



Collectives For Integrated Livelihood Initiatives

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M/S PKF Sridhar & Santhanam  
- Internal Auditors

# Foreword

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The Covid pandemic will ensure that the year 2020 remains etched in our memories for many years. Notably, the year has also showcased opportunities for CInI to strengthen the larger ecosystem and work in a cohesive manner. The pandemic resulted in a national lockdown in March 2020, leading to a migration crisis and subsequent breakdown of the agricultural supply chain and closure of the school system, among others. As with most large-scale calamities, the difficulties were compounded for India's rural-tribal communities in remote regions. This was also the case in the geographies served by CInI, vis-à-vis impact on the communities, especially on the education and livelihood fronts.

It was heartening to note the levels of responsibility that the communities on ground took on during the pandemic. Institutional leadership exhibited by women, in particular, ensured sustainability of programmes during these perilous times, as also the provision of quality services for members of these institutions. The CInI team engaged with the community virtually through provision of online support, thereby ensuring continuity of field actions. This notwithstanding, the pandemic unfortunately has posed major challenges for education of children. The schools have not been able to function for the entire academic year; undoubtedly, this will have a long-term impact on the learning levels and overall development of children. Despite tremendous constraints, the CInI team identified local youth volunteers within villages and trained them suitably so as to facilitate a basic level of reading and learning amongst the children. The CInI team seeks opportunities amidst such times to enhance its capabilities to suitably innovate and build resilience amongst the communities so that they can tide over similar difficult times in the future.

It is my pleasure to share the Annual Report of CInI for 2020-21, along with my sincere appreciation and gratitude for your unstinting support.

Stay safe!

**Arun Pandhi**

President, Collectives for Integrated  
Livelihood Initiative (CInI)



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**Collectives For Integrated Livelihood Initiatives**

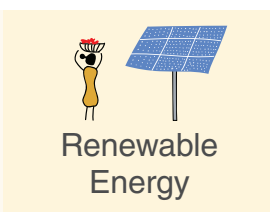
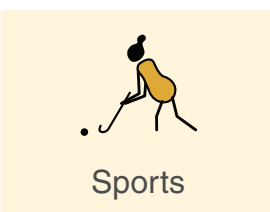
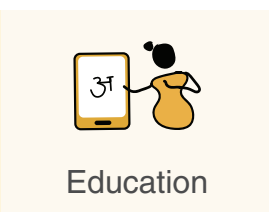


# About Us

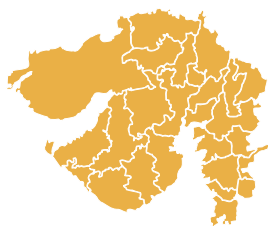
Collectives for Integrated Livelihood Initiatives (CInI) works with smallholder farmers from tribal regions of the Central India Belt. It aids marginal farmers to get out of poverty irreversibly and sustainably, by fostering socio-economic change for quality life through its initiatives.

CInI focuses on understanding the needs and aspirations of communities. This helps in creating relevant programmes and a holistic development approach, to build resilient communities and ecosystems.

## Our core work areas are



## We collaborate with rural-tribal communities of



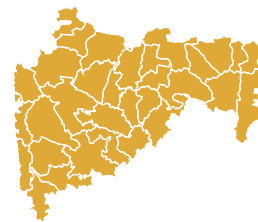
GUJARAT



JHARKHAND



ODISHA



MAHARASHTRA

## Currently, we are connected with more than

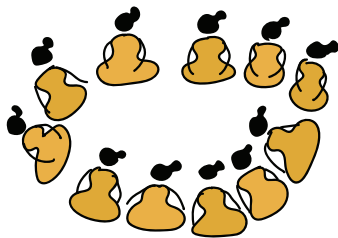
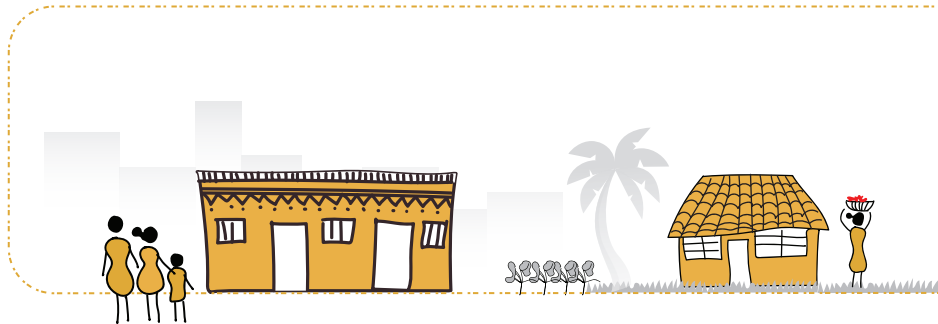
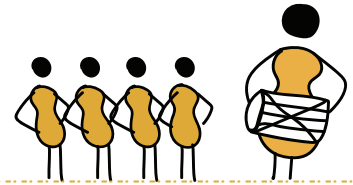
**17** INDIGENEOUS  
TRIBES

**21** INDIGENEOUS  
COMMUNITIES

**16** DISTRICTS  
OF INDIA

# Vision

MAKING SUSTAINABLE DIFFERENCE  
IN THE **QUALITY OF LIFE OF**  
**RURAL-TRIBAL COMMUNITIES** IN  
THE CENTRAL INDIAN TRIBAL BELT.



# Mission

BRINGING 2,00,000 HOUSEHOLDS  
**IRREVERSIBLY OUT OF POVERTY**  
WITH INCREASED QUALITY OF LIFE.





# Strides Crossed in 2020-21

At CInI, we are democratising access to livelihoods through our integrated thematic programmes.

<b>TOTAL HHS</b>	<b>TOTAL VILLAGES</b>	<b>SHGs</b>	<b>VOs</b>	<b>APEX INSTITUTIONS</b>
<b>105,517 HHS</b>	<b>1095</b>	<b>9103</b>	<b>484</b>	<b>22</b>
				(FPO/FPC/FEDERATION)



HHS - households; SHGs - self help groups; VOs - village organisations; FPCs - farmer producer companies; FPOs - farmer producer organisations

# Livelihoods

Despite India's rapid growth on the world stage, a large section of the population still lives in extreme poverty. This is an even bigger challenge for the government when it comes to the tribal population in rural India.

Our livelihood interventions aim to address this with steady and irreversible growth of income. We enable communities of smallholder farmers in the Central India Tribal Belt to take ownership of the initiatives and create

an ecosystem of opportunities.

We do this through community-based organisations that help us understand their aspirations, needs, and work areas at the grassroots level. Strategic support is provided for agriculture, livestock rearing, water resource development, non-timber forest produce and entrepreneurship.



**AGRICULTURE**  
(FIELD/KHARIF CROP)  
**105,517 HHS**



**HIGH VALUE**  
**AGRICULTURE**  
**60,393 HHS**



**LIVESTOCK**  
**78,963 HHS**



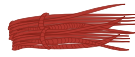
**NTFP**  
**2,925 HHS**



**HORTICULTURE**  
**2488 HHS**



**778 HHS**  
**PISCICULTURE**



**120,203**  
**HHS IN AT LEAST ONE**  
**LIVELIHOOD ACTIVITY**



**551**  
**ENTREPRENEURS**



**35,309**  
**DIGITALLY**  
**CONNECTED FARMERS**



# WATSAN

An improvement in water and sanitation facilities can go a long way in helping those stuck in a cycle of poverty. Poor water, sanitation, and hygiene are leading causes of increased diseases and infections, and force increased spending on managing health issues.

The urgency for interventions like WATSAN reached new heights during the pandemic to establish safe hygienic community managed systems . It also brought to light the effectiveness of programmes already implemented across the Central India Tribal Belt.

The ongoing programmes under WATSAN are divided under sub-themes based on the most urgent needs of a specific locality. These include drinking water, sanitation, school WaSH, Menstrual Health Management, and biogas programmes.



**9,492**

**HHS WITH DRINKING WATER**



**138**

**DRINKING WATER SCHEMES IMPLEMENTED**



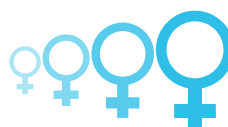
**86**

**SCHOOL WaSH (NO OF SCHOOLS OUTREACH )**



**17,168**

**HHS COVERED FOR SANITATION**

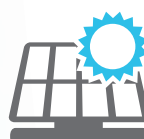


**22,968**

**MHM OUTREACH**

**163**

**BIOGAS HHS**



**61**

**SOLAR POWERED SCHEME**

# Education

Education is another key facet in ensuring the irreversibility of our work alongside the rural-tribal communities in Jharkhand. Our vision is to ensure accessibility of quality education for children from marginalised communities.

We do this by uniting communities around a shared aspirational vision of education and how it will impact

their collective futures. Our integrated approach includes improved school and community environments, capacity building for teachers, and improved learning materials.

The key focus areas under the education programmes are Block Resource Centres (BRC), Academics, Library Interventions, Community, and Environment.



**STUDENTS**  
**50,794**



**SCHOOL**  
**980**



**TEACHERS**  
**1968**



**JHOLA LIBRARIES**  
**500**



**VOLUNTEERS**  
**655**



**BRCs**  
**8**

**COMMUNITY MEMBERS 2670**

**340 TRAINING SESSIONS** (ONLINE SESSION FOR TEAM, TEACHERS AND SMC)

## SCHOOL WaSH & SUSTAIN PLUS

DRE POWERED



**BRC**  
**3**



**SCHOOL**  
**8**



**COOKING STOVE**  
**22**



# Sports

Sports are an imperative part of education that fosters growth, keeps students motivated, and helps them move forward in great strides. Sports programmes can go a long way towards removing the divisive lines of inequality between girls and boys.

Our Sports Programme is an effort to inspire all-round community development with Hockey training at its core.

These programmes aim to democratise growth by democratising growth opportunities to build inclusivity and nurture tribal talent. Through this programme, we scout willing and enthusiastic players from remote regions and offer them a platform to train, play, and be recognised. The two key areas we focus on are Grassroots Training Programme and Regional Development Center Programme.



**2300**  
CHILDREN IN  
2020-21 OUT  
OF WHICH  
**1289**  
NEW CHILDREN



**79**  
SCHOOLS



**36**  
GRASSROOT  
MASTER  
TRAINERS



**2**  
GOVERNMENT  
LAYED TURF  
(KHUNTI & SIMDEGA)



**73**  
PLAYERS  
PRACTICED  
AT RDC



**16**  
ONLINE COURSES  
WITH MASTER  
TRAINERS



# Renewable Energy Initiatives with Sustain Plus

Every shift from traditional fossil fuels to renewable energy can fuel a healthier future.

A good majority of tribal lands come with enormous potential for reining in renewable sources of power. But they also present challenges in terms of terrain, accessibility, and knowledge. Our aim is to overcome these gaps and empower the communities with renewable energy through Sustain Plus.

**The Sustain Plus Initiative**, in collaboration with SELCO Foundation & Social Alpha, focuses on integration of decentralised renewable energy sources into the existing programmes. Sustain Plus has reached and impacted 64,889 households across 45 districts across India. The programme includes agriculture-related projects to set up solar pumps, cold storages, vaccination chambers, drinking water systems, and biogas plants.

## Overall progress data of Sustain Plus



**64,889 HHs**  
(362,615  
POPULATION)



**1,233**  
VILLAGES



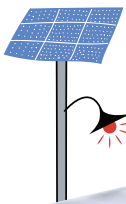
**45**  
DISTRICTS  
(ASPIRATIONAL  
DISTRICTS)



**5**  
STATES

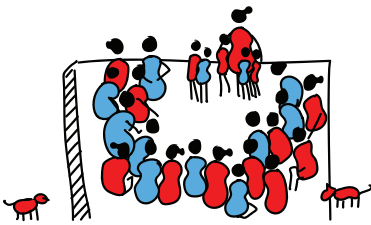


**43**  
PROJECTS

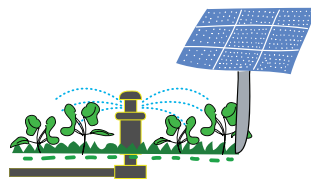


# Core Principles

We catalyse social transformation through 5 guiding principles:



**COMMUNITY-CENTERED  
APPROACH**



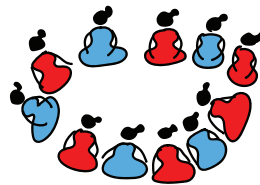
**INNOVATION IN IDEAS,  
PRODUCTS AND  
TECHNOLOGY**



**DEMAND-LED  
ACTIVITIES**



**MARKET LINKAGE  
INTERVENTIONS**



**WOMEN-LED  
INSTITUTIONS**





# COMMUNITY-CENTERED APPROACH

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Understand every community's unique individuals, their needs and aspirations, and use this understanding to help them reach sustainable socio-economic independence (without helping hands in place).

# Saraswati Behera's Becoming

Gaduan village - Keonjhar, Odisha

A smallholder farmer owns between 1-4 acres of land. But Saraswati Behera from Odisha is an exceptional smallholder farmer who leased a mere 0.1-acre strip of land from a neighbour and cultivated it. She owned a 0.2-acre strip of land but it was mortgaged in 2013 for a loan of INR 5000. With no land to cultivate, it seemed impossible for Saraswati didi to become a lakhpati kisan, but this didn't stop her from trying.

With a 5-member family, of which 2 earned on the breadline, it was an especially difficult goal. Her husband had to migrate every six months to work as a driver to make ends meet. Pregnant with her second child in 2015, she was strongly driven to create a better life for her children and family despite the circumstances.

Aside from becoming a lakhpati kisan, she also wanted to build a pucca house for her family and give her children a good education. To achieve her goals, she actively looked out for opportunities and joined the Laxminarayani SHG supported by CInI in 2015. There, she started learning about the best agri practices, loan processes, and savings creation. She started commercial vegetable farming the same year. It was a good harvest year and she earned INR 23,000 from just 0.1 acres of land. Knowing the importance of training and knowledge sessions, collaboration with communities, and agriculture experts, she participated actively in SHG meetings. She started taking the lead in her SHG and began to help other SHGs as well for financial literacy, best farming practices, and market linkages. Saraswati didi and her husband worked

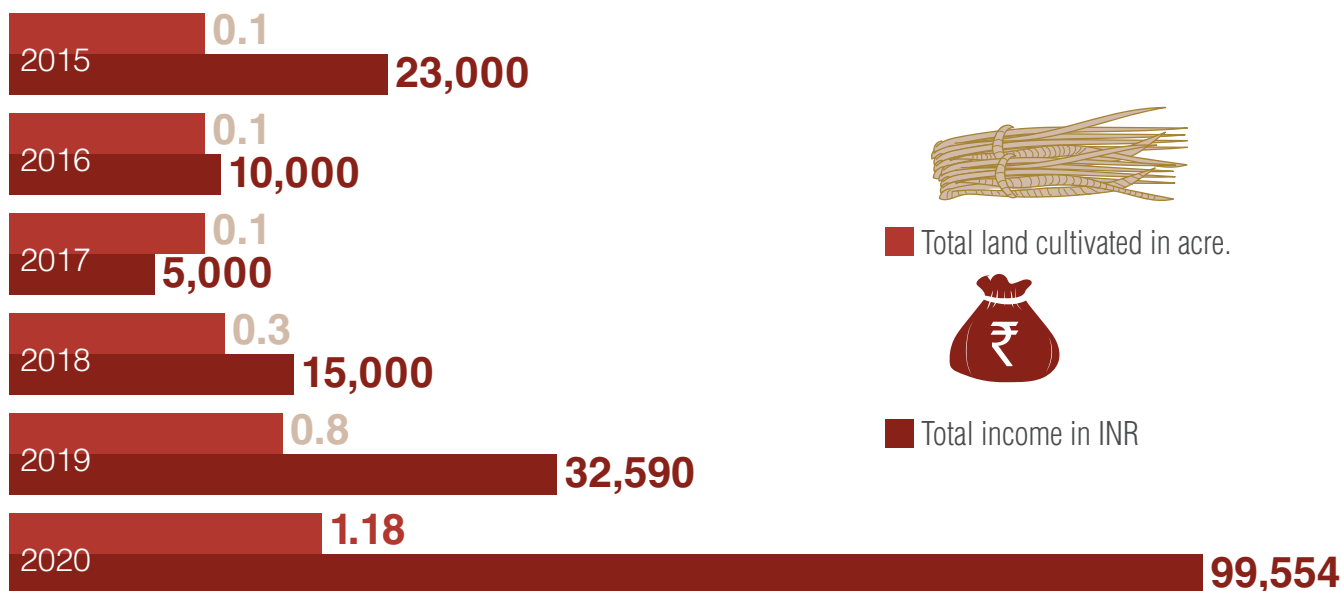
relentlessly and cleared out their dues in 2018-19. They got back their mortgaged land and now had a total of 0.3 acre land (0.2 acre of their own land & 0.1 acre leased). She started cultivating paddy in a small portion of her land.

Simultaneously, she was also becoming a driving force for SHGs around her. She contributed to the setting up of two SHGs in the area. Everyone started noticing her work and it became clear that she is a natural leader.

Things started picking up in 2019 when Saraswati didi became a real grassroots entrepreneur. After receiving training and grant money for drip irrigation and mulching, she leased out an additional 0.5 acre of land. With incredible determination and hard work, her family became lakhpati parivaar in 2019-20. With the added income, she was able to lease more land and managed to maintain a steady flow of income even through the difficult 2020.



1. *didi* means sister in Hindi; it is a respectful term for addressing women in India.
2. *pucca* means solid or permanent in Hindi, and many South Asian languages.

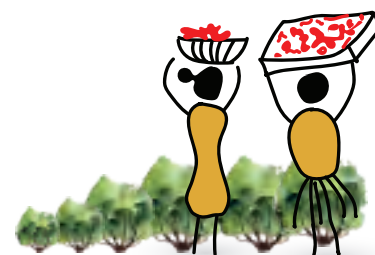


Today, both her children attend private schools. She and her family also built a pucca house in 2019. Her next goals include saving enough to buy a piece of land, helping her husband set up a store in their village, and owning a scooter to help her do everything she does. She also aspires to have at least INR 2 lakhs in her personal savings account for a secure future. She wants to lead her FCP and make it one of the finest in Odisha, to set an example for

those around her to dream big. We are proud to have crossed paths with a person so full of life, enthusiasm, and extraordinary determination, as Saraswati didi. With basic training through the SHG in various aspects across life skills, farming techniques, and finances, Saraswati didi transformed into a force to reckon with and is a real hero.

## Learnings

1. It is crucial to understand the capacities and strengths of communities to create relevant programmes.
2. Programme designs should be adaptive to the changing needs and aspirations of the marginalised communities we work with.
3. Community institutions and its leaders can become the driving force of an initiative with relevant training, knowledge sessions, and exposure.



# Regional Language Education: Key to Unlock Potential

## Sarjama village, Khunti, Jharkhand

A baseline study of the primary schools in Khunti, Jharkhand showed that most of the children used only their mother tongue - Mundari, till ages 05-06 years. This made it difficult for them to grasp the Hindi-based curriculum. CInI's Education Team recognised the urgent need for integration of the community's language in the pedagogy for better learning levels.

Even though Hindi is considered the primary medium for teaching in Jharkhand, the regional-level connect with the curriculum was missing.

A pilot study in the Government Upgraded Middle School in Sarjama village in Khunti also revealed a severe shortage of teachers - an issue that troubles most rural tribal schools. Over 75 children across 8 different classes were being managed by 2 teachers, one of whom also doubled as headmistress. With these factors at play, implementation of interactive library set-ups in schools, with books in regional languages, became a refreshing change for the children, school staff, and the larger community.



To scale the library initiative with quality, 28 story books were translated from Hindi to Mundari with 1000 printed copies for each. This process took over 8 months and 6 rigorous review stages in 2015-16.

With over 28,000 books in regional languages, 78,000 rural-tribal students were able to access quality education material. Children who once resisted reading exercises, began to issue books regularly after engaging in local language-based storytelling and activities like drawing, painting and poetry performance.

Similarly, schools in Murhu successfully transformed resistance towards Hindi through activity-based learnings. Teachers began to teach Hindi using contextual methods. Teachers break down words to alphabets from Mundari to make words, sentences in Hindi to help children understand the sounds of Hindi words and get comfortable with the language. Then newly learnt Hindi alphabets to form words and sentences.



Using interest-generating methods like these have significantly improved the learning abilities. During the pandemic, these translated story books continued getting circulated among 50,000 children and their families through our Jhola Library initiative. The strong connection built over years with teachers, school staff, and community members has ensured learning goes on during the lockdowns.

*For example:*

My name is Reshma and I study in Khunti, Jharkhand.

Hindi: मेरा नाम रेशमा है और मैं खूँटी, झारखंड में पढ़ता हूँ।

Mundari: अइगः नुतुम रेशमा अइंग खूँटी झारखंड रे पढ़व तना।

alphabets - words - sentences

र - रात - रात होने वाली है।

ख - खाना - चलो खाना परोसते है।

झ - झूला - चलो झूले पे बैठ ते है।

## Learnings

- 1. Hyper local solutions are needed for better learning levels, inclusion of communities, and for holistic growth.**
- 2. Inclusion of regional languages, examples, and teaching methods boost confidence of children and doesn't make them feel alienated by the education system.**



# Men Understanding Menstruation

## Chilakota village - Dahod, Gujarat

In 2020, 14-year-old Vrutik Chopda, a Grade 9 student of the Chilakota Village Higher Secondary School, was among the boys who participated in our Menstrual Hygiene Management Programme. While experiencing the changes that came with being a teenager, he was filled with anxiety and fear until he attended the awareness sessions. Understanding that physical changes were natural, not

only helped put his mind at ease, but also enabled him to understand the experiences of the women around him. He understood that changes and curiosity around them are a part of growing up and are nothing to be embarrassed about. To date, more than 400 boys have been included in the MHM programme.

### Step 1

Conversations on - adolescence, changes experienced by boys, and male reproductive systems.

### Step 2

Conversations on - changes experienced by girls, female reproductive system, & importance of open conversations on MHM.

### Step 3

Conversations on - myths & taboos associated with menstruation, issues caused by lack of open conversation on WaSH topics, how boys & men can support females around them.



Menstruating women and girls in many parts of the country are still unable to access basic prerequisites like clean water and sanitation. Often, they are discouraged from participating fully in social situations and activities due to prevalent social taboos around menstruation. To combat such practices, CInI initiated the MHM (MHM) programmes for women. The main goal of the programmes is to empower communities with knowledge and provide an enabling, encouraging social environment. We realised that this was going to be possible only with the real inclusion of all the community members. For Vrutik, an inclusive approach has helped in creating an open space for honest and light-hearted conversations that had been

filled with awkward silences so far. He can discuss menstruation and body changes in men and women with his peers, teachers, CInI team, and sometimes his family too. The involvement of men and boys has also helped in opening up dialogues on experiences that women and girls go through, because of lack of hygiene, risks involved for the whole community due to lack of hygiene, and ways to improve it.

Slowly but surely, rural tribal communities are beginning to acknowledge the issues of hygiene, its physical and social impact, and the need to adopt best WaSH practices.

### Community's period poverty

- Dearth of knowledge about menstruation and health, both among men and women.
- Poor participation and willingness to empathize.
- Low awareness about PMS and the possibility of associated mood swings and pain.
- Lack of conversation, advice, and information about menstruation among family members.
- Poor understanding of nutrition, child planning, and determiners of child sex.

### Consequences faced by women

- Limited access to the right sanitary products or methods during menstruation.
- Minimal support with household chores for menstruating women.
- Lack of emotional and mental support.
- Low rate of Health Seeking Behaviors (HSB) among women.
- Often gets blamed for 'pretend-sickness' and 'inability' to produce a male child.

*“ Up until last year, I felt I was abnormal or I had a disease or something very wrong was going on. I didn't know whom to talk to or if I should talk about it at all. Today, I know what puberty means, what changes I should expect, and most importantly I know that I don't have to be afraid of anything. I can reach out to a trusted adult or a doctor when in doubt.”*

- Vrutik Chopda





## Learnings

1. Communities quickly adapt to better hygiene practices when explained about implications upon the overall quality of life. This is a refreshing change since it usually takes years to break social myths and taboos. It is thus very crucial to constantly access the communities' situations, needs, & redirect programmes accordingly.
2. It is crucial and urgent to have solutions that are sustainable and contribute to climate action. It is crucial to align the goals of WaSH SDG 6 with SDG 7.



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# DEMAND-LED ACTIVITIES

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Uplift entire communities by helping them identify and leverage existing needs through programmes in collaboration with community institutions, local vendors and service providers.

# Leveling The Playing Field: Grassroots To Grounds

## Mahil village - Khunti, Jharkhand

Shruti Kumari lives in Mahil village in Khunti, Jharkhand. She was a shy school-going 11-year old who mostly kept to herself. She used to practice yoga, but when the pandemic hit and schools shut, her yoga classes stopped too. However, she observed that hockey training continued at a smaller scale, allowing a safe space for sports practice. Intrigued, she asked to be allowed to join. In September 2020, Shruti joined CInI's Grassroots Hockey Programmes.

During the pandemic, communities in remote regions like Shruti's suffered the most. They were thrust into a greater dearth of opportunities and faced deeper neglect. Attending to the needs of children and adolescents like her became a common and high-priority goal for parents and CInI alike. A different approach to education and sports initiatives with hyper-local solutions and execution was required. This had to be executed alongside the livelihood initiatives to ensure holistic growth.

As children usually stay away from decision-making situations, sports is an ideal medium to reach them for growth initiatives. These initiatives help to ensure that children can resist the downward pull of exposure to domestic drudgery, poverty, and anti-social behaviours.

With Hockey being more of a culture than just a sport for the people of Jharkhand, it motivates students like Shruti to put their heart and soul into it. Joining the Grassroots Hockey Programme in 2020 transformed her from a shy little girl into a superstar in the making. Having grasped the game in under six months, she is now rapidly moving up the ranks to become a key part of the team. In under a year, she has already started her journey at the Regional Development Center (RDC), a huge leap for a young player. This initiative has also helped us in identifying talented players from the grassroots, with the zeal to move mountains.



Shruti Kumari aspires to make a name for herself, play at the national level and make her family proud. Armed with talent and an intense desire to make it to the next level, we aim to give her all the help she needs.



*“ I want to learn from the best coaches and play at a national or international level someday.”*

- Shruti Kumari



### Learnings

1. It is crucial to have open learning programmes like the Grassroot Level Programme. These programmes enable children and communities to access learning and networking platforms.
2. An ecosystem that fosters the needs and aspirations of the community, has the ability to grow exponentially. Since hockey is a revered sport in tribal regions of Jharkhand, the communities participate promptly when enabled with the right resources.

# Sunny-side Up for Field Irrigation

**Dhakata village - Mayurbhanj, Odisha**

Somnath Sindhuva is a smallholder farmer from Odisha. He and his family struggled to fully utilise the 3 acres of land due to inaccessible irrigation resources. He cultivated 1 acre of land using kerosene-fuelled lift irrigation that costed him more than 50% of their income. This created a high-risk situation for Somnath and his family every year, especially during summers when water levels fell. This problem of having land, but insufficient resources to cultivate it sustainably is a reality for many smallholders across India.

Recognising the need for a better solution, we launched **co-opt solar irrigation systems** in February 2021, through SustainPlus. This renewable energy project enabled neighbouring farmers to co-opt for the installation of solar facilities that were otherwise cost-intensive for one family. As part of the project, Somnath collaborated with his neighbour Ladhuram Singhuva to install the solar irrigation system.

Since the installation of the Solar Lift Irrigation system, Somnath's summer income has shot up from INR 18,000 to over 1 lakh. He and his neighbour are now able to fetch a secured income during summers, without the added expense of kerosene.

The success of the pilot programme has got the attention of many farmers from the region. 120 farmers have already registered for the co-opt solar irrigation systems that are set to be fully functional by the end of FY 2021-22.

Without sustainable solutions that address energy gaps, smallholders remain impoverished despite having an abundance of natural resources. To address this, there is an urgent need to initiate more renewable energy-powered programmes in collaboration with existing community institutions, local vendors, and service providers, to create a self-sustaining fostering ecosystem.





## Learnings

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1. Identifying needs and supplementing them with relevant, long-term solutions is imperative for the growth and sustenance of any initiative.
2. It's crucial to understand, realise the onground demands of communities to design multiple solutions. In this case, having a regular and round the year source of fuel had been the demand.
3. Making it a viable and sustainable option for the communities in remote regions, along with financial options for support, was a major part of creating a solution.

# One Size Doesn't Fit All

## Gujarat, Jharkhand and Maharashtra

Indian agriculture has diverse geographical and cultural conditions. What works in one region may not work in another. These regional diversities can impede growth for a lot of smallholders since support models are not accessible in tribal regions.

Take the dairy industry in Gujarat as an example. This regional specialisation was out of reach for tribal smallholder farmers like Mamtaben Khokhariya of

Sabarkantha, Gujarat. Binsay Munda from Khunti, Jharkhand and Hanibai Padvi from Nandurbar, Maharashtra faced comparable agri-related challenges. All three farmers were unable to leverage resources around them. We worked closely with them and their communities to identify gaps, understand the demands of communities and markets, and foster a growth environment for across geographies.

## Mamtaben's Dairy Life in Gujarat

Mamtaben Khokhariya of Tebda village was unable to leverage the state's strong dairy model. Technical difficulties like lack of knowledge about livestock caring, weak village-level ecosystem - with very few dairy farmers for the village to be a collection point, lack of veterinary clinics or professionals, etc, were huge barriers for her. But these were solvable problems if worked out by collectives. Having identified the problem areas of infrastructure and processes, we encouraged more farmers to take up dairy farming. After a few farmers joined the initiative, they were trained by experts to take the lead of the dairy ecosystem. Mamtaben and many other smallholders grew with a strong support system in place.

In January 2020, they founded the Tebda Mahila Milk Cooperative Society. The women-led cooperative assists farmers to raise their milk-based income. Mamataben has been able to earn INR 60,000 just from dairy; her total income was over INR 1,21,000 in 2020-21. She learnt exponentially about dairy farming, livestock caring, and how to diversify income sources for steady growth.



## Binsay's Lakh from Lac in Jharkhand

Binsay Munda and his wife Pushpa Hassa Purty are smallholders from Khunti, Jharkhand. Aside from agriculture they also cultivated lac, but had low returns. A combination of lack of scientific knowledge, water scarcity, outdated techniques and pest infestations hampered their growth. But Binsay and Pushpa were able to breakthrough after getting brood lac treatment training and marketing assistance. They were able to gauge steady growth and understood the increasing national, international demand for lac.

After working for 3 years, Binsay and Pushpa successfully managed to double their income and become Lakhpati. In March 2021, they were awarded the Brood Lac Entrepreneurs of the Year 2020 by their FPC for having an exceptional growth curve and setting a strong example for other lac cultivators around them.



wadi means an orchard in many Indian languages

## Hanibai's Wadi of Wonder in Maharashtra

Hanibai is a smallholder farmer from hilly parts of Nandurbar, Maharashtra. The region, with its dearth of technology and knowledge, presented challenges even for basic agricultural practices. To reach the lakhpati mark, Hanibai and others in her region needed an agricultural model that allowed them to diversify their income and foster steady growth. To this end, wadi cultivation models were put forth. Hanibai was given agricultural training and exposure

visits to successful wadis. Hanibai gained confidence to diversify and transformed her land into a wadi of wonder.

From scant harvests of sorghum, maize, and grams, she moved to fruit trees like mango and guava. She also cultivated tomatoes, brinjal, chilly, and cabbage as intercrops, resulting in their total earnings rising from INR 30,000 to more than INR 86,000.



## Learnings

1. Identifying small growth gaps, understanding the core needs and demands can help in creating holistic solutions.
2. Regional specialisations can be scalable with models that are adaptable for communities to work with.



# ECOSYSTEM-ORIENTED INTERVENTIONS

Uplift entire communities by helping them identify and leverage existing needs through programmes in collaboration with community institutions, local vendors and service providers.

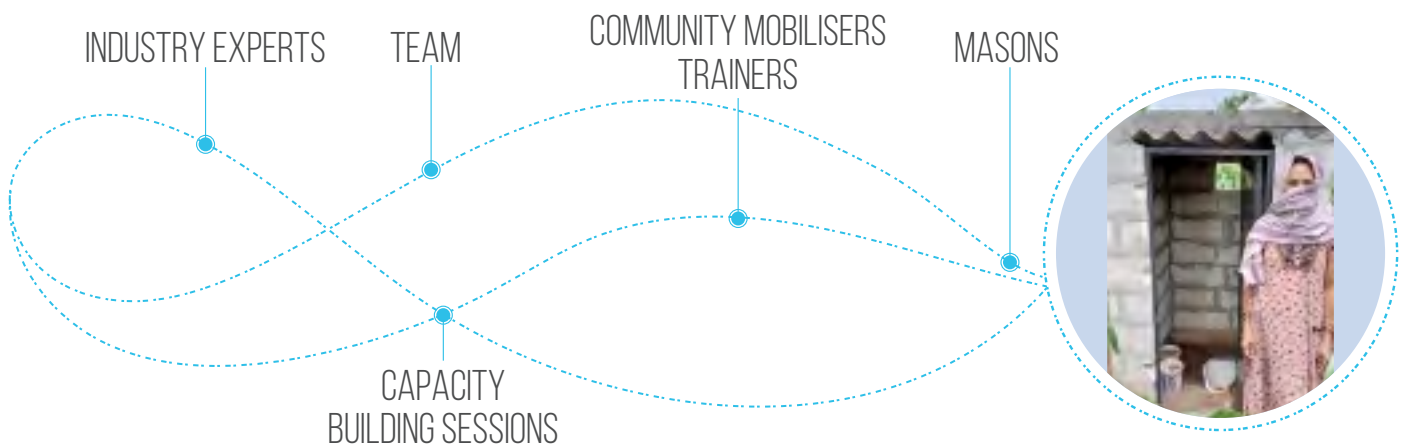
# Networking For Growth & Flow

## Dhadgaon - Nandurbar, Maharashtra

A new infrastructure is always welcome, but its maintenance and long term sustenance is usually hassle-filled. Especially in remote regions, with limited infrastructure and resource networks.

In Dhadgaon, WaSH facilities had been installed at public schools, but community members couldn't find the right resources to repair and maintain toilets, urinals, and other facilities. It was critical to find a long-term, sustainable

solution. So we designed a model to train community members to get the right repair resources. Relevant and interested community members were trained to take up civic work, deal with vendors, and create networks for solutions. Initially a team of six was set up to execute the maintenance issues at public schools. From CInI's team, one engineer and one community mobiliser upskilled four community members; one vendor and three masons.



MSME - Micro Small and Medium Sized Enterprises

The trained teams took the lead to execute repairs and also prepared for long-term maintenance when required.



### OUTPUT

- The vendor was supported to get registered as an MSME.
- The masons were trained to work with WaSH facilities.

### OUTCOMES

Particular	Students	Teachers	Other Staff	External Beneficiary	Total Beneficiary
<b>People Benefitted</b>	<b>1612</b>	<b>66</b>	<b>42</b>	<b>50</b>	<b>1770</b>

Additionally, the vendor and masons got a source of livelihood through the project.

### Learnings

1. Fostering a network can have a great impact in resolving problems in remote regions.
2. Training smallholder farmer families adds to livelihood options as well as quality of life for the whole community.

# Tribes Of Jharkhand: Making Hockey History

Khunti, Jharkhand

*“It's a bright and sunny day of March '21. The state-level hockey teams of Jharkhand and Haryana are facing off in the finals of the 11<sup>th</sup> Hockey India Sub Junior Men National Championship. It's a fierce match with a neck-and-neck score of 0-0. The teams are on final penalty shots and...”*

Duga Munda, a talented goalie from Khunti, saved every shot fired at him to take the trophy home for Jharkhand at the 11th Hockey India Sub Junior Men National Championship finals. He was declared Man of the Match & Best Goalkeeper of the championship. A grassroots champion even back in 2016, he had shown great potential right from the beginning.

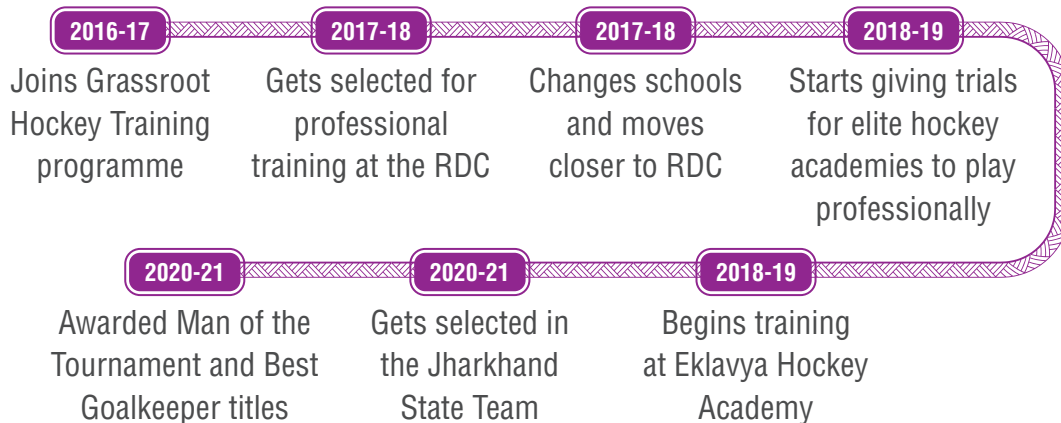
However, things had not come very easily for Duga and his family. During his Grassroots Hockey Training days, he easily managed school along with training. But in 2017, when he got selected to join the Regional Development Center (RDC) programme in Khunti, life got more challenging. He had to cycle for about 15 km after school for practice. After about a year of this, he finally changed schools and rented a room in Khunti to be closer to

practice grounds. Duga cut wood to pay rent as his family of 8 could barely manage to feed themselves, let alone pay for sporting activities. However, such adversities didn't dampen the resilient spirit of Duga.

It was in 2019 that his growth as a hockey player gained real momentum. He networked with players, coaches, other hockey communities, and practiced with players of different levels. With a little push and motivation from his coaches at the RDC, Duga also began to give trials at professional academies. Within months, he was accepted into the Eklavya Hockey Academy in Ranchi - one of the best in Jharkhand. His selection to the Jharkhand state team in 2020 marked his first step into the elite league matches. His upward trajectory continues as he trains hard to be part of the national hockey team.



## Duga's Journey from grassroots player to a national champion in the making.



As a state that has contributed immensely to Indian field hockey, Jharkhand is home to some of its biggest stars. Recognizing that the sport could pave way for a better quality of life for hundreds, we launched the RDC Programme in 2016, along with the Grassroots Hockey

Training Programme. The main objective of the RDC programme is to provide a platform for talented hockey players from grassroots level and prepare a launchpad for them to play professionally.



*“ RDC has given me strength and confidence to grow; to aspire bigger. It has helped me build a solid foundation.”*

- Duga Munda

### Learnings

1. When local players from RDCs get qualified into professional academies, more students get inspired to pursue hockey professionally.
2. The national level tournaments and exposure with players from different locations encourages students to network, play with people outside their peer groups, understand the hockey culture, and appreciate the diversity outside their home regions.
3. RDCs help in creating a fostering community of passionate hockey players from national and international level to contribute more to the game.

# Creating Growth Networks: Creating Sustainable Solutions

## Keonjhar, Odisha

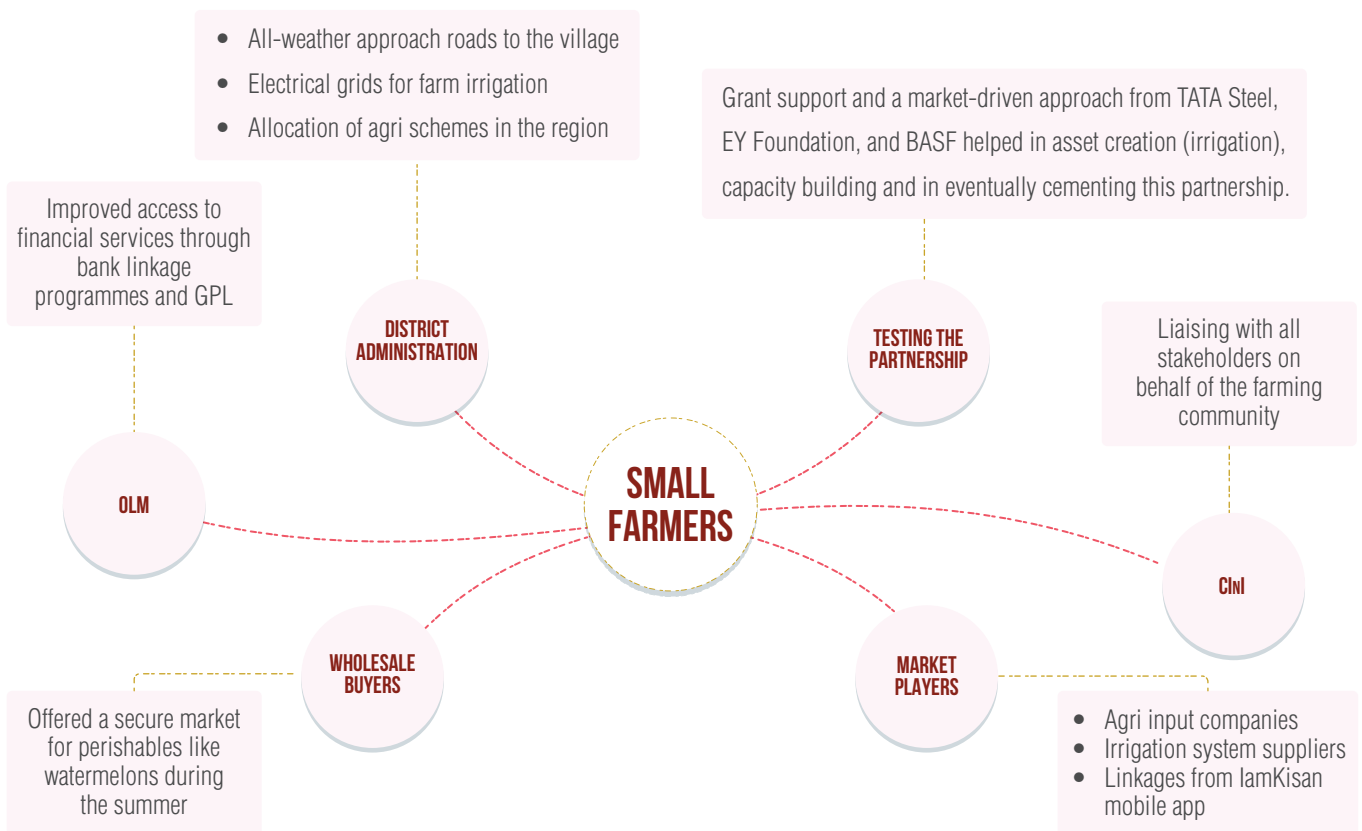
Harichandanpur in Keonjhar, Odisha is home to tribal communities. Despite being well connected to wholesale mandis in Laxmi, Jajpur and Barabatiat, farming has not been a viable option for its tribal smallholders. It has simply been a means of subsistence for them.

Our efforts in Harichandanpur have focused on designing approaches that empower it's tribal smallholders to realise profitable returns by engaging with partners, stakeholders across existing vegetable value chains. The idea of nurturing partnerships is the core engagement strategy under the Lakhpati Kisan programme.

It took nearly three years for the first-generation smallholders to get oriented on commercial farming while

gradually moving away from subsistence farming. Soon, the number of farmers who made the shift to commercial farming crossed a thousand. Harichandanpur began to be seen as a potential vegetable production belt by wholesale dealers who are also the key links in the existing value chain. This move to commercial farming was accompanied by demands from farmers for advanced farming models (drip irrigation/soilless commercial seedlings), improved overall infrastructure and access to finance. Acknowledgement and support for these demands came from all quarters as many stakeholders came together to make it happen.

## An Ecosystem coming together





The District Administration of Keonjhar together with other line departments helped in bridging the missing links within the local Agro-ecosystem. Construction of all-weather approach roads to the village, the electrical grid for farm irrigation, and allocation of schemes that promote agriculture in the area were some such crucial

contributions. The Odisha Livelihood Mission (OLM) helped in developing a federation of farmers' associations at the village level. They improved access to financial services through their bank linkage programme and by sourcing credit from the Gram Panchayat Level Federation (GPLF).



For-profit organisations like Agri-input companies and suppliers of irrigation systems offered their products and services as they were convinced of the benefits in investing in these smallholder supply chains. Startups like lamKisan came up with innovative digital solutions on weather-based crop advisory and effective market linkages. A higher adoption rate of crop advisory services is being observed as the content developed is a result of knowledge transfer from successful or model farmers. Local commission agents and wholesale buyers offered a secure market for perishables like watermelons during summer as their core contribution. Grant support and a market-driven approach from organisations like Tata Steel, EY Foundation, and BASF were instrumental in asset creation (irrigation), capacity building, and in eventually fine-tuning and cementing this partnership. CInI continues to test development approaches by listening to farmers and other parties engaged in the existing local value chain. These practical insights help us

in facilitating linkages with local value chain players and improving access to skills, technology, Agri-inputs, and financial services. The Government of India recognizes market proximity as a key factor in promoting commercial agriculture and this is evident from their interventions in procuring food grains through the Market Intervention Scheme (MIS) and Food Corporation of India (FCI). However, the Report of the Committee on Doubling Farmers' Income (2017) notes that these interventions have mostly benefited large farmers and that too, partially, while the small and marginal farmers have been bypassed.

Becoming a member in the value chain is a process that hinges on multiple factors like market exposure, access to market information, quality inputs, and advanced agricultural practices. Not all of these have been accessible to tribal smallholders at Harichandanpur and this has kept them away from commercial agriculture until now.

## Learnings

- 1. Holistic and sustainable growth is possible if elements of ecosystems are treated as whole, and not as individual initiatives.**
- 2. Community participation in relevant changes in ecosystem with hyper local solutions and high-level of ownership is imperative for sustainability.**



# INNOVATION IN IDEAS, PRODUCTS AND TECHNOLOGY



Bridge the gap between the rural and urban by introducing in-depth ideation, innovations, technologies in every sector.

# DREs To Power Today & Tomorrow.

Gujarat and Jharkhand

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## Shining Light on Pest Control

Aminaben Chauhan from Dahod, Gujarat put a considerable part of her income at risk of pest infestation. Not wanting to leave her success to chance, she set up solar-powered insect traps in collaboration with CInI. This accessible tool for smallholders costs INR 5000; smallholder farmers are able to save 20-30% of expenses

that would otherwise be spent on pest control. Solar traps are installed in the field at a height that's in line with sown crop. A light turns on automatically in the evening that attracts insects and impedes infestation. By installing renewable energy-based innovations, Aminaben and other smallholders are able to save expenses and get a step closer to sustainable agri-practices.



## Making Every Drop Count

Every family in Navad hamlet of Gujarat would spend at least 3 hours every day to fetch water. The distance tripled during the summers since the nearby sources dried up. The time spent on such repetitive tasks causes drudgery, especially for women, and has been detrimental to the success of smallholder farmers like Niruben Nayak.

In March of 2021, the community members were able to install a solar-powered water system in collaboration with CInI. This system included real-time monitoring of water levels and quality, an electric machine as a backup for monsoons, and the system is a gravity-based drinking water model. This DRE installation enables 130 families in a remote region to get tap water at their homes.

*“ It’s a dream come true. All our homes have tap water for the first time.”*

- Niruben Nayak



## Powering Public Schools

DREs have played an important role in supporting CInI's education interventions too. Our aim is to improve school environments by using renewable energy sources .

We work on

- 1. Solar Lighting in Schools and BRCs**
- 2. Clean Cooking - Cookstoves**
- 3. Clean Cooking - Built Up Environment**

## 4. Drinking Water

## 5. DRE Content

## 6. Energy Training

The programme has been operational in public schools of Jharkhand in Khunti, Murhu, Karra, Dhalbhumgarh, and Hazaribagh with around 90 teachers participating in energy training programmes. Plans are in place for replicating these models for schools and communities in Gujarat as well.



## Learnings

- 1. Community-focused innovations have been the key while addressing the call for relevant, hyper-local, and low-cost renewable energy options.**
- 2. DRE sources empower smallholder farmers and their communities to accelerate the possibilities of quality life.**
- 3. DRE implementation needs more focus across the country.**

## Burning the Stigma

Hazaribagh, Jharkhand

Dhaneshwari Devi and her husband from Kajri village in Hazaribagh, Jharkhand have been active community members contributing to Lakhpati Kisan and Tata Water Mission.

Parents to two young menstruating daughters, they realised the importance of menstrual hygiene and were the early adopters of a Matka Incinerator (earthen pot incinerator). Before the Matka Incinerator, they would bury sanitary napkins or throw them in a pond. But the

Menstrual Hygiene Management (MHM) training and discussions helped Dhaneshwari realise that improper disposal would not only pose possibilities of public embarrassment but also major health risks and ecosystem degradation. Even though Matka Incinerators presented a much safer and convenient solution, many women were resistant to the idea of installing one close to home as it would be in view of visitors. Dhaneshwari and her daughters, however, rose above the stigma to become one of the early adopters.



After installing the Matka Incinerator, they are less hesitant to talk to men about menstruation or ask them to buy sanitary pads for them. One of the daughters who is differently abled is quite happy that she has an easier way to dispose of her used sanitary napkins.

Additionally, this gave her the opportunity to meet bureaucrats, local bodies, and other dignitaries to discuss its positive impacts. It has boosted her confidence and she is quite vocal about MHM. Dhaneshwari Devi is a role model for the women of her village.



## Learnings

- 1. Local adaptable innovations are imperative for growth and to sustainably increase quality of life.**

# Agri-tech Process Innovations: A Revolution for Smallholder Farmers

## Piparipada - Nandurbar, Maharashtra

Trellis farming, drip irrigation, mulching, soilless vegetable saplings, and solar powered irrigation systems are now common sights in Savitri Tadvī's hamlet in Nandurbar, Maharashtra. However, this wasn't always the scenario.

Before 2015-16, all of these agri-tech innovations were out of reach for smallholder farmers. The innovations, technologies, techniques, and processes that made agriculture more effective and sustainable were accessible only for agri academicians or big farmers. We understood the importance of making these adaptable for a farmer from rural-tribal regions for holistic growth. All these agri innovations had to be implemented gradually with smallholder farmers in Savitri tai's hamlet as well as in the whole Central India Tribal Belt.

We started off with trellis farming in Maharashtra in 2015-16 since it had been well received. Savitri tai and **5000 more farmers in Maharashtra also started off with trellis farming in 2015-16. Meanwhile, 25,000 farmers in Gujarat, Jharkhand, and Odisha started adopting other agri technologies and innovations the same year, per their adaptation bandwidth.**

The average income of smallholder farmers at the time was INR 30,000 - 40,000. Savitri tai earned INR 52,600 in 2015-16. In 2016-17, she also started drip and mulch farming, along with livestock farming. As these began to fetch her good income, she decided to adopt more such processes. Soon, she even started her own polyhouse nursery with soilless saplings.

It turned out to be a great year for Savitri tai - she earned INR 1,17,200 by March 2017 and became a lakhpati kisan within three years of starting.

The same momentum was building for farmers across the four states. This created a progressive shift and a snowball effect with more people recognising the benefits of agri technology and process innovations. Smallholders not only adopted these innovations, but also started taking the lead to create ecosystems through entrepreneurship and community institutions. These efforts enabled farmers in extreme poverty in remote regions to access and implement sustainable agricultural practices at their farms.





**More than 50,000 farmers started adopting the agri technologies and process innovations by 2017-18, and more than 80,000 farmers by 2018-19.**

Some of the most important innovations that enabled smallholders like Savtri tai and others are:

- Community-owned solar irrigation systems
- Drip irrigation
- Mulch farming
- Soilless nurseries

As of 2020-21, more than 1,00,000 farmers have successfully adopted, implemented, and benefited from agri tech innovations.

## Learnings

- 1. Process innovations, adapted to fit the needs and capabilities of smallholders, are the most crucial factor for holistic growth and development.**



# WOMEN-LED INITIATIVES

Empower tribal women to lead the development process through 3-tier community institutions: Self-help groups, village organisations and apex federations.

# The Girl Who Dreamt Of Hockey

Khunti, Jharkhand

Even through Covid, Jasmani Tiru of Pelol Village in Khunti is busy contributing to the future of Indian hockey. She is a master trainer who currently coaches players as well as other coaches. Even though Jasmani did not make it to the national team as she had hoped in the past, she had come within touching distance of stardom several times in her life. The first time was as a high school student, playing in a national hockey tournament in Tirupati in 1999. The coach of the India Junior Hockey team was on location, scouting new talent. Even though she played a great game and got her team to the finals, Jasmani Tiru did not make the cut. The same year presented another great opportunity in the form of a selection to the Indian Railways team, which also failed to materialize due to circumstances beyond her control. Frustrated, she decided to give up on hockey. Things changed in 2016 when CInI was on the lookout for former

players to take on coaching responsibilities, and we crossed paths with Jasmani. Overnight, the inactive hockey player was back in action - this time as a coach and mentor. We knew that Jasmani would help us elevate the prevalent hockey culture in the region. Her passion for the game was evident, as was her skill. After over a decade of dormancy, her dream to take hockey to the next level finally had strong legs to stand on. She started training under international coaches to become a master trainer. New hope began to replace the disappointments of the past and rekindled her passion for the sport.

Her dream of playing with the best in the game on an international level took a new shape. She is leading the way for more than 19 trainers and 2000 young tribal players under the grassroots programme, ensuring that Jharkhand's hockey culture gets stronger everyday.



Last year, when the pandemic had disrupted most sport-related training, Jasmani and CInI helped train more than 800 students in her region, keeping all the safety measures intact.

Now a farmer and coach by profession, Jasmani Tiru is proof that no matter what forces conspire to take the girl out of hockey, you can't take hockey out of the girl.



## Learnings

1. Seeing women leadership roles from similar backgrounds sets a great role model, encourages players to strive to better their game, and also consider hockey as a profession.
2. Inclusion of women in leadership roles helps gauge better traction from communities. It also creates a more open and inclusive space for everyone.

# Woman in Leadership: Adding. Growing. Fostering

**Nandgaon Poda - Chandrapur, Maharashtra**

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During the Covid-19 lockdowns, Devkabai Karlekar of Nandgaon Poda village helped us to create market linkages and arrange logistics for her village. This helped the farmers in her vicinity to sell their produce and reduce spoilage.

Having served her community for over a decade as an Asha worker, Devkabai understood her community's situation and needs. She collaborated with us and government organisations to bridge the gaps faced by her community. She also took the lead to promote and disseminate COVID safety measure messages in the regional language. Fearless and unwilling to leave things to fate, her self-starter attitude and entrepreneurial spirit supported 35 farmers to sell their harvest in the peak pandemic months. It was the combination of years of working closely with her community and her success as

an entrepreneur that flared her leadership, to create a safe environment for her community.

Having a good understanding of the importance of adopting the best agricultural practices, she has always inspired people around her to take them up too. She has been promoting agri tech, polyhouse nurseries, drip irrigation, and trellis farming among her community. 82 members of her community joined and benefitted from Samrud Kisan Yojana, an initiative she leads in her village.

Devkabai also leads Nandgaon Poda Samrud Sheetkari Gat, a common interest group of 6 men and 5 women in her village. She is an inspiration to anyone who wishes to take their family and society to great heights.





## Learnings

1. It is important to identify, train, and engage community leaders for sustainable long term growth.
2. With a little bit of push and training, women are becoming driving forces of change in their communities.

# Water Woes Vs Pani Samiti

**Dhed hamlet - Dahod, Gujarat**

In Limkheda taluk of Dahod district, there is a village called Chilakota with about 32 households. Up until 2008, these households used to fetch water daily from over half a kilometer away. Now they don't have to, thanks to a highly successful and effective Pani Samiti called the Dhed Faliya Drinking Water and Sanitation Committee. Just as heartening as their success is the fact that it is an all-women Pani Samiti. Their success however, had not come easily.

In collaboration with CInI, the Pani Samiti managed to commission a borewell-based drinking water scheme in 2018. Things were looking up as every household in Chilakota started to receive water at their doorstep. The problems began with the monsoon season during which they experienced heavy electricity blackouts for 3 to 4 months at a stretch. They still managed the best they could and contributed INR 15,000 to replace the motor when the old one gave out.





In 2020, together with CInI, the scheme was successfully converted into a solar-based one to effectively solve the issue of power outages during the monsoon months. The committee is financed by collecting INR 50 monthly from every household. Not only do they now have a corpus of over INR 9000, they also believe that they now have a

permanent solution for their water woes. They are even planning on using surplus solar energy to power a flour mill. All of this is largely thanks to the women of the Pani Samiti.

## Learnings

- 1. Collaboration with local community leaders, specially women, is important to understand and resolve problems on regular basis.**





# WORK DURING COVID



It took only weeks for Covid-19 to turn into a global pandemic, wreaking havoc across the world. The rural-tribal communities in remote regions were some of the worst hit. While the lockdown around nations pushed people back to home for safety, rural regions of India had an influx of exodus. This wasn't just a health risk, but also a socio-economic risk for marginalised communities with low income, lack of infrastructure and facilities, no or very small amount of savings, with a disconnect from markets.

All these factors posed huge risks and could have resulted in a slip in years of progress made with smallholder farmers. However, communities stepped in to take a lead in creating sufficient linkages. The women leaders of SHGs and FPCs calibrated the years of capacity building to sell their standing summer crops as well as to plan for the upcoming kharif season during the peak pandemic months. In many ways this validated the effectiveness of interventions and activities

done during the phase one of Lakhpati Kisan. It was a big task to maintain the presence across 1,071 villages across 4 states with COVID restrictions in areas that suffer extreme digital disconnect. Our network of CRPs ensured that we were able to reach a large number of rural-tribal communities for support with agriculture and various pandemic related interventions.

We had

- 1) Raised awareness among them about Covid-19 protocols in regional languages;**
- 2) Set up virtual channels of communication for agri support and capacity building sessions;**
- 3) Facilitated communities with relief kits and ration;**
- 4) Created market linkages to repair ruptured supply chains across the country.**

Various emergency initiatives in collaboration with our partners and government were brought under the umbrella of our pandemic-relief programmes.

# Mission Gaurav

## Jharkhand

The first Covid-related lockdown caused a nationwide breakdown of work cycles. This forced migrant workers in various sectors across the country to return to their native villages. Even though many tried staying back hoping for things to change for the better, millions returned to the difficult situations they had left behind in the first place.

Recognising an immediate need for action, Tata Trusts partnered with the Government of India and launched a targeted intervention programme called Mission Gaurav

which was implemented by CInI. The programme aimed to provide urgent support to vulnerable households through food security, cash transfers, and livelihood linkages, and we helped deliver.

The programme first targeted seasonal migrant workers who had returned home in 6 districts, 8 blocks in Jharkhand. The primary targets also included families with widows, disabled, aged, and unorganised sector workers.



## Rekindling lost livelihoods

28-year-old Somrai Tudu's family from Kanyaluka Village in the East Singhbhum district was one of many who had benefited from livelihood linkages delivered through the programme. Somrai had moved out of his village to work as a driver's assistant as his 8-member family could not

sustain themselves from their seasonal paddy cultivation. He was managing to make enough to help support his family until the pandemic hit and he lost his job. After moving back home, he exhausted their financial reserves to care for his grandmother who had fallen ill.



It was at this point that Somrai got to know about Mission Gaurav and got himself registered. With the help of a partner agency and the Farmer Producer Company (FPC), Gharonj Lahanti Mahila Utpadak Producer Co. Ltd., he

applied for an MGNREGA labor card, BOCW card, and an old-age pension for his mother. Links to these schemes and the agricultural activities have now enabled him to earn more than enough to support his family.

**Back home, but back up**

Manva Devi and her husband Govind Mahto used to work in Ranchi as daily wage earners before the pandemic forced them out of their jobs and return home to Dasokhap Village in Hazaribagh District. Without an alternate source of income or financial reserves, they were in a difficult spot when she received help from a Shramik Mitra under Mission Gaurav. Manvi registered herself and submitted an online application which was approved and soon had a job card under the MGNREGA scheme. She also received a

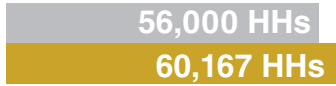
monetary benefit of INR 5820 in the months of November 2020, December 2020, and January 2021 which helped her family stay afloat during difficult times.

Through community mobilization, awareness camps, careful mapping of vulnerable households, and following up with timely delivery of benefits, Mission Gaurav not only hit some ambitious targets but surpassed many.

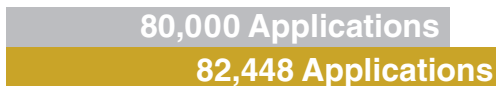
Registration under the project



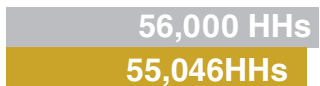
Entitlement applications approved



Registered applications processed with governments schemes and other agencies



Households receiving a minimum of INR 1000/- monetary benefit by the entitlements



Amount of monetary benefit



■ Targeted

■ Connected

## Laxman Munda's Library of Hope

Khunti, Jharkhand

The pandemic affected the education of millions, but it was the students in the remote villages of Jharkhand who took the brunt of the infrastructural setbacks. A report by the Times of India states that while 23% of urban students had access to a computer, it was less than 4% among students in rural tribal regions. While students in urban regions made an easy transition to digital and virtual education, the rural tribal regions witnessed the emergence of a new class of teachers like Laxman Munda of Sindri Village in Khunti District.

These first generational learners had no formal education, very little guidance, and a complete absence of a learning environment. To tackle these issues, team CInI, along with parents and the School Management Committee (SMC) had to think far outside the box and take a more holistic approach to education. Mini libraries and volunteer programmes were identified as approaches with potential and SMC member Laxman Munda were one of the first to take the lead.

He initially volunteered to spend up to 2 hours a day in a safe, socially distanced environment with students to guide and instruct them in regular school work. He was constantly supported by the CInI team and members of his community in this endeavour. Soon, he also contributed a section of his house to start a mini library which he now runs with the support of a few of his senior students. Children are now able to regularly issue books, helping them continue the learning process.

Even though this is an encouraging start, we are still barely reaching 50% of the students we used to before Covid. The pandemic, however, has helped us realize that there is no singular right way to successfully deliver great education and that with determination, flexibility, and creativity, systems can be put in place to ensure that learning never stops and that nobody is left out.

**More than 650 community volunteers like Laxman have stepped up to help with education.**





## Livelihood-backed Resurgence

The movement between villages and cities came to a standstill as the first nationwide lockdown showed no signs of letting up. Smallholder farmers like Shantaben Taviad of Taladra village in Santrampur, Gujarat began to worry as the Kharif season approached. Support for agricultural planning and training had stalled for the time. For smallholders, this could mean slipping back into poverty, posing a huge risk for everyone - socially and economically.

In April 2020, we launched small yet urgent digital initiatives backed by our network of community resource persons at hamlet and village levels.

- Circulations of kharif planning videos and tutorials in regional languages.
- Online and on-call sessions with agricultural experts provided crop health management support.
- Management of technical tasks like repairing irrigation pumps, power issues were undertaken with professionals.
- Support to procure passes issued by the government to get linked with markets. These passes allowed

traders to reach the farmers or the product to be delivered to them.

- Encouraged use of cold storages to stock produce and enable farmers to get a fair price.
- Enabled a network of vet-care services at doorstep delivery for smallholders in remote regions.

These steps aimed support and stabilisation for smallholders when they needed it the most.

**Shantaben was earning INR 1,23,700 in 2019-20, and was able to fetch INR 1,10,800 in 2020-21.**

**Sabitri Hansda and her husband Rabi Hansda from Tangriapal village in Odisha, earned INR 95,800 in 2019-20, and were able to move up to INR 1,16,700.**

The momentum of growth slowed down considerably for many farmers. We aim to cover it and also build capacities of communities to take on challenges that impact them economically, socially, and environmentally.



## Learnings 2020-21

A major part of 2020-21 was spent in the grips of the raging pandemic. The communities handled the first wave responsibly and pillared progress made so far. They had lockdowns implemented at village and hamlet levels. The exodus of migrants back to their homes increased expenses at the household level and put the villages under severe strain.

Schools remained shut for the whole year and this has been an unfortunate situation for the children. They were severely limited by a lack of smartphones for online learning and poor network coverage when they did have access to smartphones.

The year has given CInI very important lessons on the need to further strengthen and build resilience within our communities. We need to be able to handle such challenges and even bigger ones if need be. It has been remarkable to see our women-led community institutions step in to take the lead on marketing for the summer crops and for the kharif inputs.

Empowerment and resilience building within the communities has gotten even more emphasised for us. Our motto of getting marginalised communities **irreversibly out of poverty with sustainable solutions** has become more urgent for us, and all our stakeholders.



## Way Forward

As we step into **phase two of the Lakhpati Kisan initiative**, socio-economic security backed by sustainable solutions for our communities is our prime objective.



CInI as an organisation has learnt a valuable lot from its communities. Lakhpati Kisan 2.0 builds on the learnings and outcomes of the first phase.

The programme is now scaling up through community institutions like FPCs and federations to include more than 2,00,000 small and marginal households. The unpredictability of climate change combined with effects of the pandemic make it imperative for us to focus on building resilience within the communities. Lakhpati Kisan 2.0 focuses on empowering them and inculcating dynamic climate-focused livelihood actions. A critical area of focus is the building of linkages between the communities and key stakeholders. We aim to build up on the incubation of FPCs/FPOs for exponential growth stirred by the communities, for the communities. The integration of multiple themes will also be accelerated and expanded. We are building on WaSH initiatives, through the Samajdar Lakhpati campaign, along with integration of education and sports initiatives for children across states. As we progress, more energy would also be put into building and strengthening this integration with the communities anchoring the initiatives. The next five years focus on enabling and capacity building of communities, to prepare communities for global challenges we have ahead of us.

CInI aims to build an ecosystem driven towards finding solutions for marginalised communities of the Central Indian Belt.





## CInI backed Initiatives

Development and growth don't work in isolation. We strongly believe in creating partnerships and designing initiatives that benefit everyone. Realising this, we are backing initiatives to fuel growth of rural-tribal communities.

### INIA

India Incubation Agritech Network (IAN) envisions creating an enabling ecosystem for innovators and entrepreneurs developing solutions for small and marginal farmers to help them become more productive, profitable, and empowered focusing on Uttar Pradesh.



Jharkhand Venture for Empowering Entrepreneurs - JharVeer, is an enabling platform that connects rural entrepreneurs and enterprises for delivering services to targeted HHs for their economic prosperity and growth.

### MP Healthcare Initiative

The Madhya Pradesh Health Systems Strengthening Programmes is a focused healthcare initiative for marginalised communities. It is being implemented in 23 aspirational and high priority districts. The programme aims to strengthen the delivery of Comprehensive Primary Healthcare Centers (CPHCs) by developing model healthcare facilities.

**The programme will cover 500 Health & Wellness Centers (HWCs) and 23 Urban Primary Healthcare Centers (UPHCs) with a systemic approach for capacity building.**



Sustain Plus is an open-source platform to access sustainable energy for poverty alleviation initiatives in India. Through it, we plan to transform the efficiency of Decentralized Renewable Energy (DRE) initiatives for a stronger impact across all our programmes and locations.

# In the News





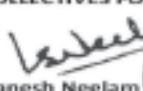



Sakal Today








Nabard CGM Maharashtra



# Financial Statement 2020-21

COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES		Registration No.: S/58648/2007	
BALANCE SHEET AS AT 31 MARCH, 2021			
Particulars	Note No.	As at 31 March, 2021 (₹)	As at 31 March, 2020 (₹)
<b>FUNDS AND LIABILITIES</b>			
<b>FUNDS</b>			
(a) Corpus Fund	3	2,24,28,668	2,22,36,263
(b) General Fund	4	4,661	4,661
(c) Earmarked Fund	5	85,46,66,662	74,91,52,594
(d) Other Funds	6	64,21,418	49,74,233
(e) Income and Expenditure Account	7	3,39,285	18,38,967
		<b>88,38,60,694</b>	<b>77,82,06,718</b>
<b>LIABILITIES</b>			
(a) Payables	8	6,32,095	4,43,276
(b) Provisions	9	21,03,740	21,35,574
		<b>27,35,835</b>	<b>25,78,850</b>
<b>TOTAL</b>		<b>88,65,96,529</b>	<b>78,07,85,568</b>
<b>ASSETS</b>			
<b>Fixed assets</b>			
Fixed assets	10	66,49,262	53,03,421
		<b>66,49,262</b>	<b>53,03,421</b>
<b>Current Assets</b>			
(a) Loans and advances	11	64,74,210	28,95,804
(b) Cash and bank balances	12	87,34,73,057	77,25,86,343
		<b>87,99,47,267</b>	<b>77,54,82,147</b>
<b>TOTAL</b>		<b>88,65,96,529</b>	<b>78,07,85,568</b>
See accompanying notes forming part of the financial statements	1-21		
In terms of our report attached. For Deloitte Haskins & Sells LLP Chartered Accountants  <b>Joe Pretto</b> Partner 		For and on behalf of the COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES  <b>Ganesh Neelam</b> Executive Director 	
Place : Mumbai Date : 25th August, 2021		Place : Mumbai Date : 25th August, 2021  <b>Arun Paedhi</b> President 	



<b>COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES</b>				
<b>INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2021</b>		<b>Registration No.: 5/58648/2007</b>		
<b>Particulars</b>	<b>Note No.</b>	<b>For the Year Ended 31 March, 2021 (₹)</b>	<b>For the Year Ended 31 March, 2020 (₹)</b>	
<b>Income</b>				
Transferred from Earmarked Funds		97,44,55,523	52,93,58,395	
Transferred from Fixed Assets Fund				
- For Depreciation		23,03,444	23,29,981	
- For Assets written off		1,38,004	-	
Other income	13	11,03,713	3,25,206	
Cash Collected from Communities		-	365	
<b>Total Income</b>		<b>97,80,00,684</b>	<b>53,20,13,947</b>	
<b>Expenses</b>				
(a) Expenditure on objects of the Trust				
(i) Grant paid (net of refunds)-Refer Note 19		73,53,26,108	31,75,50,048	
(ii) Project Expenses	14	22,42,62,172	19,77,92,175	
(iii) Employee benefit expenses	15	61,60,882	53,55,365	
(iv) Establishment Expenses	16	1,13,49,762	89,01,237	
(v) Depreciation expense	10	24,01,442	25,35,436	
<b>Total expenses</b>		<b>97,95,00,366</b>	<b>53,21,34,261</b>	
<b>Excess of Expenditure over income</b>		<b>(14,99,682)</b>	<b>(1,20,314)</b>	
See accompanying notes forming part of the financial statements	1-21			
In terms of our report attached. <b>For Deloitte Haskins &amp; Sells LLP</b> Chartered Accountants  <b>Joe Pretto</b> Partner 		For and on behalf of the <b>COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES</b>  <b>Ganesh Niclam</b> Executive Director 		 <b>Arun Pandit</b> President 
Place : Mumbai Date : 25th August, 2021		Place : Mumbai Date : 25th August, 2021		



# List of Partners

## Fund Partners

- Atlas Copco
- Axis Bank Foundation
- BASF India Limited
- BILL AND MELINDA GATES FOUNDATION
- DAIRUSH DMCC
- DASRA
- ERNST & YOUNG FOUNDATION
- Ford Foundation
- HBS Foundation
- HDFC BANK FOUNDATION
- IKEA FOUNDATION
- INFOSYS FOUNDATION
- International Water Management Institute
- Learning Equality
- NSE Foundation
- Oil and Natural Gas Corporation (ONGC)
- SISECAM FLAT Glass India Ltd.
- STT Global Data Centers India Pvt. Ltd.
- Tata AIG general Insurance Co.
- TATA ASSET MANAGEMENT LTD.
- TATA COMMUNICATION LTD
- Tata Consumer Product Ltd.
- TATA STEEL LTD
- Tata Trustee Co. Ltd.
- TATA TRUSTS
- UN Foundation

## Knowledge Partners

- Agriculture Research Station - College of Agriculture, Dhule
- Agriculture Research Station, Mannuthi (Kerala)
- Anand Agricultural University
- AVRDC, Hyderabad
- CIMMYT, Hyderabad
- Centre for Learning Resources, Pune
- Centre of Excellence & Precision Farming on Vegetables, Prantij (Sabarkantha) and Gharaunda (Karnal)
- Centre of Gravity
- CfBT Education Services, Hyderabad

## Implementation Partners

- Foundation for Ecological Security (FES)
- Janarth Adivasi Vikas Sanstha (JAVS)
- Nav Bharat Jagriti Kendra (NBJK)
- Nehru Foundation for Development
- 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)

## Govt Partners

- Gujarat CSR Authority
- NABARD
- Govt of Gujarat
- Govt of Jharkhand
- Govt of Maharashtra
- Govt of Odisha

## Innovation Partners

- SELCO
- Social Alpha
- Sustain Plus
- Cotton Research Station, Talod
- IARI
- ICRISAT, Hyderabad
- IINRG, Jharkhand
- IIT Kanpur
- ISB, Hyderabad
- Krishi Vigyan Kendra (KVK) Dahod, Khedbrahma, Nandurbar
- Maize Research Station, Godhra
- MPKV, Rahuri
- Vriddhi Rural Prosperity Services

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