

Goals

300 farmer families in 10 villages

Solution

Knowledge and capacity building of farmers through mentoring and counselling, convergence, linkage and partnerships, strengthening institutions & collectives and forwards & backwards linkages

- Formation of non-formal Farmers' Club & Women Groups
- Demonstration with selected farmers
- Quality seeds from State Seed Corporation

Implementation Strategy

- Awareness, training, exposure and networking activities for farmers through partnerships with expert agencies like KVKs, agricultural universities and NABARD
- Building market linkages through corporate partnerships
- Monitoring and evaluation conducted through regular field visits, meetings and weekly-quarterly reports



Kalol block in Gujarat

Expected Outcomes

- Doubled income of 300 families
- Financial linkage of 300 farmers
- Digital inclusion of 300 families
- Increased animal husbandry in 300 families
- Best practices of farming and personal hygiene in 300 families
- Optimum use of water in 300 farms

Expected Impact

- Reduction in use of chemical fertilizers
- Double farmers' their income from farming with the help of advanced technology and best practices with mix of animal husbandry

Resources

- Market linkages Manual
- Best from waste Manual

Scale-up & Collaboration Potential

- This can be scaled up in 63 villages of Kalol taluka
- Open for collaboration in Kalol, Gujarat
- Can offer expertise in market linkages and forecasting
- Seeking knowledge and technical support in agricultural practices and value addition
- Understand key learning from farm based livelihood interventions in peri-urban areas and challenges faced by other partners



Navya (Farm-based Livelihoods) Apollo Tyres Foundation



Project Budget: Classified (can be discussed during project finalisation)

Duration: Ongoing since 2013

Key Project Partners: Agriculture Universities, Kisan Vikas Kendra (KVKs), Agriculture Technology Management Agency (ATMA), Agro-based Organizations (Godrej Agrovet), Kudumbshree, implementation with BAIF and MAViM in Maharashtra and with Shrishti Organics in Gujarat

Government Partnerships: NABARD (training & funding), Government departments like Animal Husbandry, seed institute of India, District Rural Development Agency, PM Kisaan

Targeted Communities: Rural women and farmers

Problem Addressed

Low yields and household income due to poor soil health, high usage of chemical fertilisers, lack of adoption of modern scientific practices and absence of livestock management including breed improvement

Goals

Reaching out to 1 million women by 2030 & linking beneficiary and its family members with minimum 1 government scheme

Solution

Creating livelihood opportunity at the doorsteps of rural women & developing income groups in the villages where no income groups exist

- Women-led collective farming
- Climate smart agriculture
- Organic farming certification approved by APEDA
- Pest control & pest management, floriculture & dry land horticulture
- Linking farmers with milk cooperative & dairies
- Fodder production
- Artificial insemination and vaccination facility at doorstep

Implementation Strategy

- Formation of farmer clubs/ joint liability groups & membership in organic farming FPO
- Identification of marginalized and progressive farmers for new technology implementation
- Training and knowledge support through on-farm demo, literature and exposure visits
- Market linkage with APMC, local fairs & suppliers



5 States
5 Districts
5000+ women impacted

Outcomes

- 5000+ women impacted
- 1500+ beneficiaries shifted to organic farming
- Formation of exclusive FPOs for women farmers adopting organic farming practices
- 100+ women received organic farming certificate for marketing of organic produce

Impact

- Registered first women-based organic farming and marketing cooperative at Baroda (Gujarat) with 2000+ women members
- 1 milk cooperative with over 200 women, earning from milk; income ranges between INR 10,000-25,000 monthly
- Increase in farm yield from 10-15 %
- Increase in milk production from 15-20 %

Resources

<https://www.youtube.com/watch?v=fEeCoQ74OIU&list=PL5P2iniUCgpKZocopAVYyv7UKUymCfxCc&index=20&t=0s>
<https://www.youtube.com/watch?v=apHiZXTmixE&list=PL5P2iniUCgpKZocopAVYyv7UKUymCfxCc&index=20>

Scale-up & Collaboration Potential

- Foster more partnerships with organizations, institutions with a similar vision
- Promotion of agriculture & organic products through established FPO's
- Replicating work models across other areas
- Seeking collaborations in Gujarat and Maharashtra locations in establishing stronger market linkages for FPOs
- Can offer expertise in the SRI technique, fodder management technique, organic farming and livestock management related project implementation





Scaling Up Climate Smart Agriculture Project (CSA)

BAIF Development Research Foundation



Project Budget: INR 1.5 Crore for 1 cluster of 25 Villages for 3.5 years

Duration: 2016 - 2020

Key Project Partners: The CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS) USAID, Borlaug Institute of South Asia, NABARD , Adaptation Fund Board ,Regional Agriculture Universities, KVKs , local CBOs, communities & private players

Government Partnerships: Local governments, local Panchayats and communities, regional research and ICAR institutes, Regional Agriculture Universities and KVKs

Targeted Communities: Small & marginal farmers, rural women, Tribal communities, communities staying in harsh & highly exposed regions like Indo Gangetic Plains, Himalayas, drought affected regions, tribal hinterlands & arid- desert

Problem Addressed

Climate change is emerging as a major threat to Indian agriculture, posing challenge to food and nutritional security. India is one of the most vulnerable countries due to high exposure, less adaptability and high sensitivity as majority of its rural population is dependent of climate sensitive livelihood systems. Further, there is scant evidence on how different practices, technologies, services, processes and institutional arrangements contribute to the distinct pillars of CSA.

Solution

- Weather-smart activities, water-smart practices, seed/breed smart, carbon/nutrient-smart practices & institutional/market smart activities
- Contingency planning, financial services, market information, gender equitable approaches & off-farm risk management strategies
- Introduction of CSA practices & technologies in agriculture, water and livestock sectors
- Farmers' knowledge & capacity building on CSA technologies, participatory collective actions

Implementation Strategy

- Focus is on resilience building of vulnerable groups
- Cluster based approach
- Lays thrust on creating field evidences
- Embodies a holistic vision for climate change action
- A platform for socially inclusive, multi stakeholder collaborative work
- Partnership with the local and national public & private institutes
- Links global & local knowledge, technologies & practices
- Focuses on blending useful science & technology tools



**Reach : 200 + Villages and
10,000 HHs from 7 States of
India**

Outcomes

- Built resilience of nearly 10,000 vulnerable farming households from diverse agro climatic zones of 5 states and highly vulnerable regions
- A model of Resilient Agriculture System with proven & tested pathways could be introduced in close to 200 villages
- The model is now ready for further replication and scaling up in many other vulnerable clusters in India

Impact

- Built resilience of vulnerable farming communities including women
- Identified combination of region specific resilience pathways and sectorial interventions
- Helped sustaining farm yields
- Ensured long term water and fodder reserves
- Helped diversify risk and income options by successfully introducing livestock and other non farm activities
- Achieved goal of emission reduction & food security

Resources

- Brochure on the Climate-Smart Village approach that BAIF introduced with CCAFS -CGIAR program: <https://cgspace.cgiar.org/bitstream/handle/10568/79353/CSV%20Brochure%202016.pdf>
- <https://baif.org.in/wp-content/uploads/2019/12/Climate-Smart-Actions-in-Uttarakhand-India.pdf>

Scale-up & Collaboration Potential

- Currently implemented in 200 villages; needs to be scaled up
- This model aligns well with many schedule 7 activities mentioned under CSR Act like environment sustainability, end of poverty, disaster mitigation & preparedness
- Seeking partnership with any interested development agency to facilitate the scale up of this model
- BAIF can work as a Resource Support Organisation & provide technical support or take up direct implementation role across India
- The project supports role of private players in supply of climate smart & green technologies
- India has mitigation & adaptation commitments & this project helps contributing to that process players having green business priorities





Securing Rural Community Livelihood & Nutrition through Conservation & Promotion of Indigenous Crop Cultivars in Climate Change Context

BAIF Development Research Foundation



Project Budget: INR 15,000 per family for 3 Years

Duration: Ongoing since 2009

Government Partnerships: Tribal Development Department, NABARD

Targeted Communities: Small and marginal farmers

Problem Addressed

Crop failure, deteriorating soil health and increasing cost of cultivation due to depleting resilient indigenous crop cultivars and narrow genetic base, mono-cropping and mono-varietal cropping, market dependence and lack of seed sovereignty, negligence of nutritional aspect in agriculture and weak community organizations and farmer's networks.

Solution

- Large scale promotion of climate resilient, nutritional-rich indigenous crop cultivars
- Documentation of crop diversity and associated knowledge in diverse agro climatic zones.
- Germplasm collection, characterization, evaluation and participatory seed production.
- In-situ conservation with active involvement of local community.
- Community level processes including networking, establishing community seed banks and participatory events.

Implementation Strategy

- A participatory survey for identifying seed savers and seed selection
- Establishment of community and cluster level seed banks of crop cultivars and wild edible plants for seed production and exchange
- Developing Market Linkages through village level surveys
- Formation and capacity building of FPOs, seed savers groups, and seed saver organizations
- Registration & Depositing of Germplasm: Collection of elite germplasm as per NBPGR & PPV & FRA guidelines



2 States
7 Districts

Outcome

- Community level seed production (56 MT) of worthy landraces
- Established 6 community seed banks conserving and maintaining 595 crop cultivars.
- Developed Network of 2,500 seed savers
- Reached up to 4,000 farmers through exhibitions, fairs and awareness programmes.
- Nutrition gardens with 8538 families
- Ex-situ conservation of 473 accessions of different crops in Gene Bank under cold storage
- Received IC numbers for 94 rice landraces from NBPGR
- 53 applications sent for registration to PPV & FRA, New Delhi
- 25 Climate resilient crop cultivars produced and made available for large scale promotion
- 15-20 % yield increment
- 30 crop demonstration centres established
- 3 seed enterprises of nutritional garden kits developed for Tribal women groups.

Resources

Crop diversity and Agro morphological characterization Catalogue, Research Papers and Articles, Crop diversity Brochure and Calendar, Community led Approach of Agrobiodiversity Conservation, Training PPTs, Video Documentary on Agrobiodiversity conservation, Seed savers and producer stories

Impact

- Initiated marketing of produce from indigenous crop cultivars under "Farming Monk" Brand
- Promoted improved crop cultivation practices like SRI method in Rice, Ridge and furrow method in Millet crops, Line sowing practice and use of organic input production techniques
- Increased livelihood, food security and risk mitigation opportunities in climate change context
- Strengthened network at community and Government level

Scale-up & Collaboration Potential

Seeking partnerships for:

- Promotion of preferred and well adapted genotypes of different crops through large scale field demonstrations.
- Promotion of climate resilient crops and varieties
- Marketing of grains produced
- Promotion of women seed savers organizations for preparation of kitchen garden kits which has good market value in terrace gardens, back yard and nutrition gardens.
- Project Planning and Facilitation support
- Capacity building of Staff and Farmers
- Project Implementation
- Scientific data collection and promotion of Unique crop landraces.



Tribal Development Project BAIF Development Research Foundation



Project Budget: INR 3 Crore

Duration: 1 year

Key Project Partners: General Mills Foundation

Government Partnerships: Shabri Mahamandal

Targeted Communities: Women from rural, tribal and small marginal land holding families, having good knowledge of poultry and management practices and willingness to adopt backyard poultry as a sustainable livelihood source

Problem Addressed

Lack of sustainable livelihood in predominantly tribal area- Akole, Ahmednagar leading to migration. Average land holding size is 2.5 acres per family. Most of the families doing backyard poultry activity lack knowledge, supply of quality inputs and marketing options. Farmers receive very low prices for good quality chicken sold to local vendors.

Solution

- Linking poultry farmers to near-by market in Mumbai-Nashik and Surat.
- Establishing poultry hatchery unit
- Establishing a farmer producer company called "**Akole Mahila**" to run the hatchery unit and support in supply of quality inputs
- Support in building low cost poultry houses and other requirements for poultry activity
- Providing inputs like day old chicks, poultry feed, feeding and drinking pot and stands and vaccination
- Capacity building of farmers through a 2 days training program including one day exposure visit.

Implementation Strategy

- Implemented through FPC and tribal women's SHGs
- Stages in implementation: Selection of participants, Baseline survey, training and exposure visits, low cost house construction for backyard poultry
- Collect 10% contribution from each participant
- Implement the 100 birds model with required inputs for each participant
- FPCs support in marketing and forward linkage
- After implementation of project participants start their own backyard poultry business under the guidance of implementing agency.



Ahmednagar, Maharashtra

Outcomes

- 10,000 to 12,000 rupees expected net average income from 100 bird's batch.
- INR 20,000 to 30,000 increase in net earning per participant
- Self employment will be generated for 1,200 families

Impact

- Regular income and production of quality and happy hens
- Sustainable source of income through poultry business
- Development of small industries like hatchery feed mixture unit, poultry input centre, marketing chain of happy hens and mutton shops in the area

Resources

<https://baif.org.in/>

Scale-up & Collaboration Potential

- Currently covering only 1,000 families in Akole Block
- There is scope for scaling up through women's SHG to expand the reach
- Model can be replicated in rural and tribal areas





Wadi: Integrated Farming System BAIF Development Research Foundation



Project Budget: INR 6 crore for 100 families, over 7 years

Duration: Ongoing since 1980

Key Project Partners: Donors, BAIF- Resource Support Organization

Government Partnerships: Government, NABARD

Targeted Communities: Small and Marginal Farmers

Problem Addressed

Depleting farm productivity and profitability, distress migration, rain-fed subsistence agriculture, high dependence on market inputs, market fluctuations and erratic weather and climate change

Solution

- Converting underutilized, degraded lands into sustainable productive assets
- Short gestation - high remunerative activities (floriculture, vegetable cultivation)
- Medium gestation - high resilience activities (tree based farming - fruit and forestry trees)
- Nutrition gardens
- FPOs – aggregation, processing and marketing of produce
- Vasundhara Agri-Horti-Producer Co. Ltd. (VAPCOL) – apex of all FPOs

Implementation Strategy

- Identification of project cluster and assessment of conditions
- Plantation of fruit and forestry species on around 0.3 to 0.4 ha of degraded land of each participating family
- The Wadi families are organized into farmer organizations
- Youth are facilitated to establish second-tier enterprises like organic input enterprises
- Ex-Post evaluation conducted after 5 years of project completion through third party organizations like KfW Development Bank



Implemented in 10 States by BAIF
Replicated in 25 states by tribal
development fund through
NABARD

Outcomes

- Benefitted more than 2 lac families across 10 states
- Sequesters 23 tons of C/ ha (wood-stock) in dry regions
- 80,000 ha land converted to wadis
- INR 50,000 to INR 1 lac per annum per family income generation
- More than 53 Cooperatives / FPOs engaged in value addition to farm produce
- Annual turnover of more than INR 500 lac for youth engaged in second-tier enterprises

Impact

- Underutilized/ degraded lands into productive assets
- Greater degree of cohesion among community members
- Soil and water conservation
- Soil enrichment
- Producers move up the value chain to processing and marketing

Resources

- Wadi User Guide
- Audio visuals
- <https://youtu.be/sgeZCmjcubA>

Scale-up & Collaboration Potential

- Was piloted with 34 families in 1982, has been extended to 25 States through NABARD Tribal Development Fund and several State Governments to other states
- Seeking partnerships with CSR, Government departments

Upcoming Segments

- Carbon credits trading





Women led Farm Mechanization BAIF Development Research Foundation



Project Budget: INR 0.6 Crore

Duration: 2018 - 2020

Targeted Communities: Small and marginal farmers

Problem Addressed

Migration of rural labour to the urban areas for employment has resulted in scarcity of labour for agricultural operations in the villages. In this context, mechanization in agriculture is the only alternative to solve the labour problem and also enhance the time efficiency of activities. Unaffordability of machinery and equipment required for mechanisation is a constraint for small and marginal farmers in this process

Solution

- Promotion and strengthening of agricultural mechanization through training, testing and demonstration
- Mechanization brings in timeliness and precision to agricultural operations, greater field coverage, cost-effectiveness and provision of adequate drainage of excess rain and floodwaters
- Establishing collectively owned Custom Hiring Centres - where farm-based equipment such as rotavator, cultivator, zero tillage machines, seed drill machine, conoweeder, spray pumps is available at affordable rates

Implementation Strategy

- Capacity building of farmers on improved agriculture practices
- Crop-specific training to farmers
- A package of practices for crops based on location-specific conditions
- Establish field demonstration plots to practice use of farm implements.
- Women farmers trained to use various farm-based equipment, including tractors and women-friendly technologies promoted for different agriculture operations.



3 States
6 Districts

Impact

- Increased awareness of improved agriculture practices and farm mechanization
- Minimized Knowledge gap regarding effective use of farm mechanization at the village level
- Women farmers started applying to avail benefit for mechanization and farm linked schemes
- Active involvement of women farmers, to disseminate information and promote farmers to adopt suggested POPs
- Adoption of improved agricultural practices increased land and labour productivity
- Women empowered as influences in agriculture
- Economically viable models to maximize farm mechanization for small and marginal farmers developed through the initiative

Resources

http://www.facebook.com/story.php?story_fbid=539623209938687&id=34157

Scale-up & Collaboration Potential

- Measures like Government subsidy schemes have been announced emphasizing the need for farm mechanisation
- There is a need for Institutional credit for CHCs





Mission 2020 – Lakhpatti Kisan: Smart Villages Collectives for Integrated Livelihoods Initiatives (CINI)



Project Budget: Average funding of INR 45,000 to INR 50,000/ Household over 5 years

Duration: 5 years (Ongoing since April 2015)

Key Project Partners: Tata Trusts, NABARD, TATA Communications Transformations Services Limited, Infosys Foundation; E&Y Foundation, Axis Bank Foundation (Funding & Partnership Support)

Government Partnerships: SRLM, NABARD, MGNREGA, Agriculture Department, Irrigation Department; Closely aligned to the 'Doubling Farmer Income' of Government of India

Targeted Communities: Tribal Community, Small and Marginal farmers from the Central India regions across the states of Gujarat, Maharashtra, Jharkhand and Odisha

Problem Addressed

Lack of market information, I/O linkages, crop-specific advisories, lack of access to irrigation and investment capacities

Goal

Economic liberation for small and marginal farmers in an irreversible and sustainable manner

- Bringing >1,01,000 households irreversibly out of poverty with increased quality of life & life choices
- Helping the HHs earn an additional 90K-annual income from agriculture & allied activities, helping them to earn an annual income of at least 120K
- Developing 17 blocks as regional drivers for growth across Maharashtra, Gujarat, Jharkhand & Odisha

Solution

Introduction of technology-led changes including sustainable energy solutions such as solar pumps; Tech-enabled commercial vegetable production hubs and other market linked higher value crops; Hi-tech commercial vegetable nursery; Improved livestock management activities; Community based systems for reduction in the animal mortality through vaccination, improved feed management; breed improvement;

Implementation Strategy

- Market-Oriented Intervention
- Develop & strengthen community-based institutions & enterprises
- Demand-led intervention
- Innovation – not stereotyped: bring in new ideas, products and technologies & partnerships built national/ international centres of excellence



4 States
12 Districts
17 Blocks

Outcomes

- 100% farmers benefit, participating in institution fold
- 60% additional HHs benefit from improved irrigation facilities
- 80% HHS adopting improved technologies for productivity enhancement
- Enhanced livelihoods resilience – 80% of HHs adopt livestock development and Improved animal husbandry

Impact

- 3 times increased income, enhanced economic status
- Self-reliant service providers providing quality door step services
- > 30% yield improvement, livelihood diversification & bridged income gap
- Strong community-based institutions spearheading initiative in the region

Resources

- <http://www.cinicell.org/>
- <https://www.youtube.com/watch?v=MGhxgaKM07Y>
- <https://www.bridgespan.org/insights/library/philanthropy/bold-philanthropy-in-india/bold-philanthropy-india-lakhpati-kisan-profile>

Scale-up & Collaboration Potential

- Reach 1million households and develop 100 blocks as drivers of regional growth
- Upscale the Lakhpati Kisan model towards district saturation, to be achieved through partnerships with other stakeholders, such as the government, community, donors and other organizations

The Lakhpati Kisan program is an approach, which can be adopted in any cluster with required tweaking. The focus is to see the same being replicated and scaled with focus on the key principles and keep the community at centre. The collaboration opportunities are to see how the livelihood prototypes are layered in a given geography and this approach being implemented as a mission/campaign mode. The ILC partners can learn more on the approach and take it intensively as a team to execute and see the benefits to the community. The emphasis on building assets and integrating technology for the small holders is very critical along with promoting micro entrepreneurship and private player linkages

Upcoming Segments

- Continuing interventions for diversification to higher value crops & facilitating the establishment of appropriate market linkages
- Partnerships to address infrastructure development, enhancing irrigation potential as well as promotion of precision agriculture promoting water use efficiency
- Focusing on layering of livelihoods prototypes, especially livestock
- Strengthening of the knowledge extension services, facilitation of the entrepreneurship development activities & financial linkages



Impact Farmer Profitability With Adaptation To Climate Change Through CropIn's AgTech Platform

CropIn Technology Solutions

CropIn™

Project Budget: Classified

Duration: 2017 - 2019

Key Project Partners: The World Bank

Government Partnerships: National Rural Livelihoods Project - Govt. of India, Sustainable Livelihoods and Adaptation to Climate Change (SLACC), State Rural Livelihood Mission (SRLM)

Targeted Communities: Smallholder farmers in Bihar and Madhya Pradesh

Problem Addressed

Adverse climate change is a threat to sustainable farming leading to soil degradation, drop in crop yield and lower quality produce, and increase in the incidence of attacks by pests and insects.

Solution

- A climate-smart advisory module with season-wise crop configurations
- A weather-based advisory to SLACC farmers on predictive and curative measures
- Tracking farming activities with better end-to-end visibility and an easy to use mobile application
- Web- and mobile-based advisory dashboards to enable the Village Resource Professionals (VRPs) to get important insights
- This data is then downscaled at the farm plot level to help smallholder farmers make effective decisions
- Women farmers in the states of implementation also trained

Implementation Strategy

- The ICT platform includes a regular visit schedule for each crop from each selected farm using VRPs
- The platform architecture stores the data captured using an android-based mobile application, the advisories disseminated, action taken by the farmers and results in the form of a database.
- It is able to support querying and providing customized data and reports in various formats
- The extension network can be leveraged to capture micro-level data
- The dashboard also has a reporting & MIS module.



2 States
4 Districts

Outcomes

- Technology adoption rate has increased to 90%
- 80% of the farmers have implemented crop related package of practices and advisories
- 92% of farmers demonstrated climate-resilient agricultural practices
- 90,000 farm plots in SLACC areas in both states were audited and tracked across the kharif and rabi seasons for the major crops
- Over 500 community professionals and other functionaries have been systematically trained by CropIn on farmer data digitization, crop advisories & timely activity updates, weather advisories, farm area auditing, geo-tagging & crop health monitoring.

Impact

- The project is economically viable
- Benefited the farmers to achieve their productivity against climatic vagaries
- It is observed that when the number of advisories increases, there is an increase in the yield.
- These community professionals serve as change agents to scale up the digital interventions in Bihar & Madhya Pradesh, and possibly to other states

Resources

- <https://olc.worldbank.org/system/files/Sustainable%20Livelihoods%20and%20Adaptation%20to%20Climate%20Change%20Project.pdf>
- <https://www.cropin.com/casestudy/jeevika/>

Scale-up & Collaboration Potential

- Apply satellite-based weather data to disease & pest alert incidences
- An early warning system for specific locations & crops
- Incorporation of soil health card reports
- Extending animal husbandry advisory to
- Update farmers' numbers
- Enhance field-based farmer interaction & capacity building.
- Feedback supported advisory content creation
- Roll out the same services to other districts of Bihar
- CropIn has developed & perfected satellite-based imagery and data analysis crucial to working towards crop resilience program
- For extension services, CropIn is looking for collaborations that help scale up and implement the solution to wider geographies



Upcoming Segments

CropIn is now looking to expand its segments & cater to the aquaculture sector, plantation farms & greenhouse segments with specific algorithmic designs integrated into its newest farm management solution.



End-to-End Traceability for Potato Seeds Grown by Farmers in Punjab CropIn Technology Solutions



Photo credits: Cropin

Project Budget: Classified

Duration: Ongoing since September 2019

Key Project Partners: Government of Punjab, Seed Certification Board of India, Central Potato Research Institute (CPRI)

Government Partnerships: Government of Punjab (PAGREXCO)

Targeted Communities: Potato farmers in Punjab registered under Seed Certification Board

Problem Addressed

Punjab produces 27 lakh tonnes of potatoes every year. Given the sub-par, spurious seeds that are flooding the market and resulting in low yields and poor ROI, a credibility assurance system is needed. It will also play a big role in building trust for Pagrexco's seeds among potato growers

Solution

- Utilizing captured farm data to establish end-to-end value chain traceability from farm-to-fork
- QR-code tagging during packaging and warehousing process enables potato farmers to trace the origin of the seeds and if they are Pagrexco certified
- The PAGREXCO field teams receive real-time intelligence
- Facilitating two-way communication between PAGREXCO
- Unique QR codes are printed on each of the seed potato packets during the packaging and warehousing process to enable buyers check the quality

Implementation Strategy

- Tie-up with the certification board to ensure high quality of seeds
- Traceability starts during the harvest
- The traceability system provides information on the previous generation of seed for the development of the current generation to maintain the quality through historical performance evaluation
- This assures credibility to the farmer as well as quality assurance to the buyer



Jalandhar, Punjab

Outcomes

- 326 plots
- 1,931 acres of the area have been audited
- 14 seed varieties of potatoes have been identified and training provided to the PAGREXCO staff on understanding the dashboard, farmer plot pages and report extraction modules

Impact

- Brought the potato farmers & their farms the much-needed factor of credibility in the market
- Increase in revenue and market value
- Quality assurance for the buyer meant that the seeds purchased were not fraudulent in nature, hence increasing yield overall
- QR code system ensured transparency in warehouse management for farmers

Resources

- <http://www.punjabagro.gov.in/pagrexco.html>
- <https://www.cropin.com/blogs/how-is-cropin-ensuring-end-to-end-traceability-for-punjab-grown-seed-potatoes/>
- <https://www.thehindubusinessline.com/news/national/punjab-govt-partners-with-agri-tech-start-up-cropin-for-seed-potato-traceability/article29261602.ece>

Scale-up & Collaboration Potential

- In terms of certification, there is currently a limit of 1,000 acres of land, based on certification board limits
- The potential of Cropin's solution is huge and can be implemented at more than 40 times the size of land where it is currently implemented successfully
- Can also be implemented on lands which are currently not under the seed certification board through local partnerships with farmer organisations
- Partners can associate with Cropin to provide tamper-proof & non-replicable solutions with respect to QR codes, made for a bigger scale

Upcoming Segments

Cropin is looking to expand this partnership to various newer crops. The company also has plans to expand its segments & cater to the newer segments such as aquaculture sector, plantation farms & greenhouse with specific algorithmic designs integrated into its newest farm management solution.



Picture showing the volume of business being handled by the FPO



Optimizing business capability of Farmer Producer Companies

Dalmia Bharat Foundation



Project Budget: INR 10 lac

Duration: Ongoing since 2016

Key Project Partners: NABARD

Government Partners: Business aligned with Department of Agriculture, YSR Kadapa, Andhra Pradesh

Targeted Communities: Farmers of Nawabpeta, Chinnakomerla and Dugganpalli in Kadapa, AP

Problem Addressed

Farmer Producer Companies have specific issues that challenges the growth of these organizations achieve their potential. A well laid growth plan backed with effective capacity building and hand-holding would help them to unleash their potential. A holistic approach addressing issues such as capacity of board members, financial stability, use of appropriate technology and hard hitting marketing strategies would help the FPO to sustain in the tough business scenario.

Solution

- Enhanced commitment and accountability of board members to go beyond their circles and look for opportunities to increase their trade.
- Effective and rewarding rapport with Government Departments, financial institutions, relevant business organizations and farm producers.
- Optimize profits through new trade opportunities and value added produce
- Well focused marketing plans to reach out to potential buyers and consumers
- Need based credit linkages; remaining credit worthy.
- Infrastructure to store and trade

Implementation Strategy

- Linkages with Govt. Departments, financial institutions
- Intensive marketing
- Close monitoring of the entire process for a foolproof execution of the program



Kadapa, Andhra Pradesh

Outcomes

- The FPO bagged orders for INR 1.8 crores for consecutive 3 years starting FY 2017-18
- The company is also contemplating on starting a chilli value addition unit which can potentially take the turnover of the company up by another 25%

Impact

- Thousands of farmers were reached out to provide subsidized seeds and input materials worth about 1.75 crore rupees
- Timely and efficient distribution of seeds
- Sowing at the right time
- Optimized profits
- Fertilizer and pesticide selling facility

Resources

dalmiabharatfoundation.org

Scale-up & Collaboration Potential

- Planning to expand trade to Chilli
- Vegetable marketing is another potential area
- Branding of the company's products and services being planned
- Seeking partnerships for better marketing opportunities post branding



Mitra Dr. Reddy's Foundation



DR. REDDY'S
FOUNDATION

Project Budget: INR 35- 40 lac per block per year / INR 1,000 per farmer for 3 year

Duration: Ongoing since 2016

Key Project Partners: Sidhi Vinayaka Agriculture Industries, Safal Fasal, Kamal Kisan, KSNM Drip, FIB-SOL Life Technologies Pvt. Ltd., Crisil Foundation, WASSAN, Distinct Horizons, Plantix

Government Partnerships: State agencies - Agriculture Department & ATMA, CGIAR Institutions - IRRI, ICRISAT, BISA, Agriculture Universities - KVKs, BHU, BAU, CAU-Pusa, ICAR Institutions – CRIDA, CPRI, IIVR, IRSR, NBAIR

Targeted Communities: Small and marginal farmers in rain-fed and irrigated agricultural communities including tribal habitations

Problem Addressed

Bridging the last mile connect of extension services and market access to small & marginal farmers through farmers led community platform and eco system convergence

Solution

- Improved access to market
- Training and technical advisory by the 'Lead Farmers' help of crop tool kits and field demonstrations
- 1 Lead Farmer will enable 50 fellow farmers to adopt improved agricultural practices
- Crop management, financial inclusion, water management and digital extension services as integral parts of farmer-farmer extension
- Helping the eco system players to leverage the community platform to connect to the farmers

Implementation Strategy

- Identification of lead farmers through a tested 4-step process
- Capacity building with different nudge activities – assessments – dissemination
- Each Cluster consists of 25-30 villages (3000 households)
- Institutionalizing the lead farmers platform
- Strong M&E mechanism – physical data, surveys and audits, GIS based mapping to measure crop growth



7 States
11 Districts

Outcomes

- Farmers' annual income increased 49-75%
- 37% and 22% saving in cost of cultivation for paddy and maize respectively in AP
- 11% and 7% saving in cost of cultivation in wheat and paddy respectively in Bihar
- 28% and 23% yield enhancement in paddy and maize respectively in AP
- 23% and 27% yield enhancement in wheat and paddy respectively in Bihar
- Intervened with 1,00,000 farmers till now

Impact

25,000 fellow farmers in last 3 years

Resources

- Project video: <https://www.facebook.com/drreddysfoundationindia/videos/mitraan-initiative-of-dr-reddys-foundation/1024282654396475/>
- Crop toolkits (flowcharts and quizzes) in local languages
- Inter Personal Communication Tools for (available on request)
- 'Physital' training module for Lead farmers

Scale-up & Collaboration Potential

- Strong solution framework with in-built scalability using the behavioural science and design thinking is tested and proven results in last four years
- Min. 2000 farmers required for implementation in a location
- Plan to impact 1 million farmers by scaling up the model to 7 more under-developed districts (in 3-5 years)
- Integration of non-farm interventions (cluster model)
- Seeking funding and technology partnerships
- Seeking donors for expansion across Bihar/UP, agro-tech start-ups to test and roll out agro-tech tools directly with farmers at scale, market led value addition by private companies





Agriculture Extensions Services (AES) & Integrated Farming Systems (IFS)

Indian Society of Agribusiness Professionals (ISAP)



Project Budget: Classified (available on request)

Duration: 9 years (2010-2019)

Key Project Partners: OCP Foundation, Morocco (Funding Partner)

Government Partnerships: University of Agriculture Sciences (UAS), Dharwad; Agriculture University, Kota; Krishi Vigyan Kendras (KVKs); Khadi and Village Industries Centre (KVIC)

Targeted Communities: Small and marginal farmers, rural women and rural youth

Problem Addressed

Poor food & nutrition security, susceptibility to the natural vagaries and corresponding livelihood insecurity due inefficient and expensive value chains

Solution

- Farmer capacity building through trainings, demonstrations and exposure visits & institutionalization through FIG & FPOs
- Adoption of IFS - vermicomposting, goat, poultry, horticulture units & low cost drip irrigation system
- Climate smart agriculture with optimized costs
- Setting up of Agribusiness Village Resource Centres (AVRCs) comprising of FPO office, mini warehouse, farm-mechanization centre, plant nursery, mini-processing unit, input store

Implementation Strategy

- Improved inputs through soil testing analysis, soil treatment, quality seeds and seed treatment, balanced fertilizers and micronutrients
- Throughput of capacity building, plant protection services and field demonstrations through setting up CHSCs, farmer advisory using ICT and Kisan Call Center (KCC) & Integrated Farming Systems (IFS)
- Post harvest management, market linkages, value addition through primary processing & marketing
- Support to FPOs for branding and marketing of their processed produce



2 States
6 Districts
12000+ Farmers Reached

Outcomes

- Set-up 12 AVRCs, 14 FPOs registers (2 Women FPOs), 12 CHSCs for farm mechanization
- 12600 farmers directly benefitted
- 20% increase in crop yields
- 80% influence on household incomes due to improved agricultural practices and diversification into agri-allied activities

Impact

- Well informed farmers, reduction in cost of farming
- Increase in household income
- Reduced susceptibility to nature's vagaries
- Farmer institutionalization, rise of primary producers in the product value chain by becoming primary processors & shorter value chains through market linkages

Resources

<https://isapindia.org/>

Scale-up & Collaboration Potential

With the objective to the Govt. to double the farmers income by 2022 & with the new thrust on creation and strengthening of 10,000 FPOs in the country, the initiative has a huge potential for replication & scaling up in all the blocks of the country through a cluster approach.

- All corporates with CSR focus on agriculture & rural development
- The collaboration can happen through mutual discussions on priority areas & geographies





Vegetable Cluster Development Project Lupin Human Welfare & Research Foundation



Photo credits: Lupin Foundation

Project Budget: Classified

Duration: 2018-2020

Government Partnerships: NABARD, KVK, State Agricultural Department

Targeted Communities: Tribal, poor, Small and medium farmers, particularly in the areas where vegetable and horticulture have not taken roots.

Problem Addressed

Majority farmers in Bharatpur grew cereal crops such as bajra, mustard and wheat. Very few cultivated vegetable crops such as tomato, brinjal and cucurbits and grew local varieties of the vegetables purchased from unauthentic sources at a hefty cost. Lupin Foundation prepared a plan with the active participation of the farmers to grow vegetable crops through cluster development approach to increase income, profit and livelihood for small and marginal cultivators.

Solution

- Vegetable crops cultivation through cluster development approach
- Technology infusion and credit support provided at each stage of vegetable farming
- Vegetable crop production boosted through supply of improved hybrid seed varieties with a higher yield, slower ripening and larger shelf life under adverse conditions
- Inputs for better cultivation practices, spacing and use of appropriate organic and inorganic fertilizers and pesticides.
- Post-harvest technological assistance in grading, processing and preservation
- Development of market linkages and increased farm income

Implementation Strategy

- Integrated Crop Production Process
- Motivation
- Training
- Technology infusion
- Credit support
- Post-harvest technological assistance
- Development of market linkages
- Increase the awareness and adoption
- A sustainable cycle of diversification
- Skill up-gradation of vegetable growers through training programmes in collaboration with the agriculture department, horticulture department and KVK



Bharatpur, Rajasthan

Outcomes

- Linked more than 2,316 farmers to vegetable cultivation programme
- Developed crop-specific villages in the project area
- About 1,950 farmers linked with mix vegetable crops, mainly potato cultivation, outside these vegetable cluster villages in Bharatpur district
- With the LHWRF promotional program, the production has reached to 44,052 metric tons
- 1,759 hectares of land under vegetable cultivation
- 2,316 households from 80 villages

Impact

- Nutritional security
- Proved to be not only a better income generation activity for growers but also useful for ensuring nutritional security in the area

Resources

- <https://www.lupinfoundation.in/>
- Economics of vegetable farming (per Acre)

Scale-up & Collaboration Potential

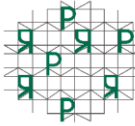
- The vegetable clusters model enabled to achieve higher impact as adoption becomes easier with visible success within the vicinity
- Seeking partnership with other corporate foundations to replicate the same model



Women Self Help Group (SHG) led programme with Bank of America Merrill Lynch (BAML) PRADAN - Professional Assistance for Development Action

प्रदान
Pradan

PROFESSIONAL ASSISTANCE
FOR DEVELOPMENT ACTION



Project Budget: BAML-1:3.5; BAML-2: 3.8; BAML-3: 5.83; BAML-4: 4.94; BAML-5: 6.49

Duration: Ongoing since 2016

Key Project Partners: Bank of America Merrill Lynch (BAML), Gram Oorja Solutions, Schneider Electricals

Government Partnerships: District/State Agriculture Horticulture Department, RD department for MGNREGA, District Administration

Targeted Communities: Small and marginal farmers

Problem Addressed

Interventions in agriculture value chain

Solution

- Irrigation infrastructure development
- Income enhancement through promotion of Agriculture Production Cluster (of high value cash crop)
- Promotion of women agripreneurs, farmer producer organisation
- Establishing linkage with Government, market, technology/ knowledge/ financing institutions
- Water-sanitation renewable energy in irrigation, drinking water pumping system

Implementation Strategy

- Collectivizing women into SHG fold
- Experimentation, demonstration and promotion of high value cash crops
- Crop selection and sowing time finalization based on agro-climatic suitability, small farmers' acceptance and market attractiveness
- Promotion of agro entrepreneurs to mitigate service gaps
- Partnership with Government departments, programs, donors, technology-knowledge-finance-market-infrastructure partners
- Systematic and planned exit strategy



Gumla, Khunti, Godda in Jharkhand

Outcomes

- Created 22 Solar Micro Grids (SMG)
- Solar energy based 12 piped drinking water & 57 irrigation systems (LI) benefiting 5250 HHs across 88 villages
- More than 10,000 women farmers collectivized under the concept of Agriculture Production Cluster (APC)

Impact

- More voice/ say of women in livelihood decision making
- Enhanced income of small-marginal farmers
- Eco-system development around market based commercial agriculture
- Multi-stakeholder Convergence
- Addressing practical and Strategic Gender need of women
- Promotion of renewable energy and step towards re-generative agriculture

Resources

<https://www.pradan.net/news-publications/news-reach/>

Scale-up & Collaboration Potential

- Can be scaled in any rural areas of India where minimum land holding of farmers are 2 acres
- The concept needs presence of an established CSO and a good linkage with Government, market, technology/ knowledge/ financing institutions
- PRADAN has outreach in seven states of India and is willing to scale this approach to all its working areas
- Seeking financial support to scale activities and partnerships for FPO promotion, technical innovation, market linkages, tech-based solutions for FPOs





Sakhi Food Secure Agriculture Model Swayam Shikshan Prayog



Project Budget: INR 2 crore per annum (10,000 farmers)

Duration: Ongoing since 2016

Key Project Partners: Azim Premji Philanthropic Initiatives (APPI), MSRLM, Misereor

Government Partnerships: Communities, local government - village, block and district authorities, local networks, gram Panchayats, empowered women's groups, community level federations, PHCs, *anganwadi* and frontline workers, Krishi Vigyan Kendra, Agriculture Technology and Management Association (ATMA) and Agriculture Universities at block, district and state levels

Targeted Communities: Marginal, landless or scheduled caste/ scheduled tribes women farmers in low income, drought prone and climate threatened communities

Problem Addressed

Enabling women to lead transformative processes to reduce poverty and increase community resilience in the face of climate breakdown

Solution

Implement four key shifts in farm practices for climate-resilient sustainability:

- Transition from cash to food crops
- Chemical to bio inputs
- Bio diversity, better soil and water conservation
- Diversified livelihoods through farm-allied enterprises
- Building women's capacities to leverage flagship public programs to access entitlements, credit, and market networks

Implementation Strategy

- Managed by local women developed into Krishi Samvad Sahayaks & Trainers
- A three-stage operation process-building an enabling ecosystem, developing community assets, producer collectives, mentoring women farmers and sustaining farmer groups with market operations linked with government schemes
- The social enterprises Sakhi Unique Rural Enterprises (SURE) generate funds from rural marketing
- Sakhi Samudaya Kosh (SSK) provides innovative finance for women farmers
- Dairy value chain partnership with corporations brings leasing for infrastructure

Outcomes

- 37-40 % cultivation cost saving using low cost inputs
- 20-25 % increased productivity using inputs
- INR 3,000-3,500 household consumption saving
- INR 10,000 – 15,000 income through surplus sale
- 1,80,000 women entrepreneurs, farmers and community leaders
- 70,000 small and marginal women farmers from 500 villages trained in climate resilient farming
- 50,000 acres of dryland converted to diversified farming for food security

Impact

- A study by SSP with 48,000 trained farmers in 2019:
- **Women Empowerment** – 83% women adopters became independent decision makers in farms
- **Agriculture** – 83% farmers started business
- **Enterprise** - Women-owned federation disbursed loans of about US\$ 393,000 for water conservation structures and bio-farming
- **Water Management** – 300 water sources improved in 50 villages
- **Food Security** – Annual savings of about INR 35,000 per family; 10-15% increase in productive of food crops



1 State
4 Districts

Resources

- UNDP case study of climate resilient agriculture model - <https://www.equatorinitiative.org/wp-content/uploads/2019/07/Swayam-Shikshan-Prayog-SSP.pdf>
- A Report on Women-led Climate Resilient Farming (WCRF) - https://swayamshikshanprayog.org/wp-content/uploads/2020/02/Women-led-Climate-Resilient-Farming_Printable-Version-20180911.pdf

Scale-up & Collaboration Potential

- A professional team and network of resource women leaders ready to be deployed in other districts and states, facing similar challenges
- Sourcing and direct sale of vegetables produced by women farmers is piloted and scalable
- The major challenge is funds for scaling, upgrading skills and accessing technologies to bridge the digital divide
- Developing partnerships with stakeholders in newer geographies like Bihar, Odisha coastal communities and tribals in Kerala for scaling and replication of this model
- Trained women are advocating to forge partnership with the government to replicate this model to other districts and places





On-farm Programme Swades Foundation



Project Budget: INR 22 Cr. (approximate)

New Orchard Plantation: Support of INR 5,600/ HH, Water for Irrigation: Support of INR 1,77,000/ HH, Mango Grafting: Support of INR 2,800/ HH, Drumstick Plantation: Support of INR 1,600/ HH, Mandwa Cultivation: Support of INR 12,000/ HH; **(Note: Above costs includes Program implementation, M&E and Capacity Building costs & Excludes Admin Overheads born by the founders)**

Duration: 7 years (ongoing since 2013)

Key Project Partners: Tata Trusts, Deutsche Bank, Sun Pharma

Targeted Communities: Households having annual income less than INR 2 lacs with special focus on - poorest of poor (annual HH income < INR 50,000), tribal population, widow & differently-abled;

Problem Addressed

Poor food & nutrition security, susceptibility to the natural vagaries and corresponding livelihood insecurity due inefficient and expensive value chains and inaccessible market linkages opportunities

Goal

27,000 lives to be impacted through On-Farm Program in FY 2020-21

Solution

To provide sustainable earning through utilizing natural resources, optimizing available land resources and reducing risk of single source of income for these rural families

- Capacity building of farmers
- Orchard plantation
- Water for agriculture/drip-irrigation(High value vegetable cultivation)
- Mango grafting & drumstick plantation
- Mandwa technique of cultivation

Implementation Strategy

- Engage the people via capacity building of Village Development Committee (Formed with the support of Swades Foundation)
- Empower the community by imparting technical knowledge of project and conducting trainings
- Helping communities in execution of projects in sustainable way
- And exit by handing over it to the communities



Raigad & Nashik, Maharashtra

- 29000 farmers trained
- 8 lac trees planted
- 2500 acre of cultivable land irrigated
- 1.3 lac mango tree grafting performed
- 15500 drumstick saplings distributed
- 500 acre of cultivation using 'Mandwa'

Outcomes

- Multifold sustainable increase in income of households gradually reaching minimum INR 2 Lacs annual income within 2-3 years
- Income diversification of households by adopting more than 1 income generating activity for risk diversification and sustainability

Changes in income observed:

- New Orchard Plantation: Increase in income by INR 23,000 p.a. in 3-4 years (ROI = 410%)
- Irrigation: Increase in income by INR 72,000 p.a. (ROI = 41%)
- Mango Grafting: Increase in income by INR 14,400 p.a. in 3- 4 years (ROI of 514%)
- Drumstick Plantation: Increase in income by INR 2,500 p.a. (ROI= 156%)
- Mandwa Cultivation: Increase in income by INR 25,000 p.a. (ROI= 207%)

Impact

Socioeconomic upliftment of desired household and increasing augmented income on sustainable basis

Resources

- <https://www.youtube.com/watch?v=arSECB-r2RE>
- <https://www.youtube.com/watch?v=PNQuesjAFIk>
- <https://www.youtube.com/watch?v=N3zUDut12r4>

We have our unique way of socioeconomic development through 360 degree engagement and involving community rigorously by creating & building capacities of VDC's (Village Development Committees). Sustainability comes with developing **ownership of community**.

Scale-up & Collaboration Potential

As more and more farmers come into the fold of livelihood creation activities supported by Swades, the collective potential of farmers can lead into formation of FPOs and Village level organizations. These farmer collectives have huge potential to scale up in terms of higher output and better market linkages. Proximity of our areas of interventions with urban centers of Mumbai and Pune adds to the total advantage and scaling up potential of progressive farmers and families.

- Open to collaborate with like-minded partners who have vision to secure livelihood and increase household income through farm based projects
- 50-50 contribution model or as implementation partner for funders of program

Upcoming Segments

- Nutritional Kitchen Garden project for tribal households as well as others
- Kartoli (Spine Gourd) Cultivation



14 Projects by 11 organisations



5 Multi-State Projects & 9 Single-State Projects
Top Intervention Areas: Maharashtra, Gujarat
Unexplored Geographies: Jammu & Kashmir, Ladakh, North-Eastern States



> 6.7 Lac Beneficiaries
> 10,000 Households



Cumulative Budget Allocation: > 50 crore (approx.)



Theme II: Non-Farm Interventions



Livelihood Improvement Of Women Through Women-owned Shops (ARTI)

Arvind Foundation

Arvind
FOUNDATION

Project Budget: INR 1 core

Duration: Upcoming 3 yr (2020-2023)

Targeted Communities: Women managed local shops which are the main source of income in families

Problem Addressed

The rural population is unable to reap the benefits of non-farm livelihood opportunities due to the lack of skills, seasonality in income, saturation in clients, insecure Credits towards client, seed money/working capital, lack of guidance/mentorship, education, especially in girls and a lack of clear title assets

Goals

Reach to 30 new families every year

Solution

- Provide non-farm livelihoods opportunities through training & personal services
- Providing business expansion support to women running local shops in villages

Implementation Strategy

- Institution Partnership with skill training institute and Industries.
- Mentoring and Counselling
- Skill building and Assets creation
- Online database of skill set & skill gap
- Crowd sourcing of skill/assets for bigger objective
- Linking with mainstream markets



Kalol in Gujarat

Expected Outcomes

- Each year 30 families' income will be doubled from shops by increasing sales and improving the service quality.
- 30 women and families will be linked to institutional credit facilities

Expected Impact

- Increased families assets
- Increased family earning without having to migrate

Resources

- 5 days sales/shop training, 1 day digital payment module, 1 day networking
- 1 day marketing training, 2 days exposure visit to big retail stores (available on request)

Scale-up & Collaboration Potential

This can be replicated to all villages of Gujarat



Tribal Homestay Project (ARTI) Arvind Foundation

ARVIND
FOUNDATION

Project Budget: INR 0.9 core

Duration: 1 yr (2019-2020)

Key Project Partners: Arvind smart space-technical support

Government Partnerships: Taluka Panchayat, Garudeshwar & Gujarat Tourism

Targeted Communities: Tribal people living in Garudeshwar taluka of Narmada district having cemented house and willing to offer their house for tourist stay on payment basis

Problem Addressed

Income of tribal households in Garudeshwar, Narmada

Goals

26 Families come out of poverty with stable income of around INR 10,000 per month through rent & foods services

Solution

Creating income opportunities by creating tourist stay facilities at tribal people' houses near the Statue of Unity (SAU) site

- Developed their houses as guest houses with three star facilities.
- Trained the house ladies about housekeeping, cooking etc.
- Linked with Gujarat Tourism for tourist booking.

Implementation Strategy

- Institution Partnership with skill training institute and Industries - Indian Institute of Hospitality management trained the women
- Mentoring and Counselling - TDO & Taluka team
- Skill building and Assets Creation - Arvind Foundation.
- Online database of skill set & skill gap -Gujarat Tourism
- Crowd sourcing of skill/assets for bigger objective-Taluka Panchayat



Narmada District in Gujarat

Outcomes

- 26 families got 37 rooms with three star facilities
- Each night they charge Rs.750 per room for stay & food
- Rooms occupied for 20 days in a month - INR 15,000 additional income for the household

Impact

- 26 families got more than 0.90 lacs assets
- 26 families' women received high quality hospitality training by Indian Institute of Hospitality management.
- INR 15000 pm earning for 26 families without having to migrate.
- Tourist got firsthand experience of tribal culture and got sensitized.

Resources

Training / mentoring, survey format, list of activities, MOU, SOP, list of infrastructure improvement

Scale-up & Collaboration Potential

This can be replicated to other tourist places.
The number of stay facilities (currently 1000) can be increased to cater to the high tourist footfall (more than 10,000 daily) So big scope is there.



Navya (Non-farm Livelihoods) Apollo Tyres Foundation

apollo
Tyres Foundation

Project Budget: Classified (can be discussed during project finalisation)

Duration: Ongoing since 2013

Key Project Partners: Rural Self-Employment Training Institute, Rubber Board, Agriculture Technology Management Agency, Anand Agriculture University (Technical Training Support)

Government Partnerships: Linkages with NABARD, Fisheries Department, District Industries Centre, Regional Poultry Centre, NRLM, DRDA Baroda and Kudumbshree Kerala

Targeted Communities: Rural Women

Problem Addressed

To address the problem of poverty and poor social status of women in the community, the organization decided to start on the skill building and income generation for the women in the villages and around its manufacturing locations, and with tapper community in Kottayam

Goals

- The program targets to empower women by providing them income generation opportunities at their doorsteps and sensitizing them on gender rights to address discrimination
- Reaching out to 1 million women by 2030 & linking beneficiary and its family members with minimum 1 Government scheme

Solution

Skill building & income generation for the women in the villages & around its manufacturing locations, & with tapper community and providing livelihood at doorstep

- SHG management and right based training
- Income generation trainings in food processing & other activities
- Establishing income generation units & providing credit support
- Setting up institutions
- Market linkages
- License support & refresher training

Implementation Strategy

Phase 1: Baseline survey and formation and grading of SHGs

Phase 2: Trainings, establishing income generation units and credit and market linkages

Phase 3: Trainings and community mobilization

Phase 4: Leveraging partnerships and exit strategy



5 States
7 Districts
15000+ women impacted

Outcomes

- Impacted 15,000+ women till 31/03/2020
- Established 800 SHGs & 100 group enterprises
- 10,000+ women directly linked with SHGs
- 6,000+ women linked to non-farm livelihood
- 80% women trained involved in income generation
- 100% payment of bank loans
- 0-30% increase in monthly income of women

Impact

- Non-working group disappeared and emergence of new higher income group of INR 11,000
- Due to increase in monthly income there is an increase in standard of living of the beneficiaries

Upcoming Segments

- Creating one single brand for the marketing of the products from various project location
- One pilot model with innovative idea like food truck, mobile eatery
- Streamlining the existing business units and ensuring their GST, Income Tax registration and other legal formalities are completed

Scale-up & Collaboration Potential

- Seeking partnerships in projects in Maharashtra & Gujarat for promotion, replicating work models across other areas, market linkages; scaling up of the business in partnership with other organizations & marketing of initiatives; (Apiculture Project, Kottayam – scaling up organic honey production & Khakra Units, Baroda – mechanisation, improving market linkages, licencing)
- Can offer expertise in *Khakhra* making, apiculture, poultry and hatchery units, SHG management – government linkages
- A pilot project with minimum 6 month to 1 year duration with joint collaboration, where we can implement the best practice of the identified partner and should be result oriented.





Solar Dryer Based Vegetable Drying Project BAIF Development Research Foundation



Project Budget: INR 1.9 crore

Duration: 2018 - 2021

Key Project Partners: CSR Partners

Targeted Communities: Rural Women Participants

Problem Addressed

Low farmer income due to fluctuating market prices of agricultural commodities, low shelf life of produce and lack of access for food processing in rural areas.

Solution

- Solar drying - price hedging, livelihood and decentralized enterprises catering to demand for such products
- The dehydration process prolongs shelf life of the food produce while preserving color, nutritional value and aroma with only loss of water content.
- Can cure anaemia, haemoglobin deficiency and can be promoted as supplementary food in malnutrition affected areas

Implementation Strategy

- Infrastructural set-up: Install 100 solar drying units, cutters, moisture meter and packaging equipment's at central level for packaging and marketing of products centrally
- Fetching orders and supply to bulk/instant food processors/industries
- Provide financial, managerial and marketing support to enterprise
- Monitor the quality of products in terms of hygiene, packing, labelling, pricing and content
- Facilitate entrepreneurship trainings
- Provide market linkages for access of raw material and sale of final product.



Urulikanchan, Maharashtra

Outcomes

- Establishment of a solar dryer based vegetable drying enterprise with market and vendor linkages
- Establishment of a decentralized social enterprise model focusing on income generation for women SHGs
- Provision of market for locally produced B and C grade vegetables

Impact

- Financial empowering of women SHGs through added income sources
- Improved awareness about solar dryer and solar dehydrated food products among the participants and consumers
- Improved nutrition level in participant's family because of consumption of solar dehydrated food products

Resources

<https://www.facebook.com/nutriSolindia/>

Scale-up & Collaboration Potential

- Can be implemented in vegetable growing rural areas where market reach is difficult and farmers face price fluctuations for perishable produce
- Seeking CSR funding partners and collaboration with Government departments





eDost

BAIF Development Research Foundation



Project Budget: INR 0.5 Crore

Duration: Ongoing since 2019

Government Partnerships: Aspirational districts, Digital India, Shyama Prasad Mukherji Urban Mission

Targeted Communities: Dynamic young women with a smartphone selected from remote tribal and rural communities who offer a host of digital services to the community

Problem Addressed

The initiatives addresses the lack of livelihoods, financial, eGovernance and eCommerce services and provides enterprising avenues for the younger generation, opportunities for women, multiple innovative uses of the 4G network and action steps towards becoming a Smart Village.

Solution

eDost earns her livelihood through service fees for services offered:

- Digital financial services - cash withdrawal, money transfer, mobile / DTH recharge, bill payments, gas booking
- E-Governance services
- Knowledge dissemination
- Extension services: telephony / surveys
- Digitisation of value chains / e-commerce

Cash withdrawal, balance enquiry offered through NPCI's Aadhaar enabled Payment System (AePS)

Implementation Strategy

- This model incorporates door-step demand-based service delivery, incentive mechanism, provision of value-added services and localised cash recycling.
- eDost candidates are trained through live demonstrations and hands-on experimentation
- A pilot conducted at Pathardi village in Jawhar block, Palghar, Maharashtra - a hilly tribal region where one needs to spend time, money and effort to reach block headquarters for banking and other financial services.



Jawhar, Nandurbar
Maharashtra

Outcomes

- Ms Anjali Vazare, a pro-active young woman was registered as the first eDost in June 2019
- Till June 2020, Anjali Tai has so far undertaken transactions of INR 21 lacs
- Reached out to her beneficiaries nearly 1,400 times
- Earned more than INR 31,000
- Transactions worth INR 18 lac from March 2020 to June 2020 conducted by 5 edosts
- Beneficiaries served 1,800 times during the lockdown

Impact

- E-dosts successfully met the increased demand for essential financial services due to the Pandemic lockdown
- Based on this response by eDosts, the Palghar district administration proposed scaling up the model across the district.

Resources

- Anjali Tai, the first eDost's journey was captured in a video and can be seen here: <https://youtu.be/Pe0kVGmDcAc>.
- More information available in this creative: <https://baif.org.in/wp-content/uploads/2020/05/BAIF-eDost.pdf>



Scale-up & Collaboration Potential

- Scaling up by increasing the number of edosts in Jawhar and Nandurbar
- Plan to rollout new services like eGovernance, knowledge dissemination
- Plan to expand the model to 200 eDosts in four blocks of Palghar district and other selected districts of Maharashtra by the end 2020 and then scale up across the country
- Introducing two kinds of eDosts: eDost Lite offering smartphone based services and eDost Pro with laptops, printers offering advanced digital services and managing 10 eDosts Lites in a cluster
- Seeking collaborations with CSR partners, Banks, Government Missions, International Foundations and funding support
- Currently collaborating with fintech partners for technical framework and can undertake end-to-end on ground implementation in several states of BAIF's operation.



NAHARI - Women Managed Traditional Cuisine Restaurants

BAIF Development Research Foundation



Project Budget: INR 10 lac for each unit

Duration: Ongoing since 2006

Key Project Partners: KFW

Government Partnerships: Department of Science and Technology (GoI), NABARD and ONGC

Targeted Communities: Tribal women - custodians of knowledge of traditional food sources, methods of preparation and diverse recipes with local ingredients

Problem Addressed

The South Gujarat region is pre-dominantly tribal where people are dependent on subsistence agriculture combined with migration to work as casual labourers. The cascading consequence on overall socio-economic development has been well evident. The initiative aims to leverage the tourist attraction for the area to generate livelihood opportunities for women.

Solution

- Traditional Cuisine Restaurants (Nahari Outlets) serve tourists afternoon meals
- These outlets at strategic locations are managed by group of tribal women
- "Nahari on wheels" is an innovative concept of mobile traditional cuisine restaurant
- A fully equipped and customized caravan ensures seamless mobility for the group to cater to demands at multiple locations
- "Nahari on wheels" symbolizes the independence and empowerment of rural women bridging the gender gaps in development

Implementation Strategy

- All operations are managed by women groups
- Responsibilities are delegated and taken up in rotation
- The operations run on a revenue model based on business generated
- Considering an estimate that the food joint serves about 40 people daily, the invested amount can be recovered in about 2 years
- After meeting operational expenses from the revenue, part of the profit is divided among the members while the rest is set aside as corpus for future expansion, maintenance and contingency.
- Support will be limited to initial establishment, capacity building, hand holding and some working capital.



Navsari, Valsad, Dang Gujarat

Outcomes

- Some of these food joints doing earning up to INR 1 lac per month.

Impact

- "Nahari on wheels" symbolizes the independence and empowerment of rural women bridging the gender gaps in development.
- The ability to overcome geographical and logistical barriers enables the group to reach out to a wide customer base for relishing traditional cuisine and cherishing our rich heritage.

Resources

- Nahari – Tribal cuisine restaurants by BAIF Development Research Foundation <https://www.youtube.com/watch?v=PITAktfcN7k&t=17s>
- <https://youtu.be/PITAktfcN7k>

Scale-up & Collaboration Potential

- The main value proposition being skill set, the initiative is less capital intensive and therefore easy to scale-up
- There is potential to expand the initiatives to various tourists' places in existing as well as other districts of Gujarat





Developing an Enabling Ecosystem For IRESA-PROM Enterprise Development

BAIF Development Research Foundation



Project Budget: INR 4 Crore

Duration: Will be sustainable 2 years after the installation

Key Project Partners: Multiple corporates through CSR support

Targeted Communities: Rural farmers

Problem Addressed

Extensive use of chemical fertilizers have resulted in reduced soil fertility, poor water retention capacity and poor soil health thus resulting in decreased agricultural production after years of application. Economic growth opportunities are very limited causing large-scale distress migration from rural hinterland to urban agglomerations, with most men seasonally migrating out of work leaving women to fend for them and their families escalating the distress.

Solution

- Connecting the crop livestock system with a social enterprise model
- Establishing access to renewable energy, organic production inputs, generation of gainful self-employment
- Installation of Pre-fabricated biogas unit (2 m³, family size) which is compact, standardized, failure-proof and clean.
- Ergonomic & efficient slurry handling through in-house developed low cost filter (BAIF Slurry Filter*).
- Establishment of PROM unit to process the slurry cake in to a Phosphate Rich Organic Manure.

Implementation Strategy

- Demonstrate the viability of a decentralized enterprise model for biogas plant based PROM production for National level policy formulation.
- Installation of family sized Biogas plants with BAIF Slurry filters for producing organic cake
- Promotion and awareness among farmers on benefits and usage of biogas for cooking and PROM for agriculture.
- Incubate Farmer Producer Organization (FPO) based enterprise for PROM production through aggregation and processing of Organic Cakes
- Understand and establish market linkages for PROM.



Nashik, Nandurbar, Tumsar
Bhandara - Maharashtra

Impact

- Regular additional income generation from sale of value added products and slurry gas supplied to the PROM enterprise.
- Drudgery reduction of women - no need for collection of firewood
- Reduced health risk due to indoor pollution caused by firewood based cook stove
- Demonstrates a comprehensive model based on the 3Rs: Recycles, Reuse and Reduce.
- Saving on subsidy and imports of DAP, other fertilizers and LPG
- Soil fertility improved at the village level
- Increased awareness on balanced use of fertilizers and other pro soil practices.

Resources

- PROM-Factsheet
- <https://www.youtube.com/watch?v=5TiiEIZX9-c>

Scale-up & Collaboration Potential

- The PROM enterprise can be scaled up with a cluster based approach
- More than 10 PROM enterprises (with 100 IRESA units each) can be established within one district
- This saturation-based strategy can be established around a dairy within a district with high growth opportunity
- Seeking partnerships with Corporates, other NGOs
- BAIF can act as a Resource Organisation or Knowledge Partner for other NGOs





High Quality Healthcare Skilling Dr. Reddy's Foundation



DR. REDDY'S
FOUNDATION

Project Budget: INR 15 crore / 1.5 crore for 1 centre

Duration: Ongoing since 2018

Key Project Partners: 2 funding partners

Government Partnerships: Government of Andhra Pradesh, Health Sector Skill Council (HSSC)

Targeted Communities: 12th pass unemployed youth from most vulnerable rural communities

Problem Addressed

There is a shortage of 17.4 million healthcare workers globally according to a World Health Organisation report. One physician, on an average, requires support from 5.6 full-time employees such as medical assistance, nursing associates etc. to deliver quality healthcare service in different settings

Solution

- A 90 days residential program
- High quality curriculum and assessment for General Duty Assistant or Emergency Medical Technicians developed by industry experts
- Certification from Health Sector Skill Council (HSSC)
- Highly qualified (B.Sc. & M.Sc. Nurses) and certified trainers
- State of Art Skill Lab set up by training experts
- Hands on experience in job functions in Government hospitals for trainees
- Quality placement in reputed corporate hospitals

Implementation Strategy

- Training curriculum specified by Healthcare Sector Skill Council - GDA (PCA) & EMT
- Core employability skills components to make students job ready
- A strategic partnership with Government to enable quality delivery
- Government infrastructure can be leveraged for trainings



2 States
5 Districts

Outcomes

- INR 11,000-13,000 average salary in tier 1 cities (FY 2019-20)
- 75% placement

Impact

Impacted more than 1,500 youth in last 2 years

Resources

<https://drreddysfoundation.org/skilling-indias-youth/>

Scale-up & Collaboration Potential

- DRF has the strength in quality delivery of training and placement
- Plan to scale-up HQHCS in 10 locations with support of funding partners





Truckers Well-Being Programme Magma Fincorp Ltd.



Project Budget: INR 2-2.2 Crores/ year; INR 700/ beneficiary

Duration: Ongoing since 2015

Key Project Partners: Medical fraternity, Transport Nagar Authority

Government Partnerships: Petroleum Conservation Research Association (PCRA), Ministry of Petroleum and Gas, Government of India

Targeted Communities: Under-recognized trucker community

Problem Addressed

High deaths due to road accidents (as high as 1,51,417 in 2018), majorly due to the challenges faced by the trucker community such as – over worked and stressed truckers, accident prone highways and poorly designed signages, inadequate formal skilling for truckers to enhance their driving capabilities, awareness about the rules and regulations, health & environmental safety norms, access to WASH facilities

Solution

Three pronged strategy that integrates partnership with PCRA, collaboration with medical fraternity, ensuring hygiene and sanitation facilities for the truckers

- Certified training with PCRA for safe driving skills
- Basic routine medical help and hygiene (free consultation and OTC medicines)
- Awareness through posters at *dhabas*, tea stalls, service centers, etc.
- Installing porta cabins and e-toilets

Implementation Strategy

- Organize trainings at Transport Nagars in batches spread over 3-days, over-lapping with the 3-day gap between loading-unloading
- Participants receive certification from PCRA post completion of training
- Regular follow-ups with the trained participants for 3 months post training by PCRA along with documentation of outcomes



26 States
1.85 lakh+ truckers trained

Outcomes

- 1.85lakh+ drivers trained
- 30-40% increase in income
- 2.2 million litres of fuel saved/ year
- 61k tonnes+ CO2 reduced/ year
- 1 million+ reached through sanitation drive
- Limca Book Record for Biggest Truckers' Training Programme in India

Impact

- Improved employability and income for truck drivers
- Safe driving practices and reduction in accidents
- Improved health and sanitation status of the community
- Environmental and resources conservation

Resources

<https://magma.co.in/>

Scale-up & Collaboration Potential

- Reach total 5.5 million trucker community in India
- Awareness programs on 'Drinking and Driving'
- More collaborations with organizations like National Aids Control Organization (NACO) to conduct testing for Sexually Transmitted Infections in truckers
- Collaboration with Petroleum Corporations to create rest spaces for truckers during travel
- Provide the 'Janta Accident Policy' to truckers through collaboration with insurance companies





Pathways to Enhancing Financial Inclusion – for Transformation of Aspirational Districts in India

MicroSave Consulting



Project Budget: Classified

Duration: Ongoing since September 2018

Key Project Partners: NITI Aayog, BMGF – The Gates Foundation, Department of Financial Services, District administration, Banks, SRLMs, civil society organisations

Government Partners: NITI Aayog, Department of Financial Services, SLBCs in concerned 8 states, Public sector lead banks in concerned districts, concerned district administrations namely the District Magistrates

Targeted Communities: Low-income individuals, women, elder people nearing retirement, youth, daily wage labourers, micro-entrepreneurs (CICO agents)

Problem Addressed

MSC is working on financial inclusion, one of the thematic areas in focus, in the 27 Aspirational Districts. The objective of the project is to resolve immediate challenges to improve financial inclusion indicators that cover credit, savings, pension, and insurance, among others, in aspirational districts

Solution

ILIFT approach: **Identify Levers** for change, **Innovate** with stakeholders for solutions, **Formalize** successful and sustainable models, **Transform** the status quo through scale-up of proven solutions

- Streamline processes for financial literacy camps
- Enabling access to financial service points in remote rural areas
- Increasing enrolments in PM flagship schemes
- Grievance resolution for customers and banking agents
- Interventions with BCNMs and banks to streamline their agent networks

Implementation Strategy

The FI Coordination unit coordinates and reports on the efforts in these districts

- MSC team in the districts identifies challenges in uptake of FI schemes, works with stakeholders to strategize and implement interventions in the districts to address challenges
- At the central level, provide insights and advice to NITI Aayog on program implementation for FI and policy measures that may be taken to support financial inclusion in the ADs



8 States
27 Districts

Outcomes & Impact

- 44 million people impacted through interventions in financial literacy, access points, social security inclusion
- Reduced information asymmetry amongst stakeholders
- Streamlined processes, best practices, models to enhance the status of FI
- Proof of concept for innovative models of FI

Resources

- <https://bit.ly/2P1WQf8>
- <https://bit.ly/3hHppdZ>

Most of the resources we build are subject to NDA's with NITI Aayog and respective partners. Sharing some of the resources available in the public domain

Scale-up & Collaboration Potential

- The Department of Financial Services has launched Targeted Financial Inclusion Program for focused efforts to enhance the status of FI in all the ADs. The DFS will also support development initiatives for low-income groups
- Partnerships to develop innovate models for enabling micro-entrepreneurs in ADs
- Research and solutions for digitizing MSMEs, especially in the wake of the pandemic
- Research exercises focused on special sub-segments such as females, elderly and disabled people, to understand their challenges better and develop solutions for better financial and social inclusion
- Partner with ILC member organisations to develop policy briefs and knowledge materials on innovative practices, implementation models, etc. from ADs

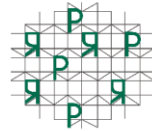




Yuwashastra Programme PRADAN - Professional Assistance for Development Action

प्रदान
Pradan

PROFESSIONAL ASSISTANCE
FOR DEVELOPMENT ACTION



Project Budget: INR 5 crore

Duration: Ongoing since 2012

Key Project Partners: Pratham, The Nudge Foundation, ICICI Academy of Skills, PanIT Alumni Reach for India Foundation, Ambuja Cements Foundation, Shakara Academy of Vision, Sadguru Sewa Trust, Sant Singaji Education Society, IGNTU, Sir Dorabji Tata and Allied Trusts, Ikea Foundation, Rohini Nilekani Philanthropies, Madhya Pradesh Sustainable Development Initiative Network

Government Partnerships: MP-State Rural Livelihood Mission (SRLM), MP Tourism Board, District Administration of Mandla, Dindori, Betul, Hosnagabad

Targeted Communities: 18 to 30 year old youth of tribal and marginalised communities from remote areas of Mahakaushal and Satpuda regions of Madhya Pradesh and Chhhatisgarh

Problem Addressed

Yuwashastra aims to guide rural youth from underprivileged areas to make conscious career choices

Solution

Five phased engagement process including –

- Mobilization
- Re-Imagining Future Workshop,
- Career Options Workshop
- Choice making under the guidance of a designated Mentor
- Converting choice into action through trainings and higher education.

Implementation Strategy

- Mobilization through SHG network, especially trained community service providers, SRLM representatives, member organizations of MPSDI Network.
- Linkages for Training & Exposure, Placements, Admission, Post Placement Assistance.



2 States
6 Districts

Outcomes

- INR 72,000 to 1.44 lacs per annum income for youth
- 5000 youth made informed career choices
- 3000 candidates formally trained
- 200 students successfully enrolled for higher education

Impact

- The living conditions of youth's families have improved through remittances
- Youth gain the skills and confidence to switch jobs independently
- Trained youth serve as an inspiration for other poor and tribal youth to dream differently
- A generational shift in terms of outlook, confidence and ability to negotiate with situations
- Girls emerge as a tenacious group who fight for an alternate life

Resources

A repository of resources and tool kits can be made available on request

Scale-up & Collaboration Potential

Career guidance is a need for all youth and the YS engagement can be scaled up to any level





Jeewan Jyoti Women Empowerment Programme

Sterlite Technologies Limited



Project Budget: Classified

Duration: Ongoing since 2014

Key Project Partners: Mahila Arthik Vikas Mahamandal (MAVIM), Rangсутra Foundation, Amazon Saheli, DeAsra

Government Partners: Maharashtra State Board of vocational Education (MSBVE), alignment with the 'Skills India Mission' & 'Digital India'

Targeted Communities: Rural women in Pune district of Maharashtra

Problem Addressed

- More focus is given to providing employment rather than empowerment opportunities to women.
- The key lies in women empowerment through economic independence & higher awareness on social, health, political, financial & legal issues.
- Along with skilling, women require support in transportation to reach the centre, family support and livelihood options in close vicinity

Solution

- Certified vocational skills trainings in tailoring, fashion designing, computers, beauty culture and nursing
- Including SHGs in the formal sector through a fully functional masala unit
- Setup up enterprises through facilitation of micro-financing
- Creating livelihood opportunities through a artisans cluster creation and production unit
- Support SHGs groups to lead progress and development for their communities and villages
- Awareness on health

Implementation Strategy

- Infrastructural support – safe and secure centres, transportation, crèche for mothers
- Charging a nominal fee to ensure commitment and consistency
- Driving community change through women leaders to transform the mind set & provide recognition
- Partnership with MAVIM, DeAsra, Amazon Saheli and RangSutra to provide a national customer-base & advanced skilling
- Leveraging the strengths of SHGs and providing financing support to start their businesses.



Pune district in Maharashtra
 2200+ women reached
 11000+ lives impacted

Outcomes

- Reached 2,200 women from across 100 villages
- Impacted over 11,000 lives
- Improved health for over 900 women
- Received 20 orders from 14 states
- Over 580 trained in social and corporate etiquette
- 723 women trained on leveraging their skills to earn
- 50 self-help groups formed during FY 19-20
- 16 SHGs linked to banks
- INR 55 lac disbursed to SHGS

Impact

- Confident, financially independent and knowledgeable women
- Increase in women entrepreneurs and women placed in administration and government jobs
- Acceptance in parents and husbands towards the program
- Awareness on importance of education and skilling for females
- Active participation of Alumni in admission drives
- Increased contribution and respect of women in the community
- Acceptance and respect for Nursing as a career
- Increased contribution of older women as leaders

Resources

<https://www.stl.tech/about-us/csr/>

Scale-up and Collaboration Potential

In process of starting rural micro livelihood programmes - starting 4 MLPs in 2020

- -Food Processing Masala
- Rice
- Vegetables
- Embroidery
- Establish 50 more SHGs
- Increasing access by launching a mobile app for online learning to promote digital literacy and increase access to such skilling courses,

ज्ञान प्रबोधिनी संचालित
ज्योती महिला सक्षमीकरण संस्था
 आंबवणे, ता. वेल्हे, जि. पुणे - ४१२ २०५.





Start-up Entrepreneurship Program Swayam Shikshan Prayog



Project Budget: INR 2 crore per annum (5,000 entrepreneurs)

Duration: Ongoing since 2016

Key Project Partners: MSRLM (Government of Maharashtra)

Government Partnerships: Communities, local government - village, block and district authorities, local networks, gram panchayats, empowered women's groups, community level federations, PHCs, *anganwadi* and frontline workers

Targeted Communities: Rural women from low income communities across 250 villages in two blocks from climate-hit Solapur district

Problem Addressed

Converting excluded and resource-poor communities into hubs of economic growth and social progress through a community led sustainable model of empowering women entrepreneurs

Solution

- Supporting women entrepreneurs in farm & non - farm businesses to reinvent their business model & acquire advanced business skills to establish & scale up micro-enterprises
- Training and business support to potential women by experienced entrepreneurs
- Create a robust local community driven eco-system that includes access to a Women Entrepreneurship and Leadership Initiatives (WELI) Block Resource Centre to sustain their enterprises through mentorship, market and finance linkages

Implementation Strategy

- Create a cadre of women trainers and mentors
- Block Resource Centres as an ecosystem builder to access networks, finance and markets
- Funding: Providing access to seed fund capital and business expansion loans through microfinance institutions
- Distribution: Facilitating rural marketing, distributing by spotting new business opportunities in health, clean energy, water
- Networking: Enabling access to a network of grassroots entrepreneurs, who act as support systems



Solapur, Maharashtra

Outcomes

- INR 5.8 crore credit access
- INR 210 crore turnover
- 2,029 enterprises
- INR 3.81 crore convergences
- INR 63 crore income
- 1,420 employments
- 53% women entrepreneurs are from the SC, ST, OBC category
- 6 block level WELI centers are functioning in Solapur and Osmanabad districts
- Over 75% of these WELI women entrepreneurs earned INR 60,000 - 2 lac per annum and raised capital from INR 3 lac - 10 lac from family, banks & FIs to scale their business

Impact

- Tripled women's earnings through agriculture & enterprise
- Better health, nutrition
- Enhanced women's status as decision makers in households & as leaders in their communities and in local governance

Resources

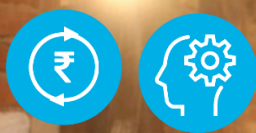
Prema Gopalan: A silent crusader in rural India

<https://www.asianage.com/india/all-india/180220/prema-gopalan-a-silent-crusader-in-rural-india.html>

Scale-up & Collaboration Potential

- Seeking supply chain channel partners to create & sustain WELI centers as a local institution for finance and market aggregators
- Business to Business relationships will be formed and nurtured to scale up enterprises
- Grants from government and non-government institutions cover core costs of training, facilitation and administration
- The major challenge is funds for scaling, upgrading skills and accessing technologies to bridge the digital divide





Off-farm & Non-farm Programme Swades Foundation



Project Budget: 21 Cr. Approximately. Poultry: Support of INR 13,000/ HH, Fishing Net (Creek & Fresh Water): Support of INR 10,000/ HH, Skilling & Placement: Support of INR 22,000/ Youth, Dairy: Animal procurement support of INR 27,000/HH, Goat Rearing: Support of INR 19,000/ HH;

Duration: 7 years (ongoing since 2013)

Key Project Partners: HT Parekh Foundation , Sun Pharma

Targeted Communities: Households having annual income less than 2 lakhs, special emphasis on Tribals, Scheduled Tribes, widows, poorest of poor households

Problem Addressed

To ensure every household achieves an annual income of minimum 2 lakhs per annum through engaging in multiple livelihoods

Goal

To impact 41,000 lives through creation of sustainable source of income (off farm & non-farm) in FY20-21

Solution

To provide sustainable earning through rearing livestock, fishing & upskilling for employment & placement

- Poultry rearing
- Goat rearing
- Dairy
- Fishing net
- Skilling and placement

Implementation Strategy

- Engage the people with the help of Village Development Committee
- Empower the community by imparting technical knowledge of project and conducting trainings
- Helping communities in execution of projects in sustainable way
- And exit by handing over it to the communities



Raigad, Nashik Maharashtra

5500+ HHs through poultry rearing
3450 HHs through goat rearing
4400 dairy farmers created till date
1000+ HHs provided with fish nets
2700 youth skilled & assisted with 100% placement

Outcomes

- Multifold sustainable increase in household income, gradually reaching minimum INR 2Lacs annual income over 2-3 years
- Income Diversification of Households
- Changes in income observed:
 - Poultry: Increase in income by INR 25,000 p.a./HH (ROI=192%)
 - Fishing Net (Creek & Fresh Water): Increase in income by INR 50000-70000 p.a./ HH (ROI= 500-700%)
 - Skilling & Placement: Increase in income by INR 1,04,000 p.a./ youth (ROI= 315%)
 - Dairy: Increase in income by INR 45,000p.a./HH(ROI = 166%)
 - Goat Rearing: Increase in income by INR 9,000 p.a./tribal HH (ROI= 47%)

Impact

Socioeconomic upliftment of desired household and increasing augmented income on sustainable basis

Resources

- <https://www.youtube.com/watch?v=R-fxh0iF-i8>
- <https://www.youtube.com/watch?v=XZGZPhXtLSc>
- <https://www.youtube.com/watch?v=AwCphcZR6ps>

We have our unique way of socioeconomic development through 360 degree engagement and involving community rigorously by creating & building capacities of VDC's (Village Development Committees). Sustainability comes with developing **ownership of community**.

Scale-up & Collaboration Potential

As more and more farmers come into the fold of livelihood creation activities supported by Swades, the collective potential of farmers can lead into formation of FPOs and village level organizations. These farmer collectives have huge potential to scale up in terms of higher output and better market linkages. Proximity of our areas of interventions with urban centers of Mumbai and Pune adds to the total advantage and scaling up potential of progressive farmers and families.

- Open to collaborate with like-minded partners who has vision to secure livelihood and increase household income through farm based projects
- 50-50 contribution model or as implementation partner for funders of program

Upcoming Segments

- Breed improvement via artificial insemination for both local milch cattle (dairy farming) and goats (goat rearing)





OUR OPERATIONAL WINGS
 TRAINING WING
 BAKRI BANK
 STUDY & RESEARCH
 FIELD PROJECTS
 MARKETING OF GOAT PRODUCTS
 DEMONSTRATION FAIR

Strengthening Small Livestock Value Chain to Generate Sustainable Livelihoods for 1M Rural Women-led Families

The Goat Trust



Project Budget: INR 1.5 crores

Duration: 9 years (ongoing since 2011)

Key Project Partners: Local NGOs, community institutions, animal husbandry departments

Government Partnerships: Veterinary University, Mathura; Agriculture Skill Council of India and State Rural Livelihoods Mission in 6 states

Targeted Communities: Women, landless families, back to village migrants

Problem Addressed

Engagement of vulnerable communities in small livestock production, fragility due to high morbidity & mortality of livestock, lack of affordable livestock health services, knowledge gap, lack of access to technology for productivity enhancement, collectives & farmer organizations to leverage economy of scale, absence of transparent & efficient trade to realize product value

Goal

To enhance income of 3,000 families in a cluster to build women led Livestock Farmer Producer Organizations to lead and command goat value chains

Solution

- Build community level cadre like Pashu Sakhies (Livestock Nurses) to ensure low cost door step services delivery, build FPO to set up local input supply & output processing under women leadership to build a vibrant goat sector
- Grass root cadre Pashu Sakhi
- Training on high value products
- Build a live body weight livestock trading system & use of IT to harness strength of large markets

Implementation Strategy

- Training local SHG women to take up role of Pashu Sakhi, through Pashu Palak Pathshala
- Focus on herbal & ethnoveterinary practices to keep cost low & integration of local biomass/vegetation
- Output product processing & marketing, forming a separate company to provide market linkages (goat dung manure, LBW pricing equation, goat milk soap & cosmetics)



12+ States
10000+ Pashu Sakhis trained
4.25 Goat farmers reached

Outcomes

- 10,000+ Pashu Sakhies reaching to 4.25 lacs goat farmers everyday
- Sold goat dung manure of INR 25 lacs
- Over INR 70 lacs paid to goat farmers through goat trading
- Women trained to make goat milk cosmetics & INR 20 lacs + profit earned
- Overall INR 32 crore turnover achieved by FPOs

Impact

- Pashu Sakhies are financially sustainable & technically empowered & build her own identity in family & society and received national visibility
- Mortality of goat reduced from 23% to 5% saving asset worth of INR 2000 lacs till now
- Farmers are confident to invest & have annual income of INR 1 lac + with 10 goats herd size
- 300 crore cash revenue generated last FY through community led documented business data

Resources

- 16 videos on various technologies
- 36 manuals on various dimensions of production, processing marketing
- 23 training manuals and process manuals

Scale-up & Collaboration Potential

- India and globally small livestock are reared by 500 million families and in all difficult agro climatic zones like hills, mountains, deserts, forests and dry lands . Model can be easily replicated in any of geographical locations where small livestock density is high
- Seeking collaboration/ support from local NGOs/SHG federations/FPOS /CSR projects
- We are technical resource organization so we train, handhold and provide ready to use community awareness and training materials

Upcoming Segments

Establishing Livestock Trade Centres at village and cluster level and Pashudhan Bank for promoting lease based livestock farming



7 projects by 6 organisations



6 multi-State projects & 1 single-State project
Top Intervention Area: Maharashtra
Unexplored Geographies: Jammu & Kashmir, Ladakh, Himachal Pradesh, Manipur, Nagaland, Mizoram, Tripura & Arunachal Pradesh



> 1.5 lac beneficiaries



Cumulative Budget Allocation: > 38 crore p.a. (approx.)



Theme III: Urban Livelihoods



Ovante – Building Financial, Digital and Business Capabilities of the Missing Middle

Accion International

ACCION

Project Budget: INR 1.5 crore or INR 150/beneficiary

Duration: Ongoing since 2017

Key Project Partners: Microfinance Institutions, Fintech, NGOs, commercial banks, merchant aggregators, payment aggregators, FMCG companies, platforms, edutech. developers, behavioural designers, researchers, technical providers, content providers, donors

Targeted Communities: Women micro entrepreneurs, missing middle, MSMEs, merchants

Problem Addressed

Low-income households have few opportunities to access quality education and participate in the formal labour market. For many, the only option is to start a microbusiness to ensure some income. However, given their lack of business, financial and digital skills, among other reasons, 85% of these businesses fail before their third year of operations

Solution

- Improving entrepreneurs' businesses, digital and financial capabilities
- Introduce behavioural nudges and interactive tools around business management for small businesses
- Support micro entrepreneurs, especially women to overcome challenges of access to finance, insufficient market linkages, low production capacity, managerial ineffectiveness, and underutilization of technology and technological capital.

Implementation Strategy

- Identify partners and design bespoke partnership model
- Pilot and roll-out the Ovante capability-building platform with the partners
- Assess behavioural impact of program



13 States
90+ Districts

Outcomes

*To be measured

Impact

- 1,00,000 entrepreneurs
- Higher confidence in using financial services, digital tools for business
- Improvement in business financials
- Improvement in business management

Resources

www.ovante.org

Scale-up & Collaboration Potential

- Reach additional merchant aggregator partners in India
- Expand reach to small micro entrepreneurs in rural, semi urban areas
- Solicit the support of medium-sized, merchant aggregating institutions such as financial service providers, merchant aggregating platforms, payment providers
- Accion's Global Advisory Solutions team will join forces with software and platform developers throughout the design process
- A partnership with ILC will allow engagement with social-minded organizations that will serve as channels to bring the digital content and information to their clients to improve their skills
- The partners' trustworthy relationships with clients and Accion's years of experience in capacity building will enable a successful deployment of Ovante





Community Childcare Centres Apnalaya



Project Budget: INR 0.56 crores

Duration: Ongoing since 2015

Targeted Communities: Women from vulnerable households including survivors of domestic violence, caregivers to people with disabilities or critical illness, women-headed households and households with rag-picking as primary source of income

Problem Addressed

The unique micro-enterprise model of Community Childcare Centres addresses the lack of affordable and safe childcare services in the community which is a major deterrent for women to access livelihood opportunities. This also leads to higher drop-out rates of older siblings who are burdened with childcare responsibilities and increased exposure of children to neglect and harm

Solution

- Need assessment at the location
- Identification and selection of women who can be Community Childcare Centre (CCC) entrepreneurs
- Training and capacity building – ECCE, financial literacy and business basics
- Start-up grant and equipment, handholding and guidance through field visits for initial one year

Implementation Strategy

- Strengthening the current network of CCCs
- Identify CCC partners who can become trainers and support in scaling up
- Identification of Sakhis who can be trained to support CCCs in her area
- One CCC can support 15 CCCs through monthly monitoring visits, parent meetings and trainings with parents



Mumbai, Maharashtra

Outcomes

- Successfully trained 124 women to run CCCs (total 62 pairs) since 2015
- Currently 88 women actively running 44 CCCs with 237 children
- Women running the CCCs earning an avg. additional income of INR 2,517 per month
- 176 mothers are able to earning an average of INR 6,000 per month
- 646 community people including youth and women were identified and referred for various job opportunities and skill training by the Community Child Care partners.

Impact

- Enabling women to access sustainable livelihoods opportunities within the community and outside
- Safe and affordable childcare services in informal settlements
- Safe learning environment for children enrolled in CCC

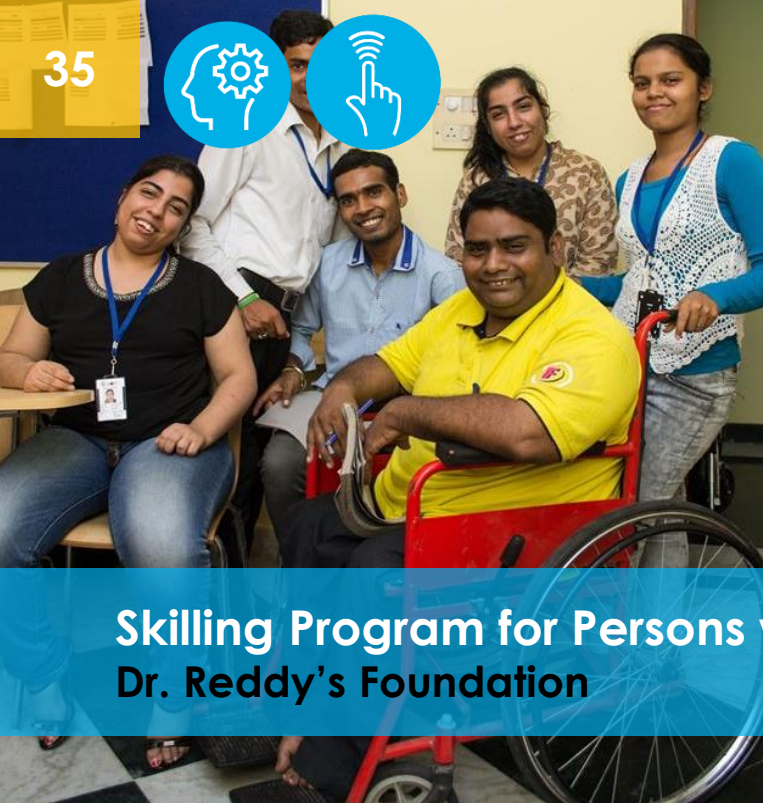
Resources

www.apnalaya.org

Scale-up & Collaboration Potential

- Scale existing CCC entrepreneurs to the next, higher level of problem-solving, entrepreneurship and community leadership.
- Replicate and scale the CCC model in informal settlements
- The model is flexible to consider the local conditions and contextualise intervention
- Curriculum and trainers in place

- Open to any NGO with existing community presence, CSR organisations
- Partners can wither adopt existing model and implement it through support or partner for training and capacity building of their team members and Sakhis



Skilling Program for Persons with Disability Dr. Reddy's Foundation



Project Budget: INR 3.6 crore per year / 36 lac per centre catering to 120 youth

Duration: Ongoing since 2010

Key Project Partners: 4 funding partners

Government Partnerships: National Career Service Centres for Handicapped, Skill Council for Persons with Disability

Targeted Communities: Persons with Disabilities in age group of 18 to 35 years

Problem Addressed

Only 1 % of the 13.4 million Persons with Disability in the employable age group are employed in the formal employment because of skill gap, lack of awareness and preparedness among employers and stereotypes against persons with disabilities

Solution

GROW PwD

- 60 days program
- For people with locomotor, dwarfism, low vision, vision impairment, hard of hearing, speech and hearing impairment
- Operational in 12 states and 25 locations

GROW- Advanced IT

Technical/science graduates between 18-25 years age trained in coding for job opportunities in IT industry

GROW-Digital (Virtually Delivered)

Virtual version of GROW PwD operating in 6 states

Implementation Strategy

- Central and field level teams
- Trainings by certified trainers
- Online trainings during Pandemic
- A blended training model post COVID-19
- Specialized trainers for persons with speech, hearing and vision impairment
- Special team for employer connect, placement and post placement support
- Quality check by the technical team at all levels



12 States
18 districts

Outcomes

- Trained over 18,000 Persons with Disability in last 10 years
- INR 12,000 – 13,000 average salary in tier 1 cities (FY 2019-20)
- 70% placement

Impact

- Social and economic impact on the living condition of Persons with Disability and their family
- Contribution to the overall productivity of the nation (World Bank statistics - we tend to lose out at least 7% of our GDP if we do not enable Persons with Disability to be economically empowered)

Resources

- <https://drreddysfoundation.org/skilling-persons-with-disability/>
- <https://www.youtube.com/watch?v=NGYWJOKTOLw&feature=youtu.be>
- <https://www.youtube.com/watch?v=dcYLS6BXb1U>

Scale-up & Collaboration Potential

Looking for scaling-up operations to Chennai, Bangalore, Cochin and Indore locations and other states where DRF is not operational





Skilling Program for Youth Dr. Reddy's Foundation



Project Budget: Ranging from INR 3.5 – 15 crore per year

Duration: Ongoing since 1999

Key Project Partners: 4 funding partners

Targeted Communities: Unemployed youth who are 12th standard pass and above

Problem Addressed

Unemployment and high attrition rates among youth due to lack of industry aligned skills and training and low salary placements

Solution

- Industry aligned and domain agnostic "core employability skills" training by certified trainers
- Competency – openings mapping using an IT matchmaking engine

Grow : since 2017

300 hours program delivered in 60 calendar days

GROW – PLUS : since 2018

- A 165-Hour Employability Training Program for unemployed graduates looking for immediate job
- Delivered in 30-31 Calendar Days

GROW – Digital : since 2020

- Virtual version of GROW
- 285 hours program delivered in 60 days through Zoom, WhatsApp and Learning Management System

Implementation Strategy

- Mobilization
- Counselling and pre-assessment
- Profiling
- Assessments to measure learning outcome



15 States
40 Districts

Outcomes

- INR 12,000 – 13,000 average salary in tier 1 cities (FY 2019-20)
- 70% placement

Impact

- Impacted more than 3.8 lakh through various skilling models in last two decades.
- GROW has impacted more than 30,000 youth in 4 years
- GROW-Plus has impacted more than 1,000 youth in last 2 years and ready for scaling
- GROW-Digital model has impacted more than 2,400 youth in 5 months

Resources

- <https://drreddysfoundation.org/skilling-indias-youth/>
- <https://avpn.asia/blog/grow-better-skills-better-jobs/>
- <https://avpn.asia/blog/bridging-the-skills-gap-between-aspiring-youths-and-market-landscape-in-india/>
- <https://idronline.org/employability-training-the-skills-we-should-be-focusing-on/>
- <https://present.saleshandy.com/view/jyg7mgbtGPOHawLy>
- <https://avpn.asia/blog/policy-recommendations-to-upskill-indias-young-workforce/>
- <https://drreddysfoundation.org/skilling-indias-youth/>

Scale-up & Collaboration Potential

Seeking funding partners willing to support quality skilling programs





Micro Skillpreneurship Development Programme

Entrepreneurship Development Institute of India(EDII)



Entrepreneurship
Development
Institute of India
Ahmedabad, Gujarat

Project Budget: Classified

Duration: 2015-16

Targeted Communities: Rural Youth, rural women, members from OBC, SC/ST communities

Problem Addressed

Income generation opportunity for rural community is diminishing as the burden on agriculture sector is increasing day by day. This is resulting in distress migration to urban centres. There is resource and manpower available at the rural areas with a very dynamic rural market which gives scope for developing micro enterprises while creating more opportunities for income, employment and asset generation.

Solution

- One month classroom training in skill and entrepreneurship
- Enterprise creation support
- Handholding and support for enterprise growth
- Marketing support
- Evaluation and reporting

Implementation Strategy

- Mobilization of candidates with aptitude and need for entrepreneurship
- Selecting skills based on resource availability and local market demand
- One month training
- Support enterprise registration and licensing
- Involving local players as stakeholders to ensure local support system for the entrepreneurs during and post program



10 States

Outcomes

- A success rate of 70%
- A minimum of 70% of the training participants take up entrepreneurship
- Each enterprise creates 3 direct employment and 5 indirect employment opportunities on an average

Impact

- Income creation
- Employment generation
- Asset creation
- Support to local economy
- Need based enterprises in rural areas

Resources

- EDII had elaborate curriculum balancing skill training as well as entrepreneurship training

Scale-up & Collaboration Potential

The model is self-scaling - once a batch of entrepreneurs are trained in an area, these entrepreneurs act as the incubators for other aspiring entrepreneurs in the local region

Local NGOs and Societies could collaborate with EDII for grass root level mobilization and support for participants





Catalysing Financial Inclusion and Direct Benefit Transfers for Low Income Migrant Households in India

India Migration Now



Photo credits: India Migration Now

Project Budget: INR 23 crores for 5 lac households

Duration: 2 years (2020-2020)

Targeted Communities: Low income migrant households at both source and destination regions

Problem Addressed

Low income migrant households are often affected by erratic incomes & employment, shorter work life, cash flow volatilities at source, debt burden and exclusion from formal financial institutions. Migrant households adopt various coping mechanisms to manage such risks, but these are not sufficient to reduce vulnerabilities faced by them, therefore targeted financial services along with increased access to G2P entitlements can help in managing the aforementioned socioeconomic risks.

Goal

This pilot aims to service 500 households

Solution

- Identify and target major migrant source and destination districts
- Designing and piloting a Business Correspondent (BC) agent delivery network
- Targeting the needs of entire migrant households
- On-boarding and training agents from within migrant trust networks, including women
- Embedding the agent network throughout the migration cycle
- Providing access to financial services and social welfare entitlements
- Design a real time monitoring and evaluation system to assess impact

Implementation Strategy

- Partner with banks and local Common Service Centres (CSCs)
- Understand and map access point issues
- Facilitate realisation of benefits
- Track account usage increases over time
- Follow up with a sample to understand impact and issues
- Target pre-agreed milestones/interim indicators
- Check unit economics of successful delivering benefits
- Rapid longitudinal surveys with all the target households
- In-depth panel surveys with a sample



2 States
6 Districts

Expected Outcomes

- Decrease in overall (formal + informal) debt levels
- Increase in no. of G2P payment beneficiaries
- Increase in no. of eligible entitlements registered for
- Increase in % of successful KYCs
- Reduction in average cost of remittances
- Rise in Usage of bank accounts
- Increase in insurance awareness
- Increase in savings
- Increase in the no. of access points for financial services and social entitlement delivery
- Increase in no. of digital payment transactions

Expected Impact

- Provide design principles and operational frameworks financial services' delivery at scale
- Offer practical applications for designing BC agent networks, product design
- Offer both supply and demand-side interventions in financial inclusion policy
- Create a research base of the comparison of migrant and non-migrant households
- Highlight the role of gender in financial decision-making in households
- Identify scope for furthering migrant women's financial inclusion

Resources

- <https://indiainmigrationnow.org/>
- Developing information dissemination and literacy modules to promote better financial behaviour and informed household financial decision-making

Scale-up & Collaboration Potential

- Deployment of agents in major migrant catchment areas like construction sites, will allow an agent to service more customers at lower costs
- Providing financial services through the same channel as social welfare entitlements will cross subsidise costs
- The agents will get a fixed wage plus an incentive structure to ensure their unit level sustainability
- The scale of demand and number of transactions per customer will also ensure their financial wellbeing and retention
- India Migration Now can offer research and implementation capacity
- Seeking funding agencies for the project





Enabling Micro-entrepreneurship in Urban Areas

MicroSave Consulting



Project Budget: Classified

Duration: 2 years (2016-2018)

Key Project Partners: MSC provided Technical Assistance to four NBFIs to create credit products and process for urban micro enterprises (MEs)

Targeted Communities: Urban micro enterprises

Problem Addressed

This project aimed to promote urban micro-enterprises in India through technical assistance to non-bank financial institutions. MSC was commissioned by MSDF to provide technical advisory services to four NBFIs to develop and grow their micro-enterprise lending product vertical.

Goal

To reach 5,000 borrowers & achieve a portfolio size of INR 35 million

Solution

Developing a microenterprise loan product, credit assessment methodology including credit scoring tools & financial literacy solution

- Market research, strategic business plan & financial projections
- New product and processes
- Expert & statistical credit scoring tools
- Financial literacy modules for micro-entrepreneurs

Implementation Strategy

- MSC supported four MFIs and NBFCs to develop new product and processes for catering to urban MEs
- MSC was responsible for market research, product development, process reengineering, pilot design while the partners were responsible for the implementation



4 States
6000+ borrowers
INR 89.5 million worth loan disbursement

Outcomes

- The four NBFIs that MSC supported were able to disburse loans worth INR 89.5 million
- Reached more than 6,000 borrowers during the project phase

Impact

- All partners have achieved pilot targets, and built/grown sustainable MEL portfolios with robust, efficient and customer-centric processes.
- The project also helped NBFIs to improve productivity driven by enhanced customer service, client selection and improved turnaround time (TAT).
- Staff productivity as measured by loans per field staff per month improved to around 10-15

Resources

- Financial Literacy: <https://bit.ly/3hplGSp>
- Credit scoring: <https://bit.ly/2WHseDR> , <https://bit.ly/30wPRA7>

Most of the resources we build are subject to NDA's with respective partners. Sharing some of the resources available in the public domain.

Scale-up & Collaboration Potential

The products, tools and processes that MSC developed are designed to be scaled up very quickly. Existing partners have been able to scale up the processes by leveraging technology and data-based credit decision making. The tools and processes are built based on MSC's years of experience working with MSMEs and can be quickly adapted to new contexts.

- MSC can partner with other ILC partners on Market research, strategy development, product and process reengineering etc.
- MSC can partner with ILC and ILC members in preparing policy briefs for MSMEs
- Digitizing MSMEs can be another area for collaboration
- Digital and financial literacy solutions for MSMEs

Upcoming Segments

- MSME digitization is an area that MSC will be working on in the future



7 projects by 7 organisations



3 multi-State projects & 4 single-State project

Top Intervention Area: Maharashtra

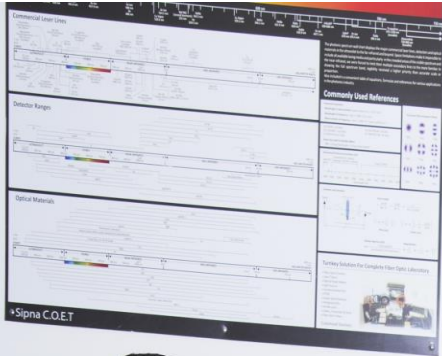
Unexplored Geographies: Jammu & Kashmir, Ladakh, Himachal Pradesh, Manipur, Nagaland, Mizoram, Tripura & Arunachal Pradesh



> 70,000 beneficiaries



Cumulative Budget Allocation: > 50 crore p.a. (approx.)



Theme IV: Livelihood Project Ideas



Women Prosper Initiative Barefoot College International

barefoot college 

Project Budget: INR 2.75 crore (approximate)

Duration: 1 year

Key Project Partners: Indian Renewable Energy Development Agency (IREDA), Prayatna Sansthan, SARA, Frontier Markets and TSVS, **Targeted Communities:** Underprivileged rural women without livelihood opportunities

Problem Addressed

Poor livelihood opportunities for rural illiterate women, lack of financial inclusion and lack of access to affordable, sustainable and safe energy sources

Goal

Create 10,000 jobs for female entrepreneurs in the clean energy sector

Solution

- High-touch women centric bottom-up intervention
- Providing vocational skills
- Generating consistent income
- Fostering enabling ecosystem for rural livelihoods
- A unique peer-to-peer training program for women
- Creating women centric rural enterprise
- Providing training in solar & mobile technology – fabrication, installation, sales and repair, provision of digital tools and startup kits

Outcomes & Impact

- Substantiating role of women in fair and sustained income generation
- Thriving rural resilient communities through entrepreneurship (leadership, confidence and aspirations)
- Improved indoor access to clean energy and reduction in indoor air pollution led health ailments



Rajasthan

5,000 women recruited and trained

References

- https://csrbox.org/Impact-stories_full_Solar-Sahelis-powering-up-women-confidence--Barefoot-College_190
- <https://www.youtube.com/watch?v=-lseqq5ChH8>
- <https://www.barefootcollege.org/for-women-by-women-2/>



LEAP and LEAP inclusion Capgemini



Photo credits: Capgemini

Project Budget: INR 37 crore

Key Project Partners: Edubridge Sarthak Anudip, Pratham, Dr. Reddy's Foundation, IIT Bombay, ARWS, HSBC, JP Morgan

Targeted Communities: Children, Parents, Community

Problem Addressed

Current state of unemployment due to the lack of future skills and aptitude that today's employers seek



Reached 17,000 + youths
through 15 centers

Solution

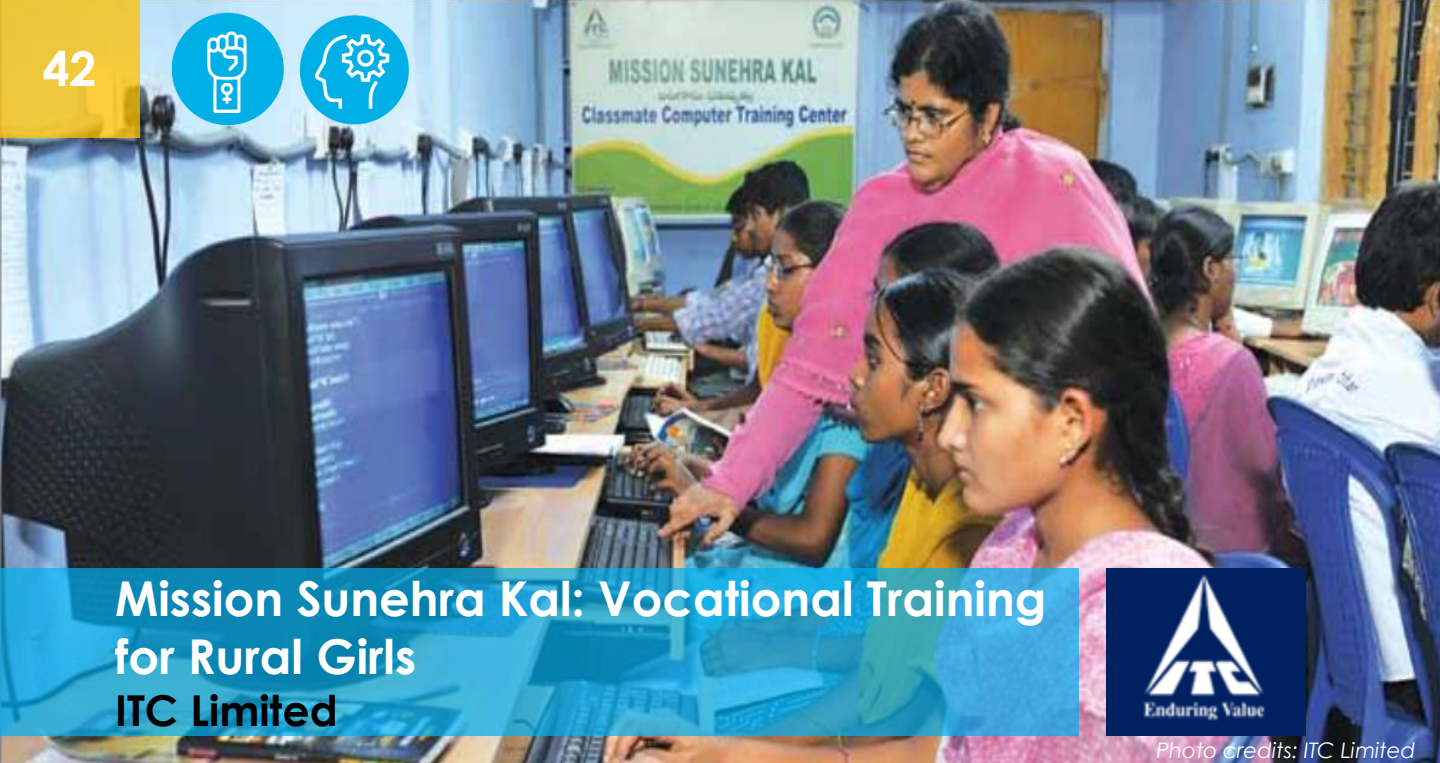
- Training & capacity building of the youth to prepare them gain employment and maintain foothold in the job market
- Setting up LEAP Digital Academies for training in demand driven skills
- Job Placement curriculum
- Timely training to students and educators to remain updated
- Counseling for course selection
- LEAP Inclusion program to empower disabled youth with skill sets for better livelihood opportunities

Outcomes & Impact

- Trained students in turn becoming trainers
- Digital Academies translated into benchmark for government initiative Improved livelihood outcomes

Resources

- https://csrbox.org/Impact_talks_full_In-conversation-with-Mr.-Kumar-Anurag-Pratap,-Senior-Director-and-Head-CSR,-Capgemini-Ltd.-36
- <https://edubridge-capgemini-leap-career-academy.business.site/>
- <https://www.capgemini.com/in-en/digital-inclusion-in-trichy-and-salem/>



Mission Sunehra Kal: Vocational Training for Rural Girls

ITC Limited



Photo credits: ITC Limited

Project Budget: INR 9.47 crore p.a. (approximate)

Duration: Ongoing

Key Project Partners: BAIF Development Research Foundation, Pratham Education Foundation, Ramakrishna Mission, Bandhan Konnagar, SEWA Bharat, Foundation for Ecological Security, Dr TMA Pai Foundation, Welcom group Graduate School of Hotel Administration (WGSHA)

Targeted Communities: Underprivileged women from remote rural areas

Problem Addressed

Illiteracy and lack of employable skills hampering capability of women & young rural girls to earn decent and secured livelihood leading them into a vicious circle of poverty and hunger



6 States

More than 40,000 women were gainfully employed

Solution

- Short & affordable - 2 to 3 months training on market linked trades (hospitality, bedside assistance, beauty, electrical, automobile, IT & Retail marketing)
- Certification and assistance in placement post completion of course

Outcomes & Impact

- Covered 18,700 women through 1,557 self-help groups (SHG)
- Total savings of INR 340 lac
- 11,512 women have a Savings Account
- 11,554 women can successfully write their names
- The women-owned and managed scented unit dispatched a total of 367 million sticks with a turnover of INR 4.45 crore
- Substantiating contribution of women in household income
- Bridging gender gaps in formal employment sector and breaking the vicious cycle of illiteracy-poverty-hunger

References:

- <https://www.itcportal.com/stories-pop/dreams-come-true.aspx>
- https://csrbox.org/India_CSR_Project_ITC-Limited-Economic-Empowerment-of-Women-pan-india_66
- <https://www.itcportal.com/sustainability/sustainability-report-2013/sustainability-report-2013.pdf>



Johnson & Johnson
PRIVATE LIMITED

Photo credits: Johnson & Johnson

Auxiliary Nurses and Midwives - Bringing Healthcare to India's Rural Villages

Johnson & Johnson

Project Budget: Classified

Duration: Ongoing

Key Project Partners: Bel Air Hospital under Indian Red Cross in Maharashtra, St. Joseph's Multipurpose Health Worker Training School under Param Prasad Charitable Trust in Andhra Pradesh

Targeted Communities: Frontline health workers in remote rural areas

Problem Addressed

Unskilled ANMs to provide safe, affordable and accessible mother & child healthcare in remote rural areas leading to higher IMR & MMR



Satara, Maharashtra
Nellore, Andhra Pradesh

Solution

- Supporting ANM training of meritorious girls from rural underprivileged communities
- Comprehensive ANM training approved by INC & MNC
- Classroom sessions, clinical postings, overall health & sanitation care capacity building
- Supporting cost for course fee, room and boarding, study material, uniform & stationery

Outcomes & Impact

- Training of 400+ ANMs; indirect benefit to 2,70,000+ rural mothers and children
- Bridging the gap with higher awareness about child care, nutrition, reproductive health, family planning & WASH Reduction in IMR & MMR with immediate response & health care assistance Provides decent employment opportunity to deserving young women

Resources

- https://csrbox.org/Impact-stories_full_Johnson-&-Johnson-capacity-building-initiative-for-Auxiliary-Nurses-and-Midwives_184
- <https://www.jnj.in/our-societal-impact/corporate-social-responsibility-projects/indian-red-cross-bel-air-hospital>
- <https://www.jnj.com/our-company/bringing-healthcare-to-remote-villages-in-india>



Innovative Model For Small Farmers - Farmpond Based Multi Cropping Model Lupin Human Welfare & Research Foundation



Photo credits: Lupin Foundation

Project Budget: INR 0.26 crore

Duration: 1 year

Government Partnerships: NABARD

Targeted Communities: Small farmers from tribal areas with water scarcity; Beneficiary selection through ability to invest (post subsidy) and aspiration to venture into supplementary livelihood

Problem Addressed

Marginalization of tribal farmers due to water scarcity & lack of water conservation mechanisms, leading to - rain dependent single cropping, lack of livelihood opportunities and seasonal migration

Solution

- Livelihood enhancement by conversion of single cropping pattern into double cropping through a model of farm pond-based agriculture & fish farming
- Training of beneficiaries for fish rearing and selling
- Fish farming as supplementary livelihood during rainy season
- High income vegetable cultivation (second crop) in rabbi season through pond water

Implementation Strategy

- Expert monitoring through out the project and customization of pond sizes
- Nurtures the interest of tribal coastal farmers in fishing
- Construction of model farm ponds with polythene lining
- Establishing forward market linkages for fish selling



Palghar, Maharashtra

Outcomes

- Creation of 9.5 lac liters of additional water storage capacity for second cropping
- Reached 20 individual farmers through construction of 20 ponds
- Increased annual income by INR 1,00,000 for each beneficiary (cost recovery in 1 year)

Impact

- Reduction in seasonal migration
- Nutritional value addition to the daily diets of Tribal through self produced vegetables and fish

Resources

<https://www.lupinfoundation.in/>

Scale-up & Collaboration Potential

- Introducing an installment based community contribution model to engage larger sections of the society
- Scaling up in other tribal geographies with large tribal populations with farm based livelihood dependency and water shortage



Women empowerment – Bal Palika Training Program

Schindler India



Photo credits: Schindler India

Project Budget: INR 0.93 crore (approximate)

Duration: Ongoing since 2018

Key Project Partners: Mumbai Mobile Creches

Targeted Communities: Women, children, community

Problem Addressed

Livelihood challenges and limitations faced by women from construction worker families. The company aims to support 11,000 migrant construction workers children

Solution

- Livelihood opportunity for women on construction sites
- More than 300 women to be prepared with livelihood skill programs like teachers training program in early childhood development, tailoring, bag and diya making
- Theoretical and practical training English speaking sessions
- Allocations of trainees for diverse experience Graduate certificate from Shreemati Nathibai Damodar Thackersey (SNDT) Women's University
- Childcare facilities for laborers



Maharashtra

Outcomes & Impact

- Trainees have gained information and understanding on how to deal with children support services training covers range of employable options
- 30 women trained and awarded degrees

References

- <http://mumbai-mobile-creches.org/wp-content/uploads/2019/10/annual-report-2018>
- https://economictimes.indiatimes.com/csr_schindler.cms
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'Jagmag Pathshala' Initiative for Provisioning of Clean Energy Signify India



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Project Budget: INR 0.85 crore (approximate)

Duration: Ongoing

Key Project Partners: The Energy and Research Institute (TERI), SRF Foundation, National Skills Foundation of India

Targeted Communities: Rural schools without access to clean and safe energy

Problem Addressed

Addressing the lack of local livelihood opportunities, poor student retention and learning outcomes due to lack of lighting infrastructure and access to adequate clean energy



3 States

7500+ project beneficiaries

Solution

- Setting up solar micro grid plants in 21 schools
- Creating local level livelihood opportunities by training local technicians/ energy enterprises in two clusters for providing aftersales service for 5 years
- Unique partnership model, engaging local enterprises, government agencies, technical research institutes and funding partner

Outcomes & Impact

- Establishment of 21 solar micro grid power plants
- 37 Schools were illuminated
- Up gradation of local technicians in repairing and maintaining solar technology
- Local employment generation and sustained income opportunities
- Enhanced awareness of solar energy and its benefits amongst students
- Access and promotion of clean energy amongst rural community

References:

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India's Largest CSR Analytics & Partnerships Platform

About us

Although rapidly developing, the CSR ecosystem still faces information asymmetry and knowledge gaps, which prevents like-minded people from identifying areas of collaborations, and limits efforts towards social good. This is where CSRBOX comes into the picture!

CSRBOX is India's leading CSR knowledge and impact intelligence driven media platform for the development community. It serves as an enabler, encouraging collaboration and partnerships between CSR stakeholders. Here, we connect and inform over three million professionals through our online platform, and bridge information gaps by providing a range of services for Corporate, NGOs and Social enterprises, to enhance their capacities, aid collaboration, plan projects, publish knowledge resources, conduct research, amplify their reach and much more.

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