



Hon'ble Prime Minister of India, Mr. Narendra Modi, awards ClnI for its contribution to rural transformation through the "Lakhpati Kisan" initiative, at the New India Conclave event in July 2018.

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LLP - Statutory Auditors

 $\hbox{M/S PKF Sridhar \& Santhanam}\\$

- Internal Auditors

Registration Number for FCRA - 231661407
Societies Registration Number - S/58648/2007



Dear All,

I have the pleasure in presenting the Annual Report for the financial year 2018-19, an exciting year for Clnl in terms of completing four years within the Lakhpati Kisan programme as well as embarking on two large partnership programmes with the focus on Improving Quality of Life of tribal and rural communities.

Tata Trusts forayed into the Central Indian tribal belt for enhancing tribal livelihoods as well as quality of life through its flagship Central India Initiative, which is being anchored by CInI.

The core purpose of CInI is "Enhancing the Quality of Life of rural and tribal communities in the Central Indian Tribal Belt", and since its inception it has been working on the same proactively with the community and various partners.

The ambitious "Mission 2020 — Lakhpati Kisan: Smart Villages" programme that was initiated by ClnI in 2015 has completed its fourth year in March 2019. The four years of programme implementation has triggered opportunities for its scale up and presently ClnI in partnership with the state government of Maharashtra and other donors is scaling up the approach. The programme has huge scope to be adopted pan-India as an approach and be implemented to resolve the concerns of small and marginal farmers.

The Lakhpati Kisan programme has been able to deliver positive results with nearly 30% of the programme families reaching the Lakhpati mark and continuing on the same systematically through the livelihood layering interventions. Across our clusters in Jharkhand and Gujarat, integration of the Drinking Water and Sanitation interventions have been undertaken and led by the community institutions.

ClnI through its focused education programme with the tribal government schools has been able to develop key thematic interventions such as library, block resource centres, school management committees, etc. which are now being adopted by the system. We are happy that our flagship programmes such as Lakhpati Kisan, Education are being recognized by different stakeholders.

For the upcoming year, which is also the last, ClnI team will be working proactively to achieve the goals set by the five-year Lakhpati Kisan programme.

We are grateful for the efforts of all who have zealously guided and travelled with us on this transformative journey. We look forward to your continued support and hope for many more decades of making a sustainable difference.

B.S. Taraporevala President

MILESTONES ON THE JOURNEY TO BEING A





100,000+ Households (HHs) Under Institutional Structure



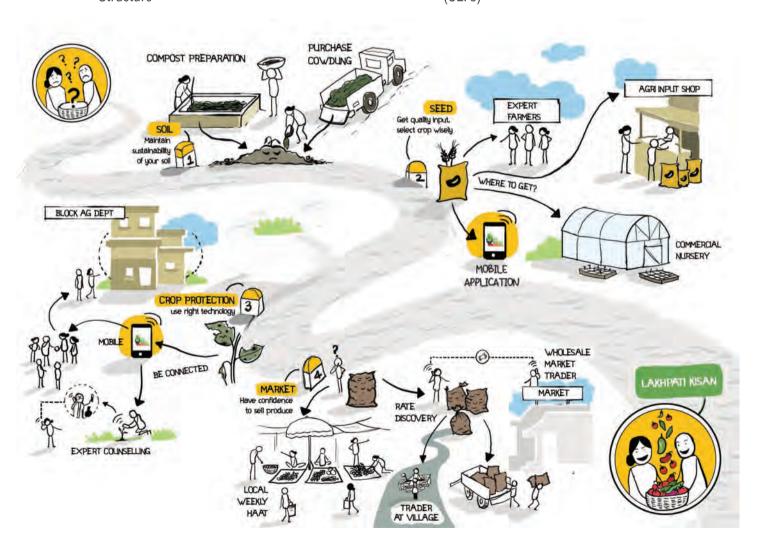
7,000+SHGs/LIs
Promoted



21 Cluster Level Federations (CLFs)



414 VOs/Clusters



Design developed in close partnership with Vriddhi Rural Prosperity Solutions (VRPS)

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(4)

MISSION 2

CREATING "LAKHPATI KISANS" AND BUILDING "SMART VILLAGES"

ClnI designed and initiated implementation of a five year mission programme "Lakhpati Kisan — Smart Villages" in April 2015. The goals of the programme under its Mission 2020 are:



Bringing 101,000 households irreversibly out of poverty with increased quality of life and life choices

Developing 17 blocks as regional drivers for

































The Sustainable Development Goals (SDGs) were adopted by all UN Members as a call to end poverty, protect the planet and ensure peace and prosperity by 2030.

SUSTAINABLE DEVELOPMENT GOALS WHICH CINI IS STRIVING TO ACHIEVE IN ITS PROJECT AREAS:

LIVELIHOOD













EDUCATION









FOCUS ON IRREVERSIBILITY

Lakhpati Kisan, Education, Drinking Water & Sanitation - three main areas of focus at Clnl, always have irreversibility integrated within the design. We work to make households forever stay out of poverty and ensure they never go back to their original states, through:

- Demand-based interventions for community members to contribute and continue the intervention on their own
- b) Community-based Institutions ensuring irreversibility of the activities through systematic guidance of the members

- c) Service-led interventions in terms of micro enterprises through the entrepreneurs and enterprises providing quality and timely services to the members
- d) Integrating the linkages with key stakeholders important for the thematic interventions to continue long term

With households continuing their interventions every year and showing increased income, irreversibility is clearly taking shape as it is being led by the community.

KEY PRINCIPLES OF MISSION 2020 PROGRAM



Building Vibrant Community Institutions to spearhead development actions taken in the community



Market-oriented interventions to drive income enhancing programs



Innovations, not stereotypical interventions, are introduced to strengthen programs



Demand-led interventions are undertaken for the promotion of prototypes



Convergent multi-sectoral plans are implemented which substantiate income enhancing programs with quality of life improvement efforts







"My children are now learning English in a good school. When we get more income, this how we start to dream."







"Water is no more a luxury for us. We still can't believe there's water throughout the year. Even during harsh summer."











94,172 HOUSEHOLDS IN AGRICULTURE



61,640 HOUSEHOLDS IN GOAT REARING



35,854
HOUSEHOLDS IN
DAIRY FARMING



619 HOUSEHOLDS IN PIGGERY







656 HOUSEHOLDS IN TASSAR



989 HOUSEHOLDS DOING FISHERY



62,466
HOUSEHOLDS DEVELOPING
LIVESTOCK + HVA*



3,838 HOUSEHOLDS IN HVA + NTFP*



34,681 STUDENTS IN SCHOOL



5,427 STUDENTS TRAINED IN HOCKEY





^{*} HVA (High Value Agriculture) and NTFP (Non Timber Forest Produce)

STATE-WISE ACTIVITIES



GUJARAT

23,963 58,740 247

LAKHPATI

HOUSEHOLDS **VIII AGES**

KISANS

- **ACTIVITIES**
- MARKET-LINKED **HIGH VALUE AGRICULTURE**
- SEED PRODUCTION
- WATER RESOURCE DEVELOPMENT
- ANIMAL HUSBANDRY
- **DRINKING WATER AND SANITATION**
- INSTITUTION BUILDING
- PROMOTING SOCIAL IMPACT PRODUCTS

JHARKHAND

8,662 LAKHPATI **KISANS**

28,781

436

HOUSEHOLDS

VILLAGES

ACTIVITIES

- MARKET-LINKED HIGH VALUE AGRICULTURE
- **EDUCATION**
- **WATER RESOURCE** DEVELOPMENT
- ANIMAL HUSBANDRY
- INSTITUTION BUILDING
- **INSTITUTION BUILDING**
- **HOCKEY**
- NON-TIMBER FOREST PRODUCE (NTFP)
- **DRINKING WATER AND SANITATION**





ODISHA

251

7.063 HOUSEHOLDS 69

LAKHPATI **KISANS**

VILLAGES

ACTIVITIES

- **MARKET-LINKED HIGH-VALUE AGRICULTURE**
- **INSTITUTION BUILDING**
- WATER RESOURCE DEVELOPMENT
- ANIMAL HUSBANDRY
- NON-TIMBER FOREST PRODUCE (NTFP)

MAHARASHTRA

1,305 **LAKHPATI KISANS**

9,073 HOUSEHOLDS 48

VILLAGES

ACTIVITIES

- MARKET-LINKED HIGH VALUE AGRICULTURE
- **EDUCATION (ITE)**
- **WATER RESOURCE** DEVELOPMENT
- **ANIMAL HUSBANDRY**
- **NUTRITION**
- **INSTITUTION BUILDING**







Goal: Nurture vibrant community-based institutions led by tribal women to spearhead their own development.

No. of SHGs/LIs promoted 7.077

Total no. of HHs under institution 101,494



AGRICULTURE. LIVESTOCK & FP-BASED LIVELIHOODS

Goal: Bring 101,000 HHs irreversibly out of poverty with increased quality of life and life choices.

No. of HHs under 91,687 Kharif agriculture No. of HHs under 72.853

No. of HHs under 23,178 Summer agriculture

No. of HHs under 2,264 Horticulture

No. of HHs under Livestock

Rabi agriculture

No. of HHs under Non-Timber Forest Produce (NTFP)

66,848 4.211



Goal: Bringing 35% of cultivable land under irrigation at household level.

No. of structures created/renovated

1,790

No. of HHs benefitted

72,853



WATSAN

Goal: Ensuring availability of safe and sufficient drinking water round the year for every household at their door steps. improve sanitation, hygiene practices and hence improving the health of the family.

4.500 HHs linked with **Drinking Water** schemes in

> 33 villages

10.000+ families in

100+ villages ensured toilet usage

Behavioral change intervention with 14,000 students in

> 95 schools



EDUCATION

Goal: School and community-based quality improvement programme.

> No. of schools

344

Children studying in elementary schools

30,627

No. of schools supported with library books

163

Children studying in high schools

2,627

Cumulative no. of government teachers oriented at BRC

589

No. of Learning Assistants given training

198

LAKHPATI KISAN - SMART VILLAGES



The focused approach being taken by Clnl towards providing a three to four fold increase in the income of more than 100,000 families for the last few years is resulting in success along with new thematic engagements. The programme, held across locations during the year, has been able to integrate technology intensively towards helping achieving the desired goal of Lakhpati Kisan. Actions in terms of promoting high value agriculture, small ruminants, non timber forest produce and most importantly assured irrigation assets through the community institutions have been emphasised during the year. Taking the learnings of the programme implementation, the team intensively engaged in layering of livelihood interventions for the households with focus on layering at least two livelihood prototypes for each family. This has helped nearly 90% of the families come under at least two livelihood layerings and reach the Lakhpati mark.

ClnI during the year has focused intensively on reaching the saturation of the livelihood interventions across clusters with the goal of making maximum

LAYERING OF PROTOTYPES (% of HHs)

families reach the mark of Lakhpati Kisan. This has resulted in nearly 30% of the families reaching the lakhpati pathway and the others following them closely. One of the learnings has been that about 20% of households with very limited livelihood resources would not be able to climb the Lakhpati ladder and double their income from baseline. The team has taken up the challenge to ensure that these families are able to double their incomes and move ahead with quality services to them.

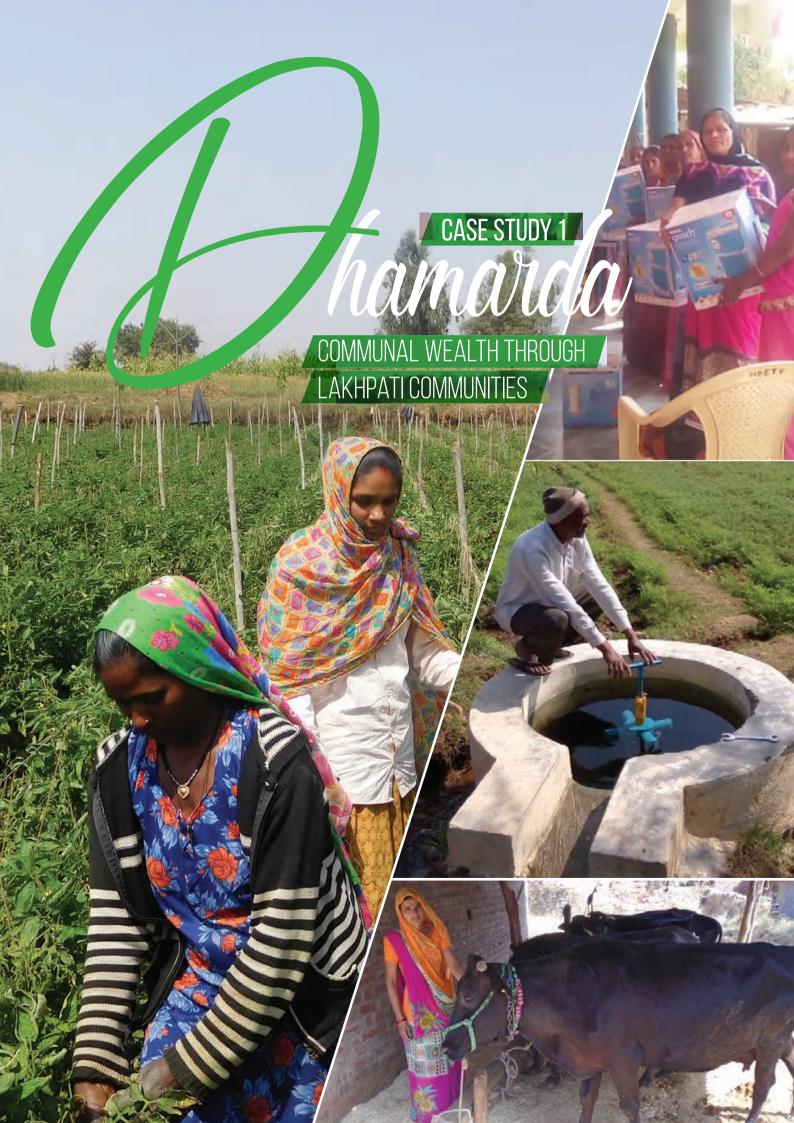
The focus on small ruminants has been intensive

The community institutions from the SHGs and Village Organizations to Federations/Farmer Producer Organizations received substantial investments in terms of strengthening their systems and processes along with the Board of Directors. We have been able to appoint good professionals to lead the apex institutions along with the Board of Directors.

	INO. OF THOTOT ITLE			
YEAR	1	2	3	>3
2015-16	38	44	11	7
2016-17	26	54	13	7
2017-18	15	25	22	38
2018-19	10	70	20	







IT TAKES A VILLAGE TO RAISE A COCOOL

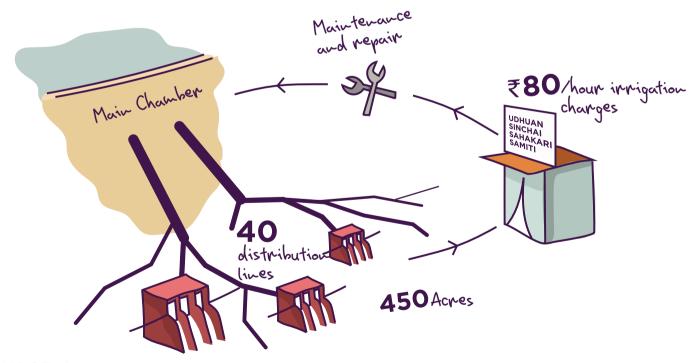
THE STORY OF DHAMARDA

Dhamarda, a tribal village in Dahod, Gujarat is a wondrous example of how courage and commitment can overturn the fortunes of an entire village.

Up until 2015, the village used to witness a large number of its people migrating to cities during Rabi and Summer seasons in search of employment and returning in the Kharif season for cultivating their land. Farmers grew Maize in Kharif and sowed Bengal Gram during Rabi. The few, who could afford an assured supply of irrigation, grew Wheat on small portions of their land.

Constrained by their dependency on rainfed agriculture, lack of a steady irrigation source, and old, ineffective methods like the use of low quality self-produced seeds, broadcasting techniques for sowing seeds and inappropriate use of fertilizers, pesticides and insecticides, the aggregate production was low. Most households didn't have an alternative source of livelihood in Dhamarda, leading to dependence on employment in the unorganized sector and mass migration to major cities.

But what the village lacked in skill and resources, it made up for with courage and commitment. To deal with the crisis, the village leaders approached the Dahod Lift Irrigation Cooperative Federation, an apex community organisation promoted by Sadguru Foundation and Clnl. The goal was the construction of durable assets to strengthen agriculture as their primary livelihood.



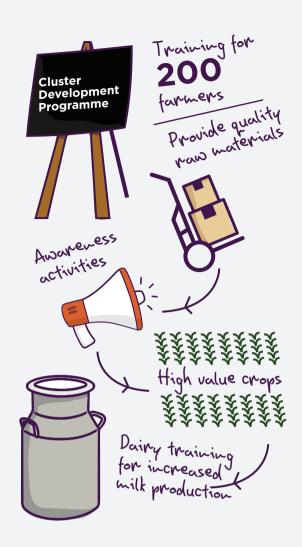
PHASE 1

STEP 1

Lift Irrigation (LI) set up at check dams: two gravity-based systems supply water from the main chamber to 40 smaller ones spread across 450 acres.

STEP 2

Sustain irrigation with Udhuan Sinchai Sahakari Samiti: at INR 80/hour, the Samiti provides irrigation to farmers with the amount collected used for maintenance of machinery.



PHASE 3

STEP 1

Launch of Tata Swachh low-cost water filters to tackle drinking water issues that create health problems. Conduct health check up camps to raise awareness on adopting the water filters.

PHASE 2

STEP 1

Cluster Development Programme (CDP) initiated in 2015-16 with 200 farmers. Provide training to enhance agricultural productivity and HH income. Deliver quality input materials at farmers' doorstep by Dahod Federation.

STEP 2

Awareness activities to motivate more farmers to join the programme. Increase production multi-fold to increase HH income.

STEP 3

Engage farmers in cultivating high value crops and assist them by establishing high-tech nurseries with healthy seedlings of high market value. Connect larger organisations to buy directly from farmers.

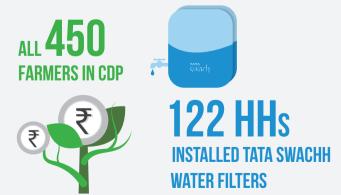
STEP 4

Strengthen animal husbandry which in turn improves the farm's well-being. Boost milk production through dairy training and awareness talks in every household with dairy animals.

STEP 2

Reduce drudgery of conventional wood-fired stoves by bringing induction stoves to improve clean cooking methods and make more households adopt the same.

THE RESULT

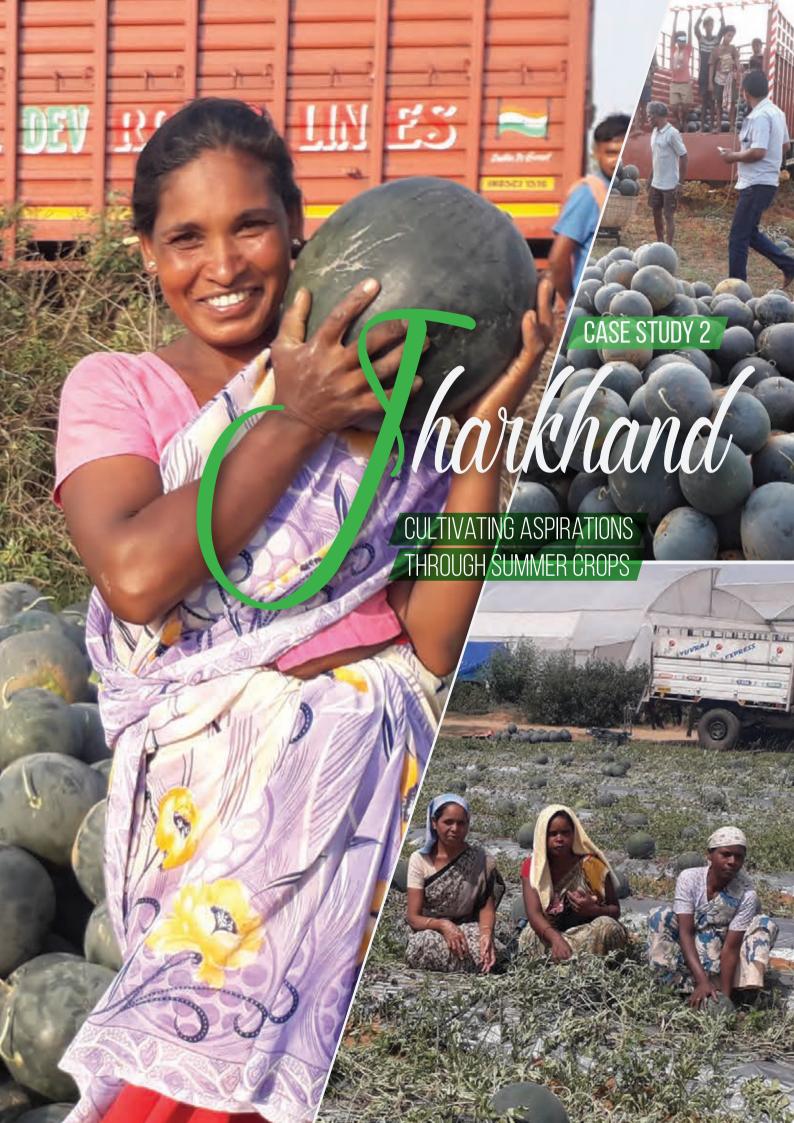


6 HHS ADOPTED INDUCTION STOVES



- Reliable irrigation in the Rabi and Summer
- Cultivation and harvests during all three cropping seasons using scientific and advanced techniques
- Increased production but at a lower cost than before
- Regular good income that has eased their day to day activities and expenses
- Ability to provide education for their children and fulfil major expenses without taking loans at high interest rates
- Improved hygiene and health
- Nearly 50% families reaching the Lakhpati Kisan mark as a point







A SUMMER OF SWEET RETURNS

Smart agriculture creates a lot more than just wealth. It can boost a state's economy, like in the case of the watermelon cultivation programme in Jharkhand. The state was not particularly known for fruit production until recently. Water scarcity, poor knowledge of best farming practices, lack of interaction with the farmers of other cities, and absence of market linkages made it challenging for farmers to think beyond what they were doing at the time. All that changed in 2015, when Clnl worked closely with the farming community in

Jharkhand to understand their challenges and identify opportunities for enhancing farm revenue. One such opportunity was found in the humble Watermelon. Watermelon thrives in temperatures higher than 25°C and prefers low humidity. This, along with the fact that it is relatively easy to grow, made it the ideal choice of fruit to be grown during the Summer season.

What's more, demand for the fruit was practically assured due to its high water content - a life-saver during the scorching Indian summers when people relish Watermelon for its ability to quench thirst and refresh the senses. Compared to Chilli or Tomato, Watermelon commands a higher price during the Summer, enabling the farmer to earn more from the produce.

PHASE 1 - INITIATION

STEP 1

Multi-pronged strategy for four blocks in Jharkhand - Murhu, Churchu, Tundi and Dhalbhumgarh.

STEP 2

Conduct knowledge sessions paired with rigorous implementation.

Create awareness and train farmers.





PHASE 2 - EXECUTION

STEP 1

Ensure optimum growth and productivity by growing saplings in the polyhouse nursery.

STEP 2

Tackle the requirement of water by introducing diversion-based irrigation, and help the farmers tap into seepage wells and perennial water sources.

STEP 3

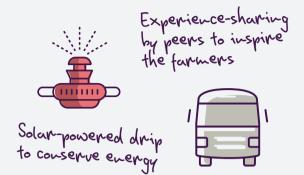
Help the farmers set up solar-powered drip irrigation systems and deploy the technique of mulching to conserve water and energy.





STEP 4

Enlist beneficiary farmers from nearby towns to travel to the chosen blocks and participate in experience-sharing to inspire the local farmers.



PHASE 3 - MARKETING

STEP 1

Market the enormous volume of produce through large organised channels such as the Future Group of companies and Farmer Producer Companies (FPCs).



Organised channels to market the produce

STEP 2

Develop strong and innovative packaging to protect the fruits and ensure the safe loading and transportation of produce.



Protect delicate fruits with strong packaging

THE RESULT

- Unprecedented growth in watermelon production in all 4 blocks
- 60% of the yield contributed by Murhu
- Cultivation area in Murhu increased by 4x to 196 acres
- 897 households engaged
- 1,722 tonnes of watermelon sold, region's highest
- Farmers' cumulative income skyrocketed to INR 1.29 crores

SUMMER SALES GRAPH



18*Y*



THE JOURNEY OF DHANJI

Mr. Dhanji Hunya Tadvi and his family is a shining example of how a positive attitude in the face of setbacks can lead you to a better place. Mr. Tadvi and his family live in the Satpuda hills of Mundalwad village, in Dhadgaon block of

Maharashtra's Nandurbar district. Before 2015 they were mostly subsistence farmers, growing Sorghum as their main crop only during Kharif season and a few vegetables for household consumption.

Things changed in 2015 when Mr. Dhanji came to know about Clnl's Lakhpati Kisan Programme and decided to participate. Thus started a challenging 4-year journey towards becoming a Lakhpati.

PHASE 1 - 2015

STEP 1

Adopt improved cropping practices learned during training sessions with CInI.

STEP 2

Diversify cropping system by adding Rice to Sorghum. Transplant 1,600 Brinjal and Chilli plants in a 15-Guntha plot.



STEP 3

Establish a shed-net nursery with Clnl support. Start with 50,000 soilless vegetable saplings, out of which 10,000 were damaged.

STEP 4

Sell saplings. Just 12,500 sold since they are new to marketing and this is their first time. Total earnings: INR 70,000/-

PHASE 2 - 2016

STEP 1

Use the learnings from last year to pinpoint the best timings for vegetable production for the best market rates.

STEP 2

Participate in buck induction programme.

STEP 3

Sowed 60,000 saplings and sold 30,000, despite a weak monsoon. Total earnings: INR 75,000/-.

PHASE 3 - 2017

STEP 1

Form the Satpuda Paani Wapar Gat group with 3 other nearby farmers.

STEP 2

Upgrade their nursery to a hi-tech polyhouse nursery with a capacity of 80,000 saplings per cycle.

STEP 3

Produced 120,000 soilless saplings and sold 115,000. Net total earnings: INR 125,000/-including 58,000/- from vegetable cultivation.

PHASE 4 - 2018

STEP 1

Purchase a generator to solve irrigation issues due to unpredictable power cuts.

STEP 2

Produced 110,000 saplings against a target of 200,000 due to inadequate water and poor rainfall.

STEP 3

97,000 saplings sold. Due to low demand in the Dhadgaon area, saplings are supplied to nearby villages. Total earnings: INR 140,000/- including 17,000/- from goats sold.



PHASE 5 - 2019

STEP 1

Join the drip and mulching intervention of Clnl.

STEP 2

Grow Summer crops like Watermelon, Muskmelon and Chilli. Total earnings: INR 70,000/-

STEP 3

Grew 80.000 saplings, with 100% sold.

THE RESULT:

- PRODUCTION OF GRAINS, FRUITS & VEGETABLES THROUGHOUT THE YEAR.
- OWNS A HI-TECH POLYHOUSE NURSERY AND A NEW HOME.
- GROWTH OF HERD SIZE FROM 5 GOATS TO 24 GOATS AND 3 COWS.
- A SIGNIFICANT CHANGE IN CROP YIELD DESPITE WATER SCARCITY.
- IMPROVED TOTAL EARNINGS FROM Rs.70,000/- IN THE 1ST YEAR TO Rs.1.40 LAKH IN THE 3RD YEAR.

- A DECENT INCOME EVEN DURING PERIODS OF LOW RAINFALL.
- A COMPARATIVELY IMPROVED LIFESTYLE.





GOING AHEAD TOGETHER: MAKING OF A Cochoali hamlet

The story of Katoghati is one that bears testimony to the phrase that when the going gets tough, the tough get going.

And when people come together, anything is possible.

COMMUNITY INSTITUTIONS

TOTAL SHGs

SHG MEMBERS 53



DEMOGRAPHY

HAMLET	KATOGHATI
REVENUE VILLAGE	TANGRIAPAL
GP	TANGRIAPAL
BLOCK	HARICHANDANPUR
DIST	KEONJHAR
TOTAL HOUSEHOLDS	53
VILLAGE CONTEXT	OFF-GRID HAMLET, WITH No road connectivity

PHASE 1: THE STRUGGLE

Last mile road connectivity often shapes the development of rural agro-ecosystems. In Katoghati hamlet, this is a huge problem. A three-kilometer treacherous stretch was the only way to get to the hamlet and used to be the main road-block against development, leaving its agro-ecosystem in poor shape with no road access, no electricity and devoid of several basic facilities. Aspiring to become a Lakhpati Kisan seemed far from possible for the villagers here.

PHASE 2: LAKHPATI KISAN INTERVENTION

After considering multiple factors our team introduced advanced agricultural practices like drip irrigation and other modern cultivation methods, which are alien to even progressive communities, let alone the tribal.

Factors looked into:

- a) Input availability and access
- b) Marketing of agri-produce
- c) Agro-service for farm-practice (Mechanization)
- d) Irrigation system and energy sources





PHASE 3: SUSTAINING FUTURE

Today, families set out on a journey to cross two river streams before sunrise, to market their produce at the wholesale vegetable market in town. The community are directly in touch with the District Administration which has now started constructing roads in the area. Instead of individual excellence, the entire hamlet aims to become a Lakhpati village. This is a clear sign that with the right intervention, communities will come together, adopt and use better agricultural practices to become a Lakhpati Kisan.

INTERVENTIONS TILL DATE (MISSION 2020)



IRRIGATION ACCESS

45

10.5

4 ponds



COMMERCIAL VEGETABLE CULTIVATION

40

10 ACRES

Average income INR 15,000. Soilless vegetable seedlings supplied by local Agripreneur



OPEN-FIELD PRECISION FARMING

(Drip Irrigation with Mulch)

35

8.5

Average crop coverage area 0.25 Acre with average income of INR 25,000



LINE TRANSPLANTING PADDY

23

HHs

10.5
ACRES

Increased production of 1 ton per acre



LAKHPATI KISAN HOUSEHOLD

35_{HHs}

Different combination of activities planned for achieving the Lakhpati goal



HORTICULTURE

20 HHs

20 PLANTS/HH

Mango plantations for additional income



GOAT REARING

34

15

AVG. HERD SIZE

VOs/CLFs have ensured vaccination, deworming, goat shelter & health camps. Healthcare service through rural entrepreneurs



GOAT SHELTER CONSTRUCTED

40

HHs

100 SQ. FT

For better housing of the animals



BACKYARD POULTRY

46

Hedging the risks in agriculture



VERMI-COMPOST PIT CONSTRUCTION

13

2.5 TONS

HHs

For ensuring availability of organic manure to retain

organic manure to retain soil health

CONSOLIDATED PLAN OF ACTION

CONSTRUCTION OF ROAD

3 KMs

DISTRICT COLLECTOR IS ASSISTING THE HAMLET FOR ROAD CONSTRUCTION

ELECTRICITY CONNECTION

53 HHs

SOLAR MICRO-GRID IS PLANNED FOR ELECTRIFICATION OF THE ENTIRE HAMLET WITH SOLAR ENERGY BOTH FOR HOUSEHOLD LIGHTING AND IRRIGATION PURPOSE. SUPPORT OBTAINED FROM DISTRICT COLLECTOR

LEARNING CENTRE

1

FOR COACHING EDUCATED YOUTH FOR GOVT. JOB OPENINGS AND PREPARING FOR THE EXAMS

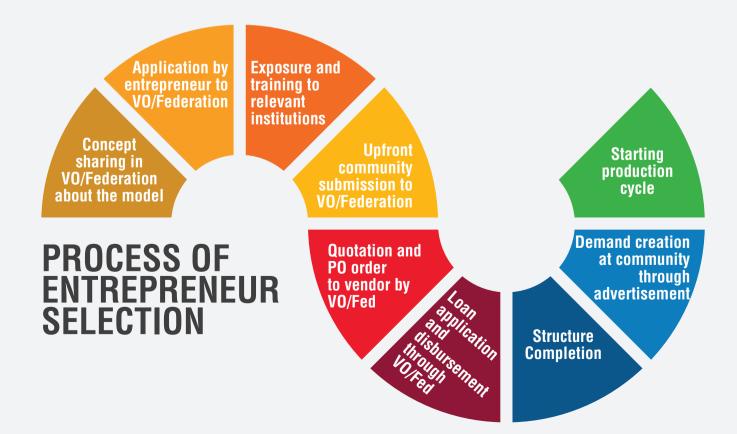


The core programme design focuses on diversification to high-value crops along with engaging cultivators in at least one more allied livelihood activity (such as livestock development, Non Timber Forest Produce, etc.). This layering of 'livelihood' activities helps to widen the income avenues for the individual farmers, hedge risks as well as achieve the incremental income to meet the 'Lakhpati' goal.

Over the years, we have been able to identify the gaps in the value chain for these livelihood activities. These gaps can be plugged in by bringing the best possible context-specific technology solutions as well as a focused service delivery model. Currently our major thrust is towards investing in promotion of rural enterprises to establish **SERVICE DELIVERY**SYSTEM and VALUE CHAIN DEVELOPMENT for each segment of our livelihood work. Adopting the service delivery system approach is a critical step towards irreversibility. As the community is placed at

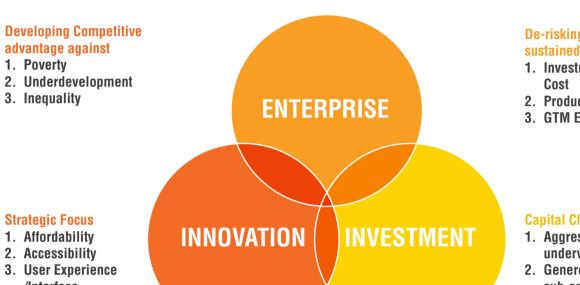
an advantage. They can choose the best quality services which they wish to avail right at their doorstep. The services also address the critical needs of the community for taking up livelihood activities. It also helps in generating a confidence among the rural tribal farmers as world-class technologies are being demystified and customized to the local context and their risk-taking is reaping rich dividends. The demonstrated success experienced by the entrepreneurs as well as their customers is also creating a ripple effect in their own as well as neighboring regions and motivating other members to pursue their own pathway to prosperity.

For this purpose, the apex community institutions that have been nurtured are spearheading the entire process. The entrepreneur is selected through a well-defined process. This mechanism will ensure ownership by the community and sustainability beyond the Mission period.



Currently, ClnI has nurtured more than 250 rural entrepreneurs in the value chain in selected segments of Agriculture, Livestock, Non-Timber Forest Produce (NTFP), directly as well as through field partners, such that we are able to:

- Provide comprehensive access to multiple livelihood-related services through rural entrepreneurs within the villages and development of production clusters
- Nurture the adoption of innovative, cost-effective and environmentally conscious technologies in order to ensure sustainability
- Increase the resilience of our communities through innovative tools for transfer of technologies and knowledge



De-risking through sustained curation

- 1. Investment Opportunity
- 2. Product-Market Fit
- 3. GTM Execution

/Interface

Capital Character

- 1. Aggresive on risk underwriting
- 2. Generous on return sub-optimality
- 3. Patient on the exit horizon

RESULTS

- More than 250 rural tribal entrepreneurs serving their communities in 17 underserved tribal-dominated blocks
- Diverse activities to transform the entrepreneurs into "Lakhpati Kisans" such as hi-tech commercial nurseries for soilless saplings, lac processing and handicrafts, spice processing, livestock, honey production, seed production, trellis etc.
- Planned expansion into more activities for establishing integrated rural service delivery systems
- Focusing on women's economic empowerment for achieving the overall goal
- · Micro-enterprises in different segments led and managed by tribal women farmers
- More than 1.5 crore soilless healthy saplings availed by farmers, impacting the quality and quantity of their produce
- Promotion of an umbrella brand "JharVEER" (JHARkhand Venture for Empowering EntRepreneurs) to help entrepreneurs in Jharkhand connect with different stakeholders to achieve scale



ClnI was awarded the National Entrepreneurship Award 2018 by the Ministry of Skill Development and Entrepreneurship, Government of India

WATSAN (WATER + SANITATION): INTRODUCTION



Drinking water and sanitation is the key intervention towards improved quality of life for the families covered under the Lakhpati Kisan programme that targets enhanced income of the tribal family and hence improves the overall health of the family. The intervention in selected clusters of the organisation this year focused on strengthening the community institutions i.e. village water and sanitation committees, for ensuring systems of water supply in the villages as well as toilet usage through intensive behavioural training. By this year, a total of 97 drinking water schemes have been established in 33 villages reaching around 4.500 households across different clusters. The remaining schemes are also poised to achieve the same stage soon. Challenges like irregular power connection for water supply were resolved by installation of solar systems in 23 different schemes. While each water supply committee is being oriented for ensuring cleanliness and chlorination at regular intervals, a few schemes have been piloted for

automatic chlorination units. Apart from this orientation, interventions are also done for water treatment at the household level, and hence, promotion of various household-level water purifying mechanisms.

The intensive behaviour change efforts towards assured safe sanitation practices in villages also included behavioural change intervention in 95 schools, reaching 14,000 students. The integrated effort of drinking water, household sanitation and sanitation interventions with school students ensured toilet usage in program villages. This combined with strenuous community involvement has also ensured toilet usage in more than 10,000 HHs of 100+ villages. Although funds from the Swachh Bharat Mission, Gramin (SBM-G) was leveraged to financially support household toilet construction, we took care that the ownership was assumed by the community and the construction was done by the beneficiary themself.



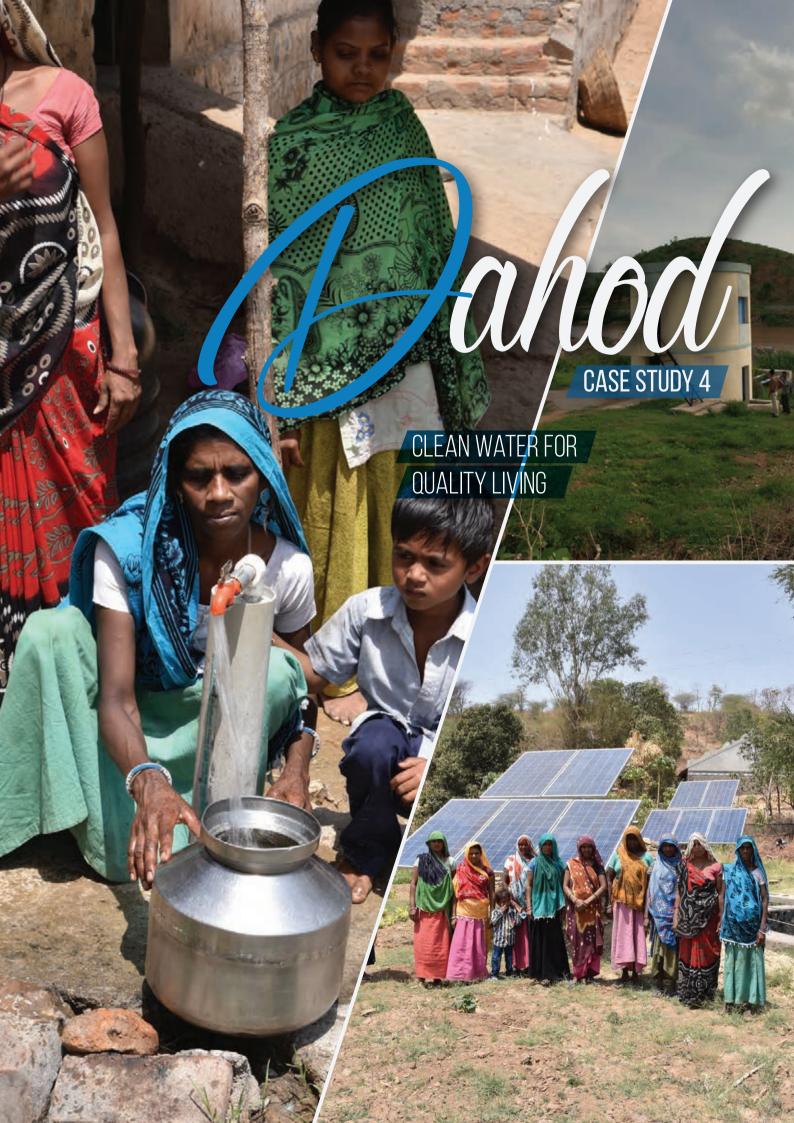
97
DRINKING WATER SCHEMES

4,500
HHS WITH DRINKING WATER SUPPLY

100+
VILLAGES WITH TOILET USAGE

14000 STUDENT BEHAVIOURAL CHANGE





MORE THAN JUST A PIPE WEOW

WATER WOMEN OF DUNGRA FALIA

The simple act of getting water used to be a problem in Dungra Falia, a village in the Agara (U) locality of Dahod district in Gujarat.

It has three hand pumps and a well which supplies drinking water. During Summers, the level of the water in the well went down which led to hardships and long queues in the scorching heat. This issue was discussed many times in the Gram Sabha but to no avail. Amidst these difficulties, ClnI in partnership with the Water and Sanitation Management Organisation (WASMO) arranged meetings to tackle the problem.

An all-women Pani Samiti was formed - consisting of Reshamben Ramjubhai as President, Gangaben Mukeshbhai Ravat as Member-Secretary, and Kantaben Shankarbhai Ravat as Treasurer. They took up the challenge of a new distribution system and work began. Along the way, they had to overcome many obstacles, the toughest of which was the negative attitude of the residents.

PHASE 1 - GROUNDWORK

STEP 1

Motivate the Samiti by arranging various inspirational visits, conducting meetings, and organizing training sessions.

STEP 2

Samiti decides to begin work for each component of the scheme, led by Reshamben.

STEP 3

Start works during the monsoon. Complete works despite interruptions due to rain, and lack of trust by the other residents.

PHASE 2 - CHALLENGES

STEP 1

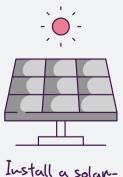
Restore connections damaged by road repair works, some due to deliberate vandalism by residents.

STEP 2

Install a solar-powered system to bypass the regional power policy that doesn't allow multiple connections on a single survey number.

Restore water connections damaged by road works





Install a solarpowered system

STEP 3

Organize a village-level meeting to explain repair and maintenance issues.

STEP 4

Appoint an operator to collect water charges and maintain the scheme on a permanent basis.

Charges: INR 70/month

Operator's fees: INR 800/month



PHASE 3 - OWNERSHIP

STEP 1

Inaugurate the new water distribution system on the occasion of World Water Day.

RULES:

- 1 Water charges to be collected when the Samiti meets on the 1st week of every month
- 2 If a HH fails to pay the charge in the 1st week, it will be given one more week to pay up
- 3 If it fails to pay even after a week's extension, its connection will be cut off
- 4 The Treasurer will be responsible for collecting the money and depositing it in the Samiti's bank account

STEP 2

Announce rules by the Pani Samiti for the upkeep of the system, which is unanimously approved.

- 5 If maintenance costs rise in the future, the extra cost will be distributed equally among member HHs
- 6 The time for distributing water will be decided based on the people's convenience
- 7 HHs that waste water will have their connections cut

THE RESULT:

- REDUCED DRUDGERY AND LONG WAITING HOURS FOR WATER
- A CHANGE IN THE SKEPTICAL ATTITUDES OF THE VILLAGERS
- INCREASED DETERMINATION AND SELF-CONFIDENCE OF THE WOMEN
- SAFE DRINKING WATER AT DOORSTEP
- RESPONSIBILITY AND LEADERSHIP SKILLS CREATED AMONG VILLAGERS.

EDUCATION: AN INTRODUCTION



Key Objectives

- Improve learning levels of students by strengthening classroom processes
- Lifecycle approach to education from primary to high school and beyond
- Ensure availability of context-specific resources for easy teaching and learning
- Sustain the child's learning through a community-led process
- Make quality education available to generations through scalable systemic reforms
- Create ownership among community members

Our Pathway

- Scaled up and integrated education work with livelihood in the clusters of Hazaribagh and East Singhbhum, covers 10 schools each along with the Block Resource Centres (BRC)
- Worked intensively with nearly 34,000 children in 330 schools in 3 blocks of Khunti district
- Worked with the teachers through Learning Facilitators and Assistants for systematically running the programme
- Created ownership within the teachers and parents for the long-term development of their children through engagement with the school system along with the School Management Committees
- In the high school component, provided academic support to students in grades
 8. 9 and 10
- Worked on systemic approaches to change within the schools through libraries, TLMs, learning improvements in subjects, etc.
- Scaled up engagements through BRCs in Churchu block of Hazaribagh district and Dhalbhumgarh block of East Singhbhum district
- Intensively worked on the Super 30 initiative for children from grade 9th onwards with the aim of enabling bright students to crack the IIT exams. 4 students have been able to crack the first level of IIT JEE and are now preparing for the next levels while 12 have been placed with TCS Kolkata

Key thematic interventions

- Strengthening the School Management Committees
- Developing BRCs as learning labs, orientation centres and capacity builders for teachers
- Developing life skills among the children through Bal Sansads
- Creating a positive learning environment
- Inculcating reading habits through libraries
- Integrating technology in Education

INTEGRATING DIGITAL INDIA WITH EDUCATION IN THE RURAL HINTERLANDS

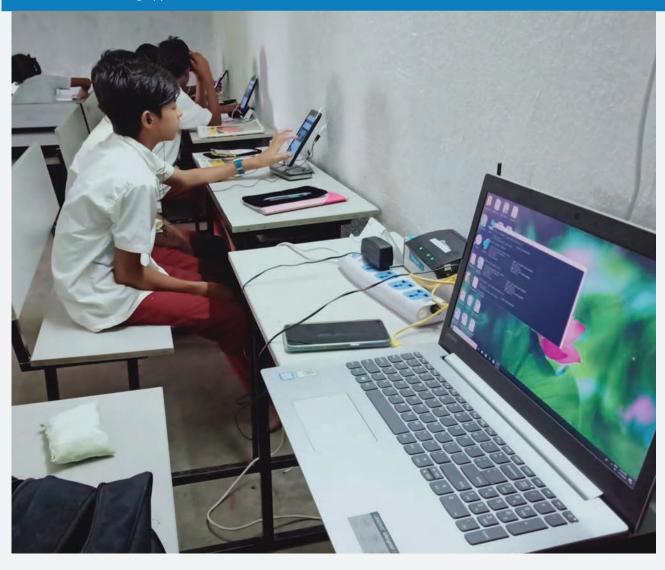
The world is moving towards smart classrooms driven by the use of technology. But there are regions where children still have no access to computers, laptops, tablets or even a smartphone, like certain pockets in the Khunti district of Jharkhand.

OUR FOCUS

- Provide access to technology through a tab-based intervention
- Help improve the children's learning levels through interactive learning apps
- Integrate technology in classroom processes
- Inculcate a sense of ownership in the students to ensure good care of the equipment
- Pilot this intervention with 15 schools in Khunti with around 1,800 children

OUR PROCESS

- School visits at least twice a week by a facilitator who enables the classes along with the teacher
- Discuss rules of hardware care with the children before every class
- Use Khan Academy content for classes 6, 7 and 8 and other learning apps for classes 3, 4 and 5
- Assess the progress of students in their learning levels. Check the students' understanding of a concept before class and after class to understand how well they solve problems







LEADING WITH BETTER READING SKILLS

Chalam's library

Sometimes all it takes is one individual to make a difference, like in the case of the Government Middle School in Chalam. Located 12 km away from Khunti block in Jharkhand, it has 186 students, 4 teachers, and a full-fledged library room; thanks to the efforts of the teacher-in-charge, Ms. Binita Tigga. Clnl had begun Education intervention in this school in 2015,

and the idea of a library was seeded at the time. It was built on demand from Ms. Binita Tigga who had seen model libraries developed by the team in 5 schools of the district. She was inspired and wanted a similar library in her school, and was ready to provide full support. Two years later, a full-fledged library became a reality.

PHASE 1

STEP 1

Gather the students. Create awareness about the importance of the library.

STEP 2

Collaborate with the students to generate ideas for displaying books and turning it into a vibrant space.

STEP 3

Develop the library together with teachers and students.



Make students aware of the library's value.

Build a library that's of, by and for the students....
together.



PHASE 2

STEP 1

Integration of library period into the class routine.

STEP 3

Development of conventions by the students for the library.



Blur the lines between teachers and students while conducting classes.

STEP 2

Make teachers and students jointly responsible for conducting classes.



Students lay down the rules for the library.



THE RESULT: •

- EVERY STUDENT IN THE SCHOOL IS INVESTED IN, AND AN OWNER OF THE LIBRARY
- IMPROVED ACCESS TO BOOKS AND KNOWLEDGE
- BOOKS ISSUED OVER 2,500 TIMES BY THE STUDENTS OVER A 6 MONTH PERIOD
- INCREASED INTEREST AND ENTHUSIASM FOR BOOKS
- DEVELOPMENT OF A NEW READING CULTURE
- IMPROVEMENT IN READING SKILLS



WHO, OR WHAT, IS 'SUPER-30'?

Clnl's Super-30 initiative, as we call it, has 30 girls and 30 boys. They are students from Class XI and Class XII, selected after a screening process.

Together they are preparing - in collaboration with Avanti coaching centre in Khunti - to crack India's



ultra-competitive national engineering entrance exams IIT-JFF.

One of those students is Saurav Kumar Manjhi, 17 years old. Like most students in his class, he hails from an extremely poor socio-economic background.

SAURAV'S JOURNEY

- Engaged by ClnI since Class VIII as part of our Learning Enhancement in High School (LEHS)*
- Scored 75% in his matriculation in 2018.
 Was 2nd among the top 10 rankers in the district, 5 of whom were enrolled in Clnl's program

DECIDES TO BECOME AN ENGINEER AND CHOOSES SCIENCE IN CLASS XI.

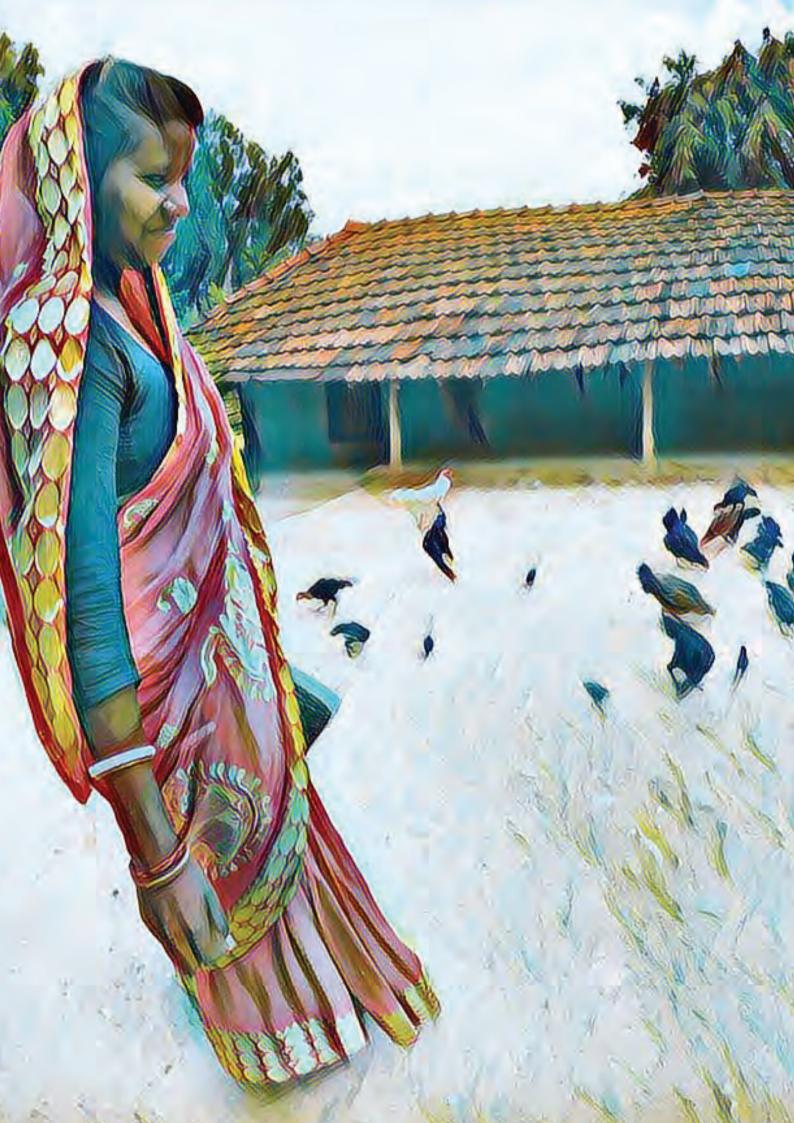
HAS BEEN DOING EXTREMELY WELL IN THE MOCK TESTS FOR JEE-MAINS FOR THE PAST YEAR.

DESPITE THE LONG DISTANCE FROM SCHOOL, BAD ROADS AND OTHER CONDITIONS, HIS ATTENDANCE IS AT 91.9%.

The theoretical knowledge is there in books but what is important is that how much we know it practically and use all the concepts in our daily life. Full credit to Super-30 teachers and Clnl to provide this great atmosphere and helping in understanding all the concepts in audio-visual format.

-Saurav Kumar Manjhi, Class XI student and Super-30 member

^{*} Note: As part of the LEHS program, which runs in 19 high schools across three blocks of Khunti, an effort is made in Class VIII to bridge the gaps in the students' knowledge of Maths, Science and English. During the remaining two years, the focus is on strengthening of concepts. Another crucial aspect of the program is career guidance sessions after Class X. Career options, subjects and preparations required are discussed with the students.





EYES ON THE GOAL: SCHOOL SPORTS AT THE



As part of promoting life skills for children, ClnI has initiated action on grassroot hockey for the last two years in Orissa and Jharkhand. In 2019, the emphasis has been scaling the programme in the district of Simdega along with strengthening action in Khunti. The revitalizing grassroots hockey initiative, under the aegis of Naval Tata Hockey Academy (NTHA), is imparting biweekly after-school trainings to 4,200 students in 80 schools across Khunti and Simdega districts of Jharkhand.

This initiative aims to produce world-class hockey players from the grassroots along with developing life skills of participating tribal students, who are also a part of our Education programme. 60 cadets from the grassroots have been identified for high-performance training at the Regional Development Centre (RDC), out of which 23 cadets from Khunti have been selected for training at the state-of-the-art NTHA. This is the journey of Neelam, one of the cadets:

ClnI starts a hockey training program in Government Middle School, Mahil, a first for girls in the village.

Buys her own fibre stick and shoes with the money she earns working as a helper during harvesting season. Undergoes training for 2 years, plays in the interschool league and interacts with legendary players like Sumrai Tete and Floris Boyelander.

Neelam Kacchap, a Munda tribal girl, then a 7th standard student, joins the program. She is the only hockey player in a family of 7.

Moves to Pelol High School after completing 8th standard due to its hockey training program and Clnl's involvement in teaching.

Her hockey skills impress the Dutch selectors for the girls' RDC. She joins the first batch for RDC, Khunti in March 2018. Develops rapidly as a player and gains the confidence to interact with RDC trainers. Juggles training sessions along with her studies.



Like Neelam, there are four more girls from Khunti who got selected for NTHA Odisha. Each one has her own story to share. But the common thread that binds them all is the passion for sports and the support provided by ClnI, through its grassroots hockey initiative that involves about 5,300 children from 79 tribal-dominated schools in Jharkhand.

SUSTAINABILITY IN SCHOOL



Sustaining WASH (WAter, Sanitation, Hygiene) interventions in schools have always been a major challenge due to the following:

- Peripheral involvement of the Education Department in the construction of toilets
- The toilets are mostly constructed by the Department of Drinking Water and Sanitation
- Focus of the educators on academics and less on changing students' behaviour
- Low knowledge and awareness of hygiene, especially the use of toilets and handwashing



PLAN OF ACTION

- A comprehensive intervention across 50 schools in Jharkhand with support of HPCL Foundation
- Prepare a renovation plan of toilets and water facilities in the schools. Discuss the plan with the School Management Committees (SMCs), school authorities and children for their inputs
- Train the SMCs for the renovation work
- Create separate hygienic urinal spaces for boys and girls, make existing toilets functional
- Extend water connection to the toilet units wherever possible, otherwise make provision to store water in the toilets
- Post-construction, do regular weekly sessions with the children on topics of toilet use, disease

- cycles, handling drinking water & handwashing with soap. Children are given a problem statement and asked to develop solutions in groups. Each group presents the same to the entire class and develops a plan of action
- Take responsibility for their school's infrastructure, including the toilets, and learn about its maintenance through these sessions
- Engage teachers in these sessions and have an award system to keep up the motivation
- Other activities include games, drawings and slogan writing, village rallies and school cleanliness drives

THE RESULTS

Positive outcomes in the 50 schools of Jharkhand

Agents of Change

SAMPLE 1

FARASIMAL SCHOOL, PALOJORI BLOCK DEOGHAR DISTRICT

BEFORE

- Has a toilet built by the government on the premises, but away from the school
- Open defecation by the children near the bushes and fields
- Toilet becomes dirty and dysfunctional due to neglect

AFTER

PHASE 1

- Create a renovation plan along with our local partner to revive the toilet and make it functional
- Hold meetings with the school authorities and children to understand their perception of toilets
- Observations everyone felt that toilets were necessary but no one took responsibility for its upkeep. Teachers were complacent and children had low awareness about using toilets

PHASE 2

- Involve teachers in every aspect of construction work from design to quality control
- Once the work is complete, expose the children and parents to the facilities and their use

PHASE 3

- Conduct intensive education sessions on the dangers of open defecation, improper handwashing & the toilet's importance
- Teach habits for personal cleanliness. Applaud and award students adopting all these habits
- Formation of children's committees. Division of responsibilities to keep the toilets clean
- Use of innovative wall art and IECs to drive home key messages on hygiene

SAMPLE 2

KAMLESH, TENGDHOWA SCHOOL

MEET KAMLESH HEMBRAM FROM TENGDHOWA SCHOOL



KAMLESH REGULARLY ATTENDED THE SCHOOL HYGIENE SESSIONS



HE LEARNED ALL ABOUT HYGIENE AND CLEANLINESS



HE PERSUADED HIS MOTHER TO CLEAN THE TOILET AT HIS HOME



REMOVED THE STOCKED WOOD



AND STARTED USING THE TOILET



TODAY HIS ENTIRE FAMILY USES THE TOILET BECAUSE OF THE PERSISTENCE OF KAMLESH





MEDIA COVERAGE

BRIDGESPAN'S BOLD PHILANTHROPY REPORT



HORIZON — TATA TRUSTS' MAGAZINE (COVER FEATURE)







जागरण २७-०७-२०१८ तालीम-ए-करनाल से बदल गई जिंदगी

दुमका जिले की भेरवपुर पंचायत के नुनुलाल वेसरा नुखणति किसानों की श्रेणी में शुमार, वने अनुकरणीय

perci-mercent

ते के दम पर पास में होनी पास की कमाई पुरतान है कि पैज्ञांनक गरिक में पैपन किएं, पोची कह खोश, उत्कृत, नवीत दियों, कोला प्रमृत्व स्थान

तालाव और सिंचाई कृप की मिली सौगात

पुरात में बाबाप कि वर्ष 2016 में बाबीट में बात बनाने पर उससे में तैयार करने का प्रतिक्रम



दोन वर्षांत एक लाख आदिवासी कुटुंबाना बनवाराला सरसावली सिनी संस्था

पूर्व हाकी खिलाडी संदीप सिंह की मौजूदगी में फिल्म का प्रीमियर

जासं, रांची : टाटा ग्रूप ने फिल्म सुरमा का प्रीमियर रांची के पीवीआर में किया। भारतीय हॉकी टीम के पर्व कप्तान संदीप सिंह भी मौजूद थे। अल्पसंख्यक आयोग के उपाध्यक्ष ग्रविंदर सिंह सेठी एवं खेल सचिव मनीष रंजन भी मौजूद थे। सुरमा पूर्व भारतीय कप्तान संदीप सिंह के जीवन पर आधारित है, जो खंटी में झारखंड की वालिकाओं को हॉकी का मुफ्त प्रशिक्षण देते हैं। इस मौके पर सेठी ने कहा कि हमारा राष्ट्रीय खेल हॉकी है मगर पिछले कई वर्षों से अंतरराष्ट्रीय स्तर पर हमारा प्रदर्शन आशा के अनुरूप नहीं रहा, जिसका मुख्य कारण जमीनी स्तर पर खिलाडियों को सही -प्रशिक्षण ना मिलना है।

रिवलाडियों को उचित अवसर मिले, तो विदेशों में परचम लहरा सकते हैं : संदीप



रांची के साहिल ऑल इंडिया टेनिस टेलेंट सीरीज में पेश करेंगे दावेदारी

HOCKEY LEGEND SANDEEP SINGH WATCHES HIS BIOPIC SOORMA IN CAPITAL

From wheelchair to lifting Cup in 3 years

ACHINTYA GANGULY

Ranchi: Amid the hype around monster hanten: Annu en hybe around monsper hit Sanju, another biopic on a real-life hero released on Friday. And its subject watched his life unfold at a Ranchi movie theatre on Saturday. Shaad Ali's film Soorma on former In-

Shaad All's film 500 md off retirer in dian hockey captain and Arjuna Award winner Sandeep Singh shows his legend-ary comeback after a freak firing mishap chained him to a wheelchair for a year.

chained him to a wheelchair for a year.

Sandeep, now 32, who watched the
noon show of Scorma at PVR Chremas in
Ranchi on Saturday, was riveled to see
himself, played by accomplished actor
Diljit Dosanih of Udta Punjab fame.

"Diljit dd an excellent job and I don't
think anyone else could have done any
better," Sandeep told this reporter.

With Sandeep were 125 hockey stu-

dents of Khunti and Simdega under a programme to revitalise grassroots hockey. Collectives for integrated Livelihood Initiatives (Cinl), a Tata Trusts affiliate. One of the best drag-flickers India has produced, Sandeep is associated with the programme as a special coach. Rnown for captaining India which clinched the Sultan Azlan Shah Cup in 2009 after 13 years by defeating Malaysia, Sandeep's story is remarkable for another season. On August 21, 2006, Sandeep was seriously injured by an accidental or reason. On August 21, 2006, Sandeep was seriously injured by an accidental gunshot in Shatabadi Express while be was on his way to join the national team due to leave for the World Cup in Africa two days later. He motivated himself to get up and running.

So he is satisfied with his biopie?

"No one can perhaps be fully satisfied with his biopie," Sandeep smilled. "A film

can't show everything in my 32-year-old life." But, he added important moments of his life were portrayed "convincingly". The film left Sandeep's students over-awed. "Hearnt how to face crises," hockey cader Sunita from Khuntl said. "Really inspiring," added Juhi, also from Khuntl The film, which also stars Taapsee Pannu, Angad Bedi, Kulbhushan Kharhanda and Vijay Raaz in pivotal roles, is picking up by word of mouth. Trade analyst Taran Adarsh tweeted. "Soorma brings to screen one of the greatest comelyst Taran Adarsh tweeted; #Soorma brings to screen one of the greatest come-back stories of a sportsman: hockey leg-end Sandeep Singh... A brave and inspir-ing story of will, determination, optimism and passion... Well-directed by Shaad Ali." All India Sikh Students Federation (Bihar-Jharkhand)'s Tajendra Singh said they demanded this film be made tax-free. The outfit also felicitated Sandeep.



LIFE IN REEL: Hockey's Soorma Sandeep Singh at PVR Cinemas in Ranchi to catch the biopic, (Manob Chowdhury)

PUBLICATIONS

THE TELEGRAPH PRABHAT KHABAR HINDUSTAN DAINIK JAGRAN **LOKMAT**

Tata Trusts'body CInI wins **Entrepreneurship Award**

THE TATA TRUSTS' associate organisation, Collectives for Integrated Livelihood Initiatives (CInI), has won the prestigious National Entrepreneurship Award 2018 for nurturing an ecosystem of rural entrepreneurs and microenterprises. Set up by the Tata Trusts in 2007, CInI works to enhance the livelihoods and overall quality of life of tribal and marginalised farmers.

ટાટા ટ્રસ્ટ્સનાં એસોસિએટની સંસ્થાએ નેશનલ આંત્રપ્રિન્યોરશિપ એવોર્ડ મેળવ્યો

નવી દિલ્હી, પ ટાટા ટસ્ટનું એસોસિએટ આંગેનાઇઝેશન **इबं**डिटन्स कोर ઇन्टिबंटेड ચામીણ ઉદ્યોગસાહસિકતા અન અતિ નાનાં ઉઘો ગસાહસોની ઇક્રોસિસ્ટમને પ્રોત્સાહન આપવા બદલ પ્રતિષ્ઠિત નેશનલ આંત્રપ્રિન્યોરશિય એવોર્ડ ૨૦૧૮ મેળવ્યો છે. આ એવોર્ડ ઝહેનાં એક્ઝિક્યુટિવ ડાયરેક્ટર શ્રી ગણેશ નીલમને ભારત સરકારનાં વેપાર અન વાણિજય તથા નાગરિક ઉક્ષ્યન મંત્રી શ્રી સુરેશ પ્રભુએ ૪ જાન્યુઆરીનાં રોજ યોજાયેલા એક સમારંભમાં એનાયત કર્યો હતો.

वर्ष २०००मां शहा दूस्ट हारा स्थापित Cini ओळविश वधारवा तथा आहिवासी अने सीमांत भेडूतोनां छवननी આજવિકા અને સંપૂર્ણ ગુણવત્તા વધારવા કામ કરે છે. સંસ્થાએ વર્ષ २०१५मां "भिशन २०२० -લખપતિ કિસાન સ્માર્ટ વિલેજસ"

નામનાં અભિયાન પર ધ્યાન डेन्टिन डर्यु धतुं तथा गुष्टरात. મહારાષ્ટ્ર, ઝારખંડ અને ઓડિશા એમ ચાર રાજ્યોમાં ૧૦૧,૦૦૦ આદિવાસી કુટુંબો સાથે કામ કરે

જિલ્લાઓ અને આદિવાસીઓનું વર્ચસ્વ ધરાવતાં ૧૭ તાલુકાઓમાં ચાલતું લખપતિ डिसान डार्थंडम १७ मसिया-સંચાલિત સર્વોચ્ચ સંસ્થાઓ સાથે કામ કરે છે, જેવી તેમનાં સમદાયનાં સભ્યોને કાયમ માટે ગરીબીની રેખામાંથી બહાર કાઢી શકાવ. આ પહેલનો લક્ષ્યાંક વર્ષ ૨૦૨૦ સુધીમાં ૨૦,૦૦૦ આદિવાસી ખેડૂત કુટુંબોને સફળતાપૂર્વક સક્ષમ બનાવવવાનો છે, જે માટે સંસ્થાકીય નિમાંલ, જળ સંસાધનનો વિકાસ. બજાર સાથે જોડાવેલ ઊંચા મૂલ્યનાં કૃષિ ઉત્પાદન, પશુચારાનો વિકાસ અને આજવિકા આપારિત કૃષિ સાથે સંબંધિત આનુપંગિક બાબતો પર કામગીરી જેવા વિવિધ પગલાં લેવામાં આવ્યાં છે.

टाटा ट्रस्ट के संगठन को एंटरपेन्योरशिप अवॉर्ड

नयी दिल्ली, गांवों उद्यमशीलता को प्रोत्साहित करने के लिए टाटा टस्ट के अनुषंगी संगठन कलेक्टिव्स फॉर इंटिग्रेटेड लाइवलिहड्स इनिशियटिव्स को प्रतिष्ठित नेशनल एंटरपेन्योरशिप अवॉर्ड, 2018 के लिए चुना गया है. 2007 से यह संगठन हाशिये पर जिंदगी जी रहे किसानों के जीवकोपार्जन और जीवन की गुणवत्ता को बेहतर बनाने की दिशा में काम करता है. उद्योग मंत्री सुरेश प्रभु ने संगठन के कार्यकारी निदेशक गणेश नीलम को इस अवॉर्ड से सम्मानित किया.

PUBLICATIONS

FINANCIAL EXPRESS

- ALL EDITIONS

DIVYA GUJARAT

- GUJARAT

PRABHAT — GUJARAT STANDARD HERALD

- GUJARAT

THE PIONEER

- ONLINE

ODISHA BHASKAR

- ODISHA

Tata Trusts' body CInI wins **Entrepreneurship Award**

THE TATA TRUSTS' associate organisation, Collectives for **Integrated Livelihood Initiatives** (CInI), has won the prestigious National Entrepreneurship Award 2018 for nurturing an ecosystem of rural entrepreneurs and microenterprises. Set up by the Tata Trusts in 2007, CInI works to enhance the livelihoods and overall quality of life of tribal and marginalised farmers.

टाटा ट्रस्ट के अनुषंगी संगठन ने राष्ट्रीय उद्यमिता पुरस्कार जीता

भूवनेत्रवर नई दिल्ली : ग्रामीण अपकार चानभानी में आयोजित एक क्षेत्र में क्षेत्रभीता एक क्षेत्र में संगठन के कार्यकारी करने के लिए टाट इस्ट के निदेशक गर्वात्र मीलम को इस अनुषेत्री संगठन करनेतिरुक गर्वात्र मीलम को इस अनुषेत्री संगठन करनेतिरुक गर्वात्र से सम्मानित्रा किया। इटियेटेड लक्ष्मकालहुद्दम विज्ञानिक के मन्त्रविक् अनुभा समझ्य करणावाला हरियोदेड हरियोदेड लास्त्रसांसङ्का इनिजिपटिया को प्रतिबंदित नेतानल प्रस्तामनोर्यक्षप अवार्ड 2018 के लिए पुना गया है। रास्य इस्ट की ओर से आरी विज्ञानि में कड़ा गया है कि दादा इस्ट द्वारा 2007 में गड़ित यह संगडन 2007 में गांडन यह सगडन बनवासीय समृति और हाशिए के जीवकोपार्जन और जीवन की गुणबत्ता को बेहतर बनाने की दिस्त में कहम बत्ता है। बाणिज्य एवं उद्योग मंत्री सुरेश प्रभू ने इस

विज्ञाप्त के मुताबिक संगठन 2015 से चार राज्यों गुजरत, 2015 में बार ग्रंडमा गुजरात, गहरापट, हारखंड और ओडिहा में कुल 11 जिल्हों के 17 आदिवासी प्रश्नेत्रों में शिशन 2020 'लावपीत किसान : स्मार्ट क्लिव' कार्यक्रम के जीए एक लाख एक त्यार परिवार्ध के आप का जीए। ब्यार्ट के कार्यक्रम चला गा। है। कार्यक्रम का लक्ष्य 2020 तक इन परिवारों को आप चार गुना बढ़ा कर एक लाख 20 हजार उपये तक पहुंचाना है।

ଟାଟା ଟ୍ୟସର ସହଯୋଗୀ ସଂସ୍ଥା ଜିତିଲା ଜାତୀୟ ଉଦ୍ୟମିତା ପୁରସ୍କାର

ନୂଆ ବିଲ୍ଲୀ: ଟାଟା ଟ୍ରଷ୍ଟସର ସହଯୋଗା ସଂସ୍ଥା ବଳଲେକ୍ଲିଭସ ଫର ଇଂଟଗ୍ରେଟେଡ ରାଇଉରିହତ ଇନିସିଏଟିଉସ (ସିଏଲଏନଏଲ) ଗ୍ରାମୀଣ ଉଦ୍ୟମିତା ଓ ଇପ୍ଲ ଲଦ୍ୟୋଗ ପରିବେଶକୁ ସମୁଦ୍ଧ କରିଥିବାରୁ ଜାତୀୟ ଉତ୍ୟମିତା ପୁରସ୍କାର ୨୦୧୮ ଜିଡିଛି । ଏକ ବଶାତ୍ୟ ଜାଯ୍ୟକ୍ରମରେ ଶ୍ରୀପ୍ରଭ ସୁରେଶ ପୂର୍ବ, ବାଣିଳ୍ୟ, ଶିଳ୍ପ ବେସାମରିକ ବିମାନ ଚଳାଚଳ ମହା, ଭାରତ ସରକାର ଏହି ପୁରସ୍କାରକୁ ବିଏଲଏନଏନର କାର୍ଯ୍ୟନିବାହୀ ନିର୍ଦ୍ଦେଶକ ଶ୍ରୀଯୁକ୍ତ ଗଣେଶ ନୀଲମଙ୍କୁ ପ୍ରଦାନ କରିଛନ୍ତି । ୨୦୧୭ରେ ଟାଟା ଟୁଷସ ତରଫରୁ ପ୍ରତିଷା କରାଯାଇଥିବା ସିଏଲଏନଏଲ

ଅ ।ଦିବାସୀ ଓ ନାମମାତ୍ର ରଖୀଙ୍କ ଜୀବନଧାରଣ ମାନରେ ସାମଗ୍ରିକ ଉନ୍ନତି ଆଣିବା ଦିଗରେ ଳାମ କରଛି। ୨୦୧୫ରେ ଏହା ଉମିସନ ୨୦୨୦-ଇକ୍ଷପଡି କିସାନ: ସ୍ୱାର୍ଟ ଭିଲେକ' କାର୍ଯ୍ୟକ୍ରମ ଅ ।ରନ୍ତ କରିଥିଲା ସାହା ଗୁକୁରାଟ, ମହାରାଷ, ଝାଡ଼ଖଭ ଓ ଓଡ଼ିଶା ଭଳି ୪ଟି ରାଜ୍ୟରେ ୧୦୧,୦୦୦ ଆ ବିବାସୀ ପରିକାର ପାଖରେ ପହଂଚିଛି । ବଲକ୍ଷପତି କିସାନ କାର୍ଯ୍ୟକ୍ରମରେ ଅ ।ମର କକ୍ଷ୍ୟ ହେଉଛି ପସ୍ତି ଓ ଅଭିନବ ଗ୍ରାମୀଣ ଉଦ୍ୟମିତା ଓ ଉପ୍ ଉଦ୍ୟୋଗର ପ୍ରସାର କରି ନିରତର ବିକାଶ ହାସଲ କରିବା। ଏହି ପୁରସ୍କାର କରିଆରେ ଆମ ଉଦ୍ୟାମକୁ ସ୍ୱାକ୍ତି ପ୍ରଦାନ କରାଯାଇଥବାର ଅ ।ମେ

ଉଲ୍ସିତ । ଏହି ଆ ବିବାସୀ ଉଦ୍ୟୋଗୀ ଓ ସଂସ୍ତାର୍ଗ୍ରହିକର ସଫଳତାକୁ ଆ ମେ ପ୍ରଭର ପ୍ରସାର କରିବା ନିର୍ଦ୍ଧିତ କରିବାକ ଉଦ୍ୟମ କରିବ ଯାହା ଅନ୍ୟ ଅଂଶାବାରମାନଙ୍କୁ ଗ୍ରାମୀଣ ଓ ଅ ।ଦିବାସୀ ସମ୍ପଦାୟ ପାଇଁ କାମ କରିତା ପାଇଁ ଉସାହିତ କରିବ ବୋଲି ଗଣେଶ ନିଲମ, ଜୋନାଲ ମ୍ୟାନେଜର, ଟାଟା ଟୃଷସ ଓ କାର୍ଯ୍ୟନିବାହୀ ନିର୍ଦ୍ଦେଶକ, ସିଏଲଏନଏଲ କହିଛନ୍ତି । ଜାତୀୟ ଜବ୍ୟମିତା ପର୍ବ୍ଦାର ୨୦୧୮ ଅଧାନରେ ମୋଟ ୪୩ଟି ପୁରସ୍କାରକୁ ଅତି ସଚକିତାର ସହିତ ଚୟନ କରାଯାଇଛିୟ ୪୦ ବର୍ଷରୁ କମ ବୟସର ଯୁବ ସଫଳତା ହାସଲକାରୀଙ୍କୁ ଏଥପାଇଁ ଚୟନ କରାଯାଇଛି ।

PUBLICATIONS

AMRUTA DUNIYA

- ODISHA

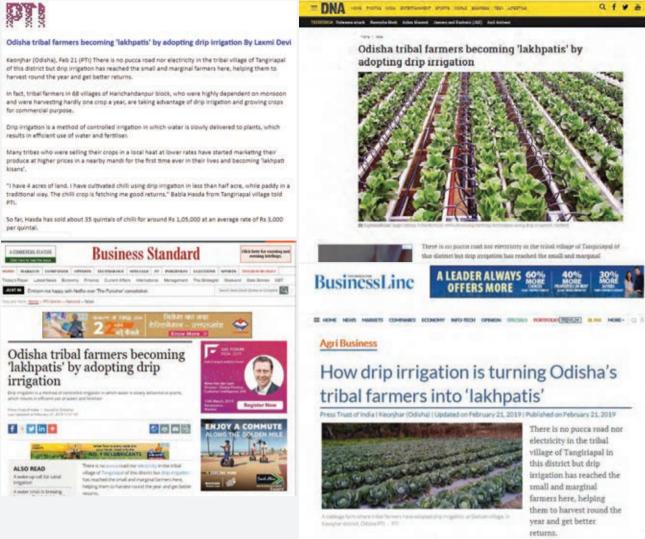
ANANYA- ODISHA

SANCHAR-ODISHA

DARSHAN- ODISHA

HIRANCHAL- ODISHA

Odisha tribal farmers becoming 'lakhpatis' by adopting drip irrigation





them to harvest around the year and get better returns.

In fact, tribal farmers in 68 villages of Harichandanpur block, who were highly dependent on monsoon and were harvesting hardly one crop a year, are taking advantage of drip irrigation and growing crops for commercial purpose. Drip irrigation is a method of controlled irrigation in which water is slowly delivered to plants, which results in efficient use of water

PUBLICATIONS

PTI
BUSINESS STANDARD
THE NEW INDIAN EXPRESS
DNA
THE HINDU BUSINESS LINE
MILLENNIUM POST
BTVI
MSN INDIA
NAVBHARAT TIMES
ZEE NEWS
DAILY HUNT
24 TRENDS
THEWORLDNEWS
DEVDISCOURSE



KEY Challenges

The audacious approach to the key thematic areas of engagement by Clnl has always thrown up interesting and dynamic challenges during the four

years of operations. These challenges have been taken up with complete enthusiasm by the team along with the community institutions in order to find out ways to overcome them. The practical field-level challenges keep coming on a day-to-day basis and the team tries to effectively address them while staying on the pathway for promoting irreversible programme deliverables.

Developing market linkages for high-value crops:

Breaking from traditional practices and adopting high-value agriculture meant that the market linkages for selling these in bulk had to be established from scratch as there were mostly no existing linkages.

Building the ecosystem of key players:

The critical challenge is ensuring the technologies being promoted within the communities continue regularly with the beneficiaries taking the responsibility of managing and maintaining them. In this regard, linkages with key stakeholders such as technical players, input suppliers, etc. for the community to leverage these services on their own is crucial.

Ensuring community autonomy and reducing dependency on organizations: Breaking away from the traditional practices of handing out doles to the community, the focus has been on nurturing them to spearhead their own development. This practice was difficult to internalize for the community members initially but now has seen them emerge as vibrant leaders taking ownership.

System adopting the approach:

The programmes being implemented by Clnl have shown a great potential for scale-up and replication. The scale-up opportunities are mainly within the government system and adoption of the same still remains a challenge. Clnl is working towards the same. We have received a fairly positive response from the system which gives us hope for the scale-up.

Community adopting sanitation: Sanitation units constructed by the households under the Swachh Bharat Mission now need to have their full usage and management ensured by the community. Behavioral changes are the most critical challenge, and ClnI is working closely on the same, with some innovative approaches for ensuring complete usage of the sanitation units along with the availability of water to the families.

Community taking charge: The programmatic interventions are all linked to the community and its institutions to lead on a long term basis. By the end of five years, which is March 2020, they need to be in full control of the programme, especially the Lakhpati Kisan programme. This seems challenging as always. Clnl continues to work on empowering the community, and we are hopeful that by the end of March 2020 they will take charge of the programme and we will play a facilitating role going forward.

The programme has always gone through phases of challenges and solutions to those challenges. Some of the more vital ones, such as market linkages, building linkages with key stakeholders, community taking charge and ensuring outcomes for all the households still continue. As a team we are working proactively on addressing them to the maximum extent, keeping the community at the center.

(47)

MISSION 2020 -THE FUTURE LOOKS STRONG

With the final year of Mission 2020 fast approaching, Clnl is actively ready to deliver the outcome it envisioned of promoting Lakhpati families alongside better quality of education for the children.

BY MARCH 2020

The focus continues to be on ensuring all participating households are brought out of poverty in an irreversible and sustainable manner. The community institutions as well as micro entrepreneurs are being empowered to take over the programme's responsibility. We are building on strengthening the thematic interventions to be led by the community institutions.

Parallel Scale Up Opportunities: Within existing clusters, the opportunities to scale up is possible by saturating existing ones and looking over to the adjoining clusters. In the adjoining clusters, already developed community institutions would be taken up while scaling up existing blocks and districts systematically.

GOING BEYOND 2020

Through a re-defined mode of engagement, the next phase of Mission 2020 will focus on multiplying the programme scale by 5x. The core emphasis will be on taking the learning from the key thematic interventions and scaling them in partnership with stakeholders. Service delivery approaches along with building linkages with the important private stakeholders will be focused right in the beginning of the new phase. Newer opportunities for fund leverages in terms of Development Impact Bonds will be approached for scaling the programme and making it multi-thematic, such as Lakhpati Kisan,

Education, Drinking Water & Sanitation, Nutrition, etc. The programme is currently working on forging partnerships with Government departments and other organizations in the sector for large-scale adoption of the Lakhpati model in order to realize the aspirations of the tribal and rural communities in India and make their development a mass movement.

At the bottom of it all, ClnI will always work with the same core purpose - that of "Making Sustainable Difference in Quality of Life of Rural and Tribal Communities in Central Indian Tribal Belt".







AUDITED FINANCIAL STATEMENT

COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES

BALANCE SHEET AS AT 31 MARCH, 2019

Registration No.: S/58648/2007

Particulars	Note No.	As at 31 March, 2019 (₹)	As at 31 March, 2018 (₹)
FUNDS AND LIABILITIES			
FUNDS			
(a) Corpus Fund	3	21,973,456	21,737,488
(b) General Fund	4	4,661	4,663
(c) Earmarked Fund	5	350,947,626	139,824,65
(d) Other Funds	6	3,589,728	2,571,410
(e) Income and Expenditure Account	7	1,959,281	955,39
		378,474,752	165,093,60
LIABILITIES			
(a) Payables	8	484,574	1,129,66
(b) Provisions	9	1,417,333	316,87
		1,901,907	1,446,53
TOTAL		380,376,659	166,540,14
ASSETS			
Fixed assets			
Fixed assets	10	4,124,371	2,976,84
		4,124,371	2,976,84
Current Assets			
(a) Loans and advances	11	2,261,325	1,616,09
(b) Cash and bank balances	12	373,990,963	161,947,20
		376,252,288	163,563,29
TOTAL		380,376,659	166,540,14
accompanying notes forming part of the financial ements	1-18		

In terms of our report attached. For Deloitte Haskins & Sells LLP Chartered Accountants

For and on behalf of the

COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES

Joe Pretto

Partner

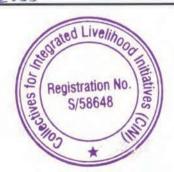
Ganesh Neelam Executive Director Burzis Taraporevala President

Biswanath Sinha Treasurer

Place: Mumbai

Place: RANCHI





AUDITED FINANCIAL STATEMENT

COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2019

Particulars	Note No.	For the Year Ended 31 March, 2019 (₹)	For the Year Ended 31 March, 2018 (₹)
Income			
Transferred from Earmarked Funds		319,194,830	329,029,266
Transferred from Fixed Assets Fund			
- For Depreciation		1,463,174	753,159
- For Assets written off		32,095	8,478
Other income	13	1,262,291	501,497
Cash Collected from Communities		207,159	
Total Income		322,159,549	330,292,400
Expenses			
(a) Expenditure on objects of the Trust			
(i) Grant paid		164,411,447	195,773,630
(ii) Project Expenses	14	145,215,226	126,555,880
(iii) Employee benefit expenses	15	4,381,901	3,361,738
(iv) Establishment Expenses	16	5,427,552	3,413,565
(v) Depreciation expense	10	1,719,537	841,825
Total expenses		321,155,663	329,946,638
Excess of Income over expenditure/(Expenditure over		1,003,886	345,762
income)		1,003,000	
See accompanying notes forming part of the financial			
statements	1-18		
In terms of our report attached.	For and on behalf of the		
For Deloitte Haskins & Sells LLP	COLLECTIVES FOR INTE	GRATED LIVELIHOOD INITIATIVES	
Chartered Accountants		0.0	0.
CANO.	L. Deelers 1	S. larapourale	Bonard John
Joe Pretto	Ganesh Neelam	Burzis Taraporevala	Biswanath Sinha
Partner	Executive Director		Treasurer

Registration No.: 5/58648/2007

Place: Mumbai

Place: RANCHI Date: 19 AUGUST 2019





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ACKNOWLEDGEMENTS

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IMPLEMENTING SUPPORT AGENCIES (ISA)

- Action for Social Advancement (ASA)
- Foundation for Ecological Security (FES)
- Nav Bharat Jagriti Kendra (NBJK)
- Network for Enterprise Enhancement and Development Support (NEEDS)
- NM Sadguru Water and Development Foundation
- PRAVAH
- Rural Development Association (RDA)
- Sanjeevani Institute for Empowerment & Development (SIED)
- SHRISTI
- Society for Upliftment of People with People's Organisation & Rural Technology (SUPPORT)
- Tagore Society for Rural Development (TSRD)
- Vikram Sarabhai Centre for Development Interaction (VIKSAT)

RESOURCE PARTNERS

- Tata Trusts
- Bharat Rural Livelihood Foundation (BRLF)
- Bill & Melinda Gates Foundation (BMGF)
- Tata Communications Limited (TCL)
- Tata Steel Limited
- Ernst and Young Foundation
- Ford Foundation
- Infosys Foundation
- PwC India Foundation
- Hindustan Petroleum Corporation Limited
- Tata Asset Management
- EWART Investment Limited
- State Governments of Jharkhand, Maharashtra, Gujarat and Odisha

- Axis Bank Foundation
- IKEA Foundation
- TATA AIG
- SISECAM Flat Glass India Limited
- Rang De

- Social Alpha
- · Bayer Seeds Pvt. Ltd.
- HDFC Bank Ltd.
- Harish and Beena Shah Foundation
- ST Telemedia Global Data Centre
- NABARD regional office, Maharashtra

KNOWLEDGE Partners

- Anand Agricultural University
- IARI
- Maize Research Station, Godhra
- Cotton Research Station, Talod
- Agriculture Research Station, Mannuthi (Kerala)
- Krishi Vigyan Kendra (KVK) Dahod, Khedbrahma, Nandurbar
- ICRISAT, Hyderabad
- · AVRDC, Hyderabad
- · CIMMYT, Hyderabad
- UNICEF, Nandurbar
- IINRG, Jharkhand
- Centre of Gravity
- · CfBT Education Services, Hyderabad
- Vriddhi Rural Prosperity Solutions (VRPS)
- Centre of Excellence & Precision Farming on Vegetables, Prantij (Sabarkantha) and Gharaunda (Karnal)

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- Anmol Tirkey
- Thoughtshop Foundation
- · Zauq Consultants Pvt. Ltd.
- Microware Computing & Consulting Pvt. Ltd.

OTHER PARTNERS

- Tribal Development Department, Govt. of Gujarat
- Rural Development Department, Govt. of Gujarat
- Water and Sanitation Management Organization (WASMO), Gujarat
- District Education Department, Dahod and Sabarkantha, Gujarat
- NABARD regional offices of Gujarat, Jharkhand and Odisha
- District Rural Development Agency -Dahod, Mahisagar, Sabarkantha
- State Rural Livelihood Mission (SRLM)-Gujarat and Jharkhand
- Odisha Livelihoods Mission
- Jain Irrigation, Jalgaon
- District Administration of Nandurbar, Maharashtra
- Odisha Lift Irrigation Corporation
- Nimbus Irrigation
- Action Room for Reducing Poverty, UN & Dept. of Planning, Govt. of Maharashtra
- District Administration of Chandrapur, Maharashtra
- Rural Development Department -Jharkhand
- MGNREGA cell, Jharkhand
- District Education Department, Khunti
- District Administration of Khunti, Jharkhand
- Integrated Tribal Development Agency, Odisha

- Department of Tourism Art & Culture,
 Sports and Youth Affairs, Government of Jharkhand
- Drinking Water and Sanitation department
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