



# **One mission: Empowering Tribal Communities**







ANNUAL REPORT 2022-23



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#### **Foreword**

FY 2022–23 marked 15 years of successful operations for Collectives for Integrated Livelihood Initiatives (CInI), with the aim of making a sustainable difference in the quality of life for rural and tribal communities in the Central Indian tribal belt. Alongside many major milestones, CInI utilized funds exceeding INR 100 crores during the current fiscal year.

The Lakhpati Kisan Program (LKP) — one of the flagship programmes of CInI — transitioned to its second phase with the target of enhancing the income of over 1.6 lakh small and marginal families sustainably and making them *lakhpati*. The highlight during this phase will be the community institutions, playing a key role as an interface by providing services to the communities to achieve set goals; this will help in increasing the community ownership. Other interventions such as water, sanitation & hygiene, education, sports and health will be taken to the next level, especially with decentralized renewable energy (DRE) solutions as a key enabler for longevity and sustainability of all the interventions.

Therefore, FY 24 will focus on strengthening community institutions on ground. Farmer Producer Organizations (FPOs) are expected to provide services such as affordable credit, technologies, market linkages and knowledge share to leverage govt. schemes. For goals to be met and to ensure the financial and institutional sustainability of FPOs, their annual turnover is targeted to cross an INR 1 crore mark.

The coming years will also proactively focus on integrating the principles of climate resilience in its thematic interventions, looking at climate vagaries linked to erratic rainfall, temperature rise, lower groundwater level and soil health. A few principles will be developed based on the local ecosystem, with inputs from community institutions for effective management of climate adjacencies.

In FY 2023, CInI successfully expanded its education programmes to new geographies. The WaSH team has collaborated with the government on one of their flagship programmes — Jal Jeevan Mission to make tap water accessible in remotest villages of Central Indian Belt. The health team has developed programmes to address and strengthen health systems for delivering comprehensive primary healthcare.

To ensure effectiveness of this quantum leap in scale and scope of expansions, several internal processes have been digitalised like human resource management and adoption of data analysis tools has been bolstered at every level. I'm certain the teams at CInI will continue making a positive mark in the lives of rural-tribal communities.

On this note, I am pleased to present the annual report of CInI for 2022–23 that gives a comprehensive account of activities undertaken during the year. Whilst taking this opportunity to thank all stakeholders for their continuous support, I would also like to wish the team all the best for the coming years.

#### **Arun Pandhi**

President,

Collectives for Integrated Livelihood Initiatives (CInI)

#### Acronyms

ANC - Antenatal Care

BL - Base Line

CG - Chhattisgarh

CInI - Collectives for Integrated Livelihood

Initiatives

CPHC - Comprehensive Primary Health Care
DRE - Decentralised Renewable Energy

EL - End Line

FHTC - Functional Household Tap Connection
FLN - Foundational Literacy and Numeracy

FMCHC - Farm Mechanization Custom

Hiring Centre

FPC - Farmer Producer CompanyFPO - Farmer Producer Organization

HH - Household

HSS - Health Systems Strengthening

HPV - Human PapillomavirusHVA - High Value AgricultureHWC - Health and Wellness Centre

ICAR - Indian Council of Agricultural Research

IINRG - Indian Institute of Natural Resins

and Gums

INR - Indian Rupee

JASBG - Jamgon Adivasi Shetkari Bachat Gat

JJM - Jal Jeevan Mission JMFPCL - Jagruk Mahila Farmer

Producer Company Limited

KGBV - Kasturba Gandhi Balika Vidyalaya

LKP - Lakhpati Kisan Program
LSP - Livestock Service Provider
MHM - Menstrual Hygiene Management

MP - Madhya Pradesh

MPHSSP - Madhya Pradesh Health System

Strengthening Programme

NCD - Non Communicable Disease
 NTFP - Non Timber Forest Produce
 NTHA - Naval Tata Hockey Academy
 RDC - Regional Development Centre
 SAI - Sports Authority of India
 SDG - Social Development Goals

SHG - Self Help Group

SMC - School Management Committee
UPHC - Urban Primary Health Centre

WaSH - Water Sanitation and Hygiene

WASMO - Water and Sanitation

Management Organization



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#### **About Us**

With a vision of making a sustainable difference in the quality of life of rural and tribal communities in the Central Indian tribal belt, since 2007, Collectives for Integrated Livelihood Initiatives (CInI) endeavours to empower the citizens including tribal households with the means to enhance their income and an enhanced quality of life.

By constantly refining its approach of holistic development, for more than 15 years now, CInI has pioneered several scalable programmes in the thematic areas of agriculture-based livelihoods, renewable energy solutions, water & sanitation, education, sports, and healthcare, with community led institutions being the primary anchor on the ground.

CInl's flagship initiative "Lakhpati Kisan", a livelihood and income security focused programme, has worked with over 1 lakh smallholders from rural-tribal regions to lift them out of poverty sustainability and irreversibly. Our key determinant of success has been the ability to identify the inherent gaps, build community engagement and leverage the ecosystem to provide long-term solutions.

The rural-tribal communities of the Central Indian Tribal Belt have specific challenges that keep them from thriving. While our flagship initiative LKP program is poised to overcome the roadblocks, the layering of DRE solutions, drinking

water & sanitation, education, sports and the recently introduced healthcare systems strengthening, will enable key linkages and enhance the overall ecosystem.

Ensuring food and nutritional security for growing population and climate change have emerged as a major causes of concern. Both issues impact agriculture deeply and India is particularly vulnerable because of its vast population. Nearly 80% farmers are small and marginal, excessive reliant on natural resources, with higher dependence on rainfed agriculture, and limited options or support systems to cope with climate vagaries. Empowering smallholders' livelihoods in a dignified manner is critical for not just economic but societal advancement as well. A lot of climate resilience for agriculture will need investing in the overall ecosystem, but the major focus will be on natural resource conservation and management, technology integration, community empowerment and infrastructure development.

The mission for phase two is to uplift over 2,00,000 households from poverty while staying aligned with the global SDGs. To achieve this, CInI is strengthening it's integrated approach, forging credible partnerships with like minded people and organisations, and a building capacities of its teams at every level.

#### Our key work areas areas

- Livelihood
- Renewable Energy
- WaSH
- Education
- Sports
- Healthcare



#### VISION

Making a 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 an improved quality of life.



### Thematic coverage aligned with SDGs

In 2015, a historic global consensus was reached as 195 nations collectively committed to a visionary agenda set forth by the **United Nations: the Sustainable Development Goals (SDGs)** for the year 2030. These 17 ambitious goals represent a universal call to action, aiming to address pressing global challenges such as poverty, inequality, climate change, and more.





















CInI, has undertaken the task of aligning its organizational vision and mission with the Sustainable Development Goals. Through a concerted effort, CInI seeks to make a meaningful and lasting impact, contributing to the realization of specific SDGs and playing its part in advancing the global development agenda. In the following sections, we will explore the specific SDGs that CInI is dedicated to, the strategies employed, and the progress made towards achieving these vital goals.

### 1. LIVELIHOODS





139,517 HHs UNDER LKP >50% HHs

### 2. RENEWABLE ENERGY





27,242 HHs In Central India 115,822 HHs
IN THE OTHER
PARTS OF INDIA

# 3. WaSH





14,931
FUNCTIONAL
HOUSEHOLD TAP
CONNECTION

82,600 INDIVIDUALS UNDER MHM

### 4. EDUCATION





**79,204** STUDENTS

**955** SCHOOLS

## 5. SPORTS





10,128
CHILDREN TRAINED

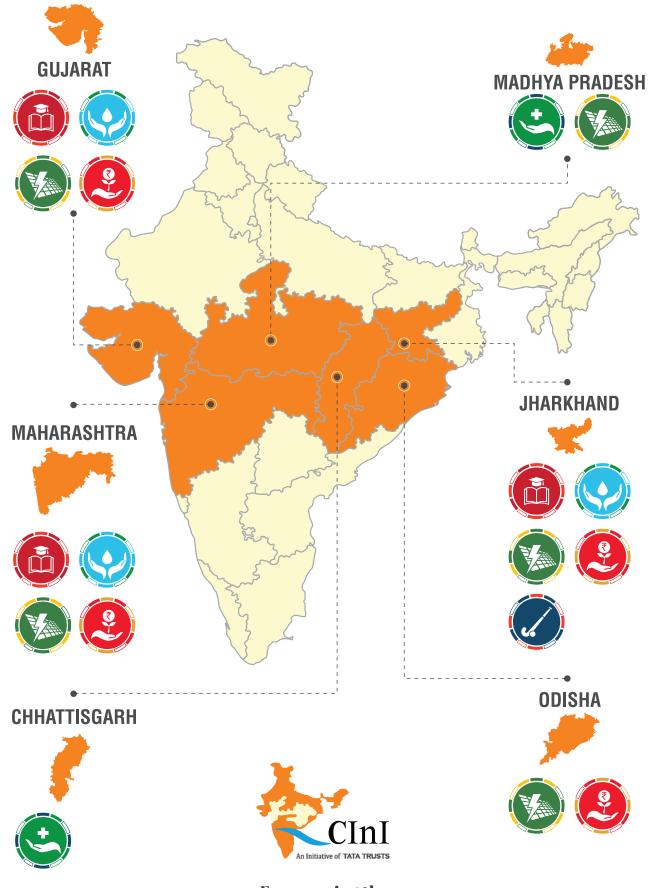
### 6. HEALTH CARE





3,009 HEALTH WORKERS MENTORED 162 Model Health Centres 4,614 HPV SCREENING

# Geographical Outreach



Empowering the Central Tribal Belt





# Livelihood



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Small and marginal farmers form a significant 86.21% of India's farm households and shoulder the colossal responsibility of producing nearly 80% of the nation's food supply. Most of the tribal farmers live in the Central Indian tribal belt. The communities here are deeply rooted in their traditional customs, rich cultural heritage, and the abundant natural resources of their region. Each community has distinct livelihoods shaped by- geography, resource availability, socio-economic conditions, and government policies. These livelihoods reflect a complex interplay of historical legacies, generational welfare, and environmental factors.

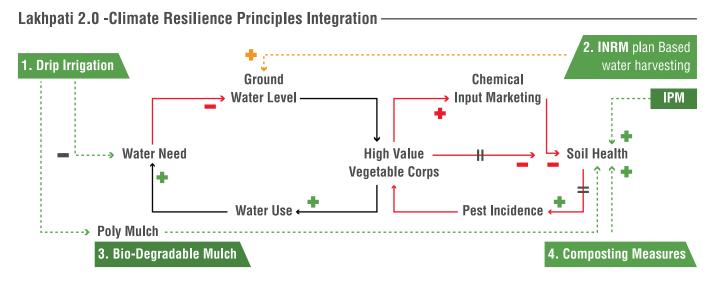
Most farmers grapple with a host of challenges, including soaring production costs, meager yields, unpredictable rainfall patterns, limited access to quality farming inputs, and inefficient supply chains. These obstacles perpetuate a crippling cycle of debt for these dedicated individuals.

To uplift these communities, it is imperative to approach their development with profound respect for their cultural values, age-old practices, and the imperative for sustainable progress. CInI's livelihood enhancement initiatives aspire to achieve precisely that objective. The Lakhpati Kisan Program (LKP) boldly confronts the challenges faced by small and marginal farmers head-on, through a multifaceted strategy. It involves diversifying cropping practices, introducing high-value crops, and ensuring reliable irrigation. LKP strives to enhance income of the farmers by supplementing agriculture- based livelihoods with high income-generating alternatives such as livestock and non-timber forest produce (NTFP), in order to hedge risks and ensure secured income

During the past year, CInI also added a unique initiative Charkha to Market (Antaran) in South Odisha as a part of the livelihood theme, based on entrepreneurship model. It is a handloom development programme that aims at arresting the drift of weavers, particularly the younger generation from the handloom sector. Overarching objective of the programme is to create entrepreneur led microenterprises.

The first phase of LKP concluded in Sep 2021 and marked the start of a new phase. While the first phase focused on income enhancement and quality of life, the second phase will focus on overall sustainability. The emphasis is on strengthening existing community institutions, particularly for households yet to cross the lakhpati mark in phase 1, while incorporating new households to achieve self-sustainability.

Building on phase 1 experiences, phase 2 scales up to encompass 160,000 families, with 110,000 families continuing from the previous phase as integral community institution members. Over 49,000 families have achieved annual income exceeding INR 1,00,000 mark. In addition to this, there has been a concerted effort to actively incorporate climate resilience principles into livelihood models. These principles address challenges like erratic rainfall, rising temperatures, declining groundwater, and soil health. Developing climate resilience strategies has been a collaborative effort rooted in local ecosystems and enriched by community institution insights, to ensure these systems serve small and marginal families effectively for climate adversity management.









# Saplings in poly house nursery





75,496 HHs LIVESTOCK



Tomato Harvest





69,448 HHS LAYERING OF PROTOTYPES HHS INVOLVED IN 2 OR MORE PROTOTYPES

Strawberry Harvest











# Rural prosperity through Agri-Tech

India's urban population is expected to increase exponentially in the next decade. More than 50% of people will be in urban locations. While the rate of migration from rural areas to urban areas is at a decline, the sheer number of people in the country makes it a transformative change. A lack of growing ecosystem in rural areas has been prevalent and there is a huge need gap to be fulfilled.

Major Reasons Of Migration

Lack of growth opportunities

Lack of infrastructure

Lack of agri-services

Lack of market linkages



The JASBG - FMCHC is a centre in Yergaon village in Chandrapur, Maharashtra for smallholder farmers to lease agri-tools. Smallholder farmers don't have access to expensive, hi-tech agro tools like (tractor, thre,sher and

mulching installer, MB plough, et al). The custom hiring centre aims to fulfil this need gap and make agri-tools accessible for farmers in hinterlands like Yergaon.



The centre is run by 11 tribal families who are a part of the Jamgon Adivasi Shetkari Bachat Gat (JASBG). Before the centre was established in 2019, all the farmers were using traditional methods of agriculture. This would bring low yields and lesser income. Clnl's team collaborated with farmers for capacity building, training sessions, and exposure visits. Initially the farmers were a bit resistant to new-age farming methods, but they picked up quickly on seeing the sustainability and results. The group was oriented with different agri schemes they could opt for.

The centre was set up in 2019 with a financial grant from the Samrudh Kisan Yojana. The total cost to set up was INR 17,00,000, of which 10% was contributed by the community. The maintenance is borne from the earnings of leasing out the tools. Within a short span, the centre reached a break-even and started earning profits. The profit increase has gone from INR 75,000 to more than INR 200,000 during 2022-23.

The centre has become a hub for more than 400 farmers; they are able to access agri-tools at an affordable price.

### "Many farmers have stopped migrating to cities in search of work"

- a local of Yergaon.

#### **Business Till Date**

Total Revenue	: INR <b>21,68,450</b>
Operational Cost	: INR <b>14,50,709</b>
Net Profit	: INR <b>7,17,741</b>
% of Net Profit	: 33.10%
Families Covered	: 388
Area Covered	: <b>732</b> Acres



Agri-tools









# Thriving through income diversification

Kantibhai and Shantiben are a couple from Datiya village of Kheroj, Sabarkantha and are smallholder farmers. Together they own about 1 acre land and a few goats. This wasn't enough for their family of eight to make ends meet.

Kantibhai also works as Pashu Mitra and covers 10 villages where he vaccinates livestock and guides local villagers. He participates in livestock camps and earns around INR 16,000 per year from 2 vaccination camps in a year. During visits, he charges INR 15 per goat for consultation.

The couple has been very interested in goat rearing. Thus, they were supported with 10 Sirohi goats (8 female and 2 male) purchased from Rajasthan. They set up the unit at INR 80,000 investment. Currently, they have 14 goats. In 8 months time, 10 goats multiplied to 14. Kantibhai says, "My landholding is low, I can't cultivate more crops. Until recently, I was unable to get enough income to feed the family. Since I've gotten associated with the Lakhpati Kisan programme, things have changed for me and my family.

Last year I sold 7 goats at INR 85,000 of which 2 goats sold at INR 11,000 each and 2 were sold at INR 13,000 each. I still have 5 male goats that are 2 years old; they can be sold at INR 15,000 or more."

They have purchased a cow for INR 17,000 and added 32 goats this year. Additionally, he has 3 cows, 2 buffalos. He supplies milk to dairy and earns around INR 10,000 per month.

Kantibhai and Shantiben are also interested in natural farming. They cultivated and sold cotton seed at INR 60,000. The crops have been naturally cultivated. The duo has set an example for many in their region. They have motivated 22 young farmers to take up organic farming. Kantibhai has roped in 25 additional farmers this year for 100% natural farming. He also leased-in additional land to cultivate vegetables in 2.5 acres. He practices vermi compost and has stopped using DAP completely.

# Kantibhai has taken insurance for the goats to safeguard himself from risk factors.

Income Sources	Income (FY	' 23)
Livestock	Milk Goats	: INR 62,000 : INR 1,24,500
	Total	INR 1,86,500
Agriculture	Maize Wheat	: INR 60,000 : INR 15,000 : INR 18,000 : INR 24,500
	Total	INR 1,17,500
Total An	nual Income	INR 3,04,000



Vermi compost setup

#### **Assurance with Livestock Insurance**

Imagine receiving INR 3,000 for a dead goat. That's exactly what Rabina Soren experienced, thanks to the innovative goat insurance service offered by the Jagruk Mahila Farmer Producer Company Limited (JMFPCL), a CInI-supported institution.

Rabina, a member of the Sarjom Baha Ajeevika Sakhi Mandal, a SHG in Amgachhi village, Jharkhand, is a smallholder farmer. In 2017-18, she became a part of the Lakhpati Kisan program and later became a shareholder of JMFPCL, benefiting from high-quality input-output services catered by the FPC.

In 2020-21, Rabina started goat rearing with three goats, gradually growing her herd to seven. However, this promising endeavor came with its share of risks. Recognizing this, the field team at JMFPCL introduced 'goat insurance', aimed at mitigating the financial loss suffered by smallholders due to goat mortality.

Many people were skeptical about insuring small ruminants like goats, but leaders at JMFPCL were determined to make this service available.

JMFPCL partnered with Gram Cover, a reputable organization specializing in insurance services in collaboration with Bajaj Allianz and United Insurance. To be eligible for insurance, goats had to be at least one year old. The premium for each goat was set at INR 300, with INR 283 going to the insurance company and JMFPCL retaining Rs. 17 as a service charge. In June 2022, JMFPCL launched the goat insurance service and successfully insured 351 goats belonging to 270 households.

Unfortunately, Rabina was one of the first farmers to experience a loss from her herd. In August 2022, one of her goats stopped eating and eventually died due to frothy bloat, caused by the consumption of toxic pesticides. Thankfully, Rabina had already insured goats of her herd. The process of claiming insurance was swift, thanks to the proactive efforts of the FPC board members and field staff. Within eight hours of loss, JMFPCL submitted all necessary information and documentation to Gram Cover. In September 2022, Rabina received the insured amount of INR 3,000 as claim, making her the first farmer to be benefit from this initiative.





This special initiative was celebrated at the Annual General Meeting of the FPC. This success not only brought a smile to Rabina's face but also boosted her confidence in expanding her goat rearing activities. Nonetheless, establishing 'goat insurance' as a service model was not without its challenges. Initially, the community was skeptical about insuring goats, doubting the reliability of claims and timely settlements. Some were deterred by the annual premium payment, unlike life insurance, which is more prevalent in the region. Additionally, there was a waiting period of one month after submitting documents before the policy became active.

Despite these obstacles, there is immense potential to further develop this initiative. The community's confidence has grown, with a positive shift towards insuring their goats. Villagers are increasingly demanding insurance, especially in areas where claim settlements have been received. This initiative has significantly reduced the risk of entire goat herd being wiped out. Goat rearing families now understand that insurance not only eases the burden of sudden financial loss but helps keep the continuity of their livelihoods.



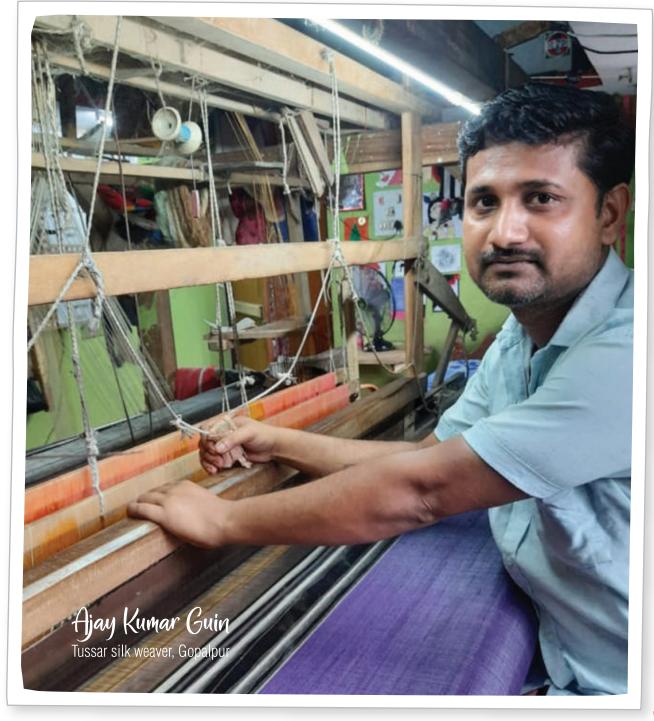


# **Weaving Dreams and Empowering Artisans**

Ajay Kumar Guin, is one of the leading handloom weavers and artisans of tussar silk from Gopalpur, Odisha. Ajay has been in the business of handloom for past 11 years. He employs and collaborates with 15 more artisans, operating out of 12 looms to create some of the best tussar silk sarees, dupattas, stoles, yardages, and more. Ajay supplies his designs to some of the leading national

and international designers now, however, Ajay has had humble beginnings.

Born in a family of artisans and weavers, Ajay grew up seeing his father Nabakrushna and mother Triveni working on the two looms the family had. They would create plain sarees along with a few designed ones.



Handloom work didn't fetch them enough income for a family of 8. Ajay saw his family struggle for basic necessities. Conditions like these push many weavers to not pursue handloom and pick up other professions, migrate to bigger cities.

Nabakrushna had solved to pass on the skill to his sons and brothers. Ajay learnt how to weave and would spend considerable time honing his skills, contributing to the family's legacy. However, they still struggled to put bread on the table for the family. Ajay enjoyed designing sarees and when *Antaran's* capacity building programme was launched in 2020, he picked up quickly. He learnt more about design, how to market products, the linkages required to reach the right consumer base, and other business skills. Within two years he grew his unit from two to twelve looms with a team of fifteen artisans. All of them have an average income of INR 1,00,000 per month.

Ajay and his team of artisans are not only thriving, but have set an example of craftsmanship and entrepreneurship for many in their region and beyond. Ajay has also been recognised on multiple platforms and occasions. He has been honored for his work at the Tata Tea event in Bhubaneswar.

He learnt more about design,
how to market products, the
linkages required to reach the
right consumer base, and
other business skills.



Tussar Saree Design







# Renewable Energy







The farm sector provides the largest share of livelihoods in rural India, approximately 60%, and energy plays a critical role within the larger spectrum of agriculture, cultivation, and other support activities. However, millions of smallholder families face numerous challenges that affect their livelihoods and quality of life. It is all the more difficult for rural-tribal communities to access appropriate technology solutions for enhancing their livelihoods in remote regions. Consequently, they persist with outdated agricultural practices and techniques, remaining ensnared in an unending cycle of poverty.

The energy deficit impacts irrigation leading to unreliable, inefficient and unaffordable agri solutions like diesel-fueled pumps, et al. As a result, agricultural land remains underutilised, yielding low returns, while labour-intensive activities incur higher costs and lead to ineffective time management. This gets compounded to high crop losses, poor soil health, hig level of drudgery, inadequate safety measures for farmers, insufficient financial and market linkages, and lack of scope for precision farming. To solve these multi-layered challenges, Sustain Plus was established as a multi-stakeholder collaborative platform operating at the

intersection of sustainable development, poverty alleviation, and energy access. Its core mission is to expedite development action through the implementation of decentralised renewable energy (DRE) solutions, focusing on improving livelihoods, health, and education.

The decentralisation of energy ensures more equitable access, enables essential services for underprivileged communities closer to their homes, and empowers children & women with unprecedented opportunities for access and choice.

#### The key programme objectives of Sustain Plus are:

- Develop scalable techno-financial models for diverse regions and uses.
- Build a collaborative network of stakeholders committed to sustainable development and foster inclusive partnerships.
- Create evaluation benchmarks and scalability metrics to ensure impactfulness and sustainability of initiatives.
- Promote knowledge sharing for scaling up sustainable solutions.

To bring in a systemic change, Sustain Plus is engaging with different communities to develop DRE solutions at grassroots level. **The work is categorised into six distinct verticals**:



Climate change happening over the last decades has been one of the major reasons for the erraticism caused by the temperature and rain, which severely affects agriculture. It is estimated that 25% of agriculture loss can be attributable to climate change. The biggest fallouts will happen mostly for the small and marginal farmers, who are everyday being pushed to the verges of survival on every day basis. For any region to develop, there has been enough evidence that energy plays a crucial role. In India,

this is very much evident with the success of the Green Revolution, whose success is equally attributed to cheap energy and groundwater. However this didn't get replicated in regions which are off grid or poorer grid connections. The central Indian tribal belt is no exception, the poor grid connection is also one of the contributing factors to the low economic activities and hence poorer QoL.



27,242 HHs and 168,853 Population in Central India



115,822 HHs
AND
682,084
POPULATION IN
OTHER PARTS OF INDIA











Chanaro, Jharkhand



### **Powering with DRE to Empower**

Chanaro village of Hazaribagh, Jharkhand is actively involved in LKP. The village has emerged as a prominent example of the impact of vaccination chambers and carriers. Vaccination chambers and carriers are like cold storages that need high voltage power. Remote villages like Chanaro lack electricity and infrastructure to maintain it. Therefore, DRE solutions are all the more important in regions like these. They enable smallholders, help in making a more fostering ecosystem to increase quality of life.

The livestock service providers (LSPs) Durgesh Kumar Singh, Parasnath Mahato, Sughan Lal Soren, Naresh Patel, Rajesh Mahato were inducted into the DRE solutions programme. The need for this intervention was seen due to the rising need for vaccines in the livestock programme. The LSPs would store the vaccines in a fridge kept in the office at Churchu - the block level facility. This wasn't conducive because of regular power cuts and high temperature of Jharkhand. The medicines would cause side

effects and the activity would become counterproductive. Thus, the solar powered vaccination chamber was the necessity to address the issue of continuous power supply.

In 2021, the solar-powered vaccination chamber and carrier were installed. The chamber runs continuously for 24 hours, and the carrier offers a backup of 15 to 16 hours on a single charge. This significant improvement has made a major impact. In the past, the ice boxes could only maintain a backup for 2 to 2.5 hours, resulting in vial spoilage. With the new vaccination carrier, that allows opening one vial at a time, spoilage is greatly reduced.

Sughan Lal visits 550 families and vaccinates approximately 700-800 goats and 70-80 pigs. This installation has benefitted the LSPs as well as the livestock rearers in the region. Sughan's income has increased from INR 3,000-4,000 to INR 10,000 from regular vaccination drives.



Durgesh Singh with vaccination carrier at a vaccination drive in Chanaro

" Initially, my training focused on livestock management only. However, challenges arose due to frequent power cuts and the considerable distance between the villages made it difficult to store vaccinations. The medications require proper refrigeration and the lack of electricity posed a problem. In 2021, when the solar chambers and carriers facility was in discussion, I eagerly joined the programme. Today, we don't have to rely on electricity and heavy duty carriers, inverters. This has reduced the risk of vaccines getting spoilt and enabled us to care for livestock safely § professionally."

- Sughan Lal Soren



Sughan Lal Soren with vaccination chamber in Chanaro









# Small Pumps, Larger Benefits

Agriculture in Odisha is largely rainfed and vulnerable to climate variability and change. About 70% of the net sown area in the state is unirrigated and prone to frequent droughts, floods. Lack of irrigation infrastructure, unreliable electricity supply limits the use of conventional electric pumps for irrigation. As a result, farmers face water scarcity, low crop yields, and high income insecurity.

The women farmers in Odisha like any other region face additional challenges due to gender inequality and social norms. Despite contributing in a major way to the work, women continue to be deprived from access to technologies that can increase the quality of life for them.

Srimati Hembram, a smallholder from Sanahatnabeda village of Kusumi block, Mayurbhanj district in Odisha, earns primarily from agriculture but due to lack of access to water she was able to sow only paddy and hence depended on her son. Sowing diverse crops in multiple seasons wasn't an option. In Jan 2022, she got access to a solar portable pump and started cultivating vegetables in spring and summer seasons. She sowed 800 saplings of bitter gourd and 600 saplings of chilli in the first batch followed by 400 saplings of tomato in July.

She has earned more than INR 1,00,000 within one year. She is planning to construct a ring well and has planted 1,000 saplings of bitter gourd.

The key enabler here is the sub-HP solar pump which has been designed for surface water pumping, to cater to small farmers with land holding of less than 1 acre. The pumps being small in size are easy to carry and operate.



"Solar pump is like a blessing. We don't have to worry about rain or diesel and can now grow bitter gourd & chilli that fetch good prices in the market. It has made us more confident" - Srimati Hembram











Water, sanitation and hygiene (WaSH) are fundamental building blocks for human development and well-being. Access to clean water, proper sanitation, and hygiene practices not only save lives but also promotes economic growth, education, gender equality, and environmental sustainability.

CInI's WaSH initiative aims to make these necessities accessible for rural-tribal communities, which will have an impact on their quality of life. Improved access to WaSH facilities reduce health expenses and augment income.

Currently, CInI is synergising with the government upon its flagship programme Jal Jeevan Mission (JJM). This programme aims to provide safe and adequate drinking water through individual household tap connections. While the physical infrastructure falls under the purview of the respective government departments, CInI empowers institutions to community oversee the implementation of these structures and ensures their long-term operations and maintenance.

Recognising that women play a pivotal role in a family's economic growth, CInI's interventions also emphasise menstrual hygiene management (MHM). These efforts aim to overcome socio-cultural and infrastructural limitations that often impede girls and women from practicing safe and effective menstrual hygiene management. The key focus of this programme is to raise awareness among women, men and adolescent girls & boys about menstruation, equipping them with knowledge, and fostering a positive social environment to break the silence surrounding menstruation.

**IMPLEMENTED** 





MHM OUTREACH

**INCINERATORS** 



The MHM programme promotes entrepreneurship by making reusable menstrual absorbents accessible to all and piloting various safe disposal mechanisms.

ClnI's WaSH team strives to align their goals with communities' aspirations and ensures its long term sustainability. Therefore, the effort is to capacitate the community to take care of the drinking water schemes whereas for the sustainability of the MHM programme the effort is to streamline the intervention with the aligned government intervention under health, women & child education department.



# Making 'har ghar jal' a reality

Ranjitbhai Punabhai Rawat is the sarpanch of Jetpur village in the Limkheda block, Dahod. Ranjitbhai is a proactive leader of not only just his village, but also in the region. He has been playing a significant role in the development of Jetpur. Thus, when JJM was launched in his village, he naturally took up a pivotal role to make the initiative a success.

#### Before the launch of programme:

Earlier to the launch of JJM, everyone in Jetpur village relied on open wells and hand pumps for their drinking water needs. The scorching summers posed severe challenges as most of the water sources dried up, leaving only two hamlets with access to perennial wells. Others had to resort to digging riverbeds or hiring expensive water tankers.

#### **Community Orientation and Leadership:**

ClnI mobilised the community, organised meetings, and provided training both at village as well as hamlet levels. Initially, community members had inhibitions about the success of the programme, but under the guidance of Sarpanch Ranjitbhai Punabhai Rawat and Deputy Sarpanch Pankajbhai Amarabhai Bharwad, everyone realised that taking charge of their water supply was the key to success. Hamlet-specific committees were formed, and members were trained to oversee the physical implementation, ensuring pipelines were laid correctly and no household was left without a tap connection.



Karnikaben, a villager of Jetpur, reflects, "Initially, we thought our involvement was just a formality, but we soon realised that this programme's success depended on our ownership."

#### Community takes ownership:

ClnI arranged an exposure visit for 42 community leaders to understand how they could plan for the future. Post-exposure, they became committed for regularising water tariff collection and ensuring the scheme's sustainability.

#### Remarkable leadership and collaboration:

Leaders like Prakashbhai Rupabhai Rawat in Kachla Faliya played a crucial role by sacrificing their crops for laying the pipeline. He not only took the initiative to give a portion of his land, but also convinced others to do the same to ensure



timely implementation of the programme. Ranjitbhai's proactive approach, combined with the dedication of hamlet leaders, resolved any issues that arose during implementation.

In another incidence, when one of the hamlet got disconnected from the pipeline system of the village because of the Delhi-Mumbai highway work, pani samiti demanded Water and Sanitation Managemnet Organisation (WASMO) for a new water source for their hamlet specifically. As a result WASMO has rather even got the persmission for digging the highway and reconnect the pipeline, that could reunite all 9 hamlets with water supply. Without this initiative of the pani samiti, this hamlet would have not got the access to FHTC.

#### A collective commitment:

As construction neared completion, multiple water leakages were detected. In a meeting organised by WASMO, the pani samiti and village leaders decided to delay the handover until all faults were fixed, ensuring that every household received uninterrupted water supply.

Jetpur village's success under JJM showcases the transformative power of community-driven initiatives. With the right leadership, determination, and collaboration, they have turned the dream of functional tap water connectivity into a reality, setting an inspiring example for communities across India.

#### Action taken for operation and maintenance:

Recognizing the need for future maintenance and improvement, the community has institutionalised contribution of INR 300 per household, with 339 households participating.

"Now that we have water,
we must plan for the
future to ensure our
scheme's sustainability"

- Ashmitaben

### **Matkas for MHM**

In 2019, CInI started collaborating with community members of Bhursu village in Khunti, Jharkhand for the MHM programme. Aside from adolescent girls and women, men and couples were also included for awareness sessions through this initiative. The main objective of training was to break the silence among the people upon the taboo topics around menstruation, educate the community members about right practices through scientific facts and cultural relevance, and break the myths.

# Providing proper knowledge about menstruation

Helps to break the silence

Adoption of right practices

One of the most important elements of MHM is safe disposal of sanitary waste. The issue of waste management is prevalent alike in urban and rural areas. The majority of waste generated in rural areas are biodegradable agri waste. The knowledge and know-how about segregation is limited. Therefore, the disposal of sanitary waste is an issue in rural. To address this, CInI has innovated the concept of matka incinerator. As the name suggests, matka – an earthen pot, is installed as an incinerator to dispose off sanitary waste. Eartnern ware is readily available in rural regions and is an ingenious solution to the waste segregation problem.

With the help of a few trainers, matka incinerators were installed at homes for menstruating women and girls. After noting the success of the initiative at household, Sunder Munda – village head of Bhursu village, was inspired to scale the initiative in the public places. This is because a lot

of women in rural-tribal regions go to ponds and wells for bath and other hygiene purposes. It was well known that the women disposed off the pads in a dug hole or just wrapped in the newspaper before throwing it at an already littered location. This nullified the progress made through the programme. Thus, the village head proposed to install matka incinerators at common areas like ponds and wells.

Currently, three incinerators have been installed and two more are planned to be installed for ease of disposal. The community of Bhursu is a shining example of taking lead to keep their village clean. Clnl team aims to imbibe this kind of change through infrastructural changes and more importantly behaviour change to increase the water, sanitation, and hygiene standards in rural-tribal regions of Central Indian tribal belt.















Education provides individuals with the knowledge, skills, and abilities they need to navigate life, contribute to society, and achieve personal and societal goals. It plays a crucial role in promoting personal development, economic prosperity, social equality, and the overall advancement of societies. CInl collaborates with students, school staffs, and communities to empower them with educational tools for a better quality of life. During the year, the primary focus has been on successfully concluding the first phase of the education programme in Jharkhand, spanning from 2015 to 2020, while simultaneously launching the ambitious second phase of the programme, set to run from 2022 to 2025.

During this pivotal transition, our aim has been to expand the reach by extending efforts to two states - Jharkhand and Odisha, encompassing a total of eleven districts (eight in Jharkhand and three in Odisha) and continue work in Guiarat. The team has worked tirelessly in more than 900 schools, with a focus on 500 schools in Jharkhand and 435 in Odisha, and 20 in Gujarat positively impacting the lives of 79,204 children (56,389 in Jharkhand,18,815 in Odisha. 4,000 in Gujarat). Our approach encompassed both intensive and extensive efforts. Collaborative efforts have been made with district and state authorities to facilitate the scale up. Further, in collaboration with the department as per directives from the state teachers have been capacitated on Foundational Literacy and Numeracy (FLN) to ensure better implementation of FLN work in schools. Technology in schools has been introduced through setting up smart classes in 10 schools in Gujarat.

Alongside this, the state partnered with our team to conduct training of School Management School Management Committees (SMCs) of 80 Chief Minister School of Excellence and later host a state-level SMC conclave. during which our contributions were recognised. We were honored to have Mr. Hemant Soren, the Chief Minister, Jharkhand as the Chief guest, underscoring the importance of our collective mission. This year's endline and higher endline students' learning assessment report for "Promoting learning during the pandemic - Multi state community-based education", study conducted by Tata Trusts in 2021-22, in Jharkhand showcased an impressive 23.2 percent improvement in language and a remarkable 28 percent advancement in math were observed. Across different classes, substantial progress was witnessed, with gains ranging from 9 to 40 percent points. Meaningful improvements with substantial effect sizes from baseline (BL) to endline (EL) across all classes were achieved, with Class 3 showing the most significant improvement. Overall, an astounding 97% of students in language and 95% in math scored above the benchmark cut-off at endline, reflecting significant progress. An increase of 18 to 48 percent points in the percentage of students scoring above the benchmark cut-off from BL to EL was observed. There was a substantial increase of 18 to 50% in students scoring in language and math at endline. Primary classes exhibited higher improvements compared to higher classes. The overall higher endline average performance stood at 62.6% in language and an impressive 70% in math. Notably, in math and language alike, girls displayed greater improvement compared to boys, underscoring the programme's inclusivity. Advocacy work bore fruit as the SMC members and district administration, Khunti allocated approximately INR 43.5 lakh to support the establishment of around 27 community libraries, enriching the educational resources available to local communities.

Additionally, the team's efforts in promoting the children's story "Jamlo Walks" written by Samina Mishra and illustrated by Tariq Aziz, has received recognition and has been showcased at various platforms. A paper detailing this initiative was also published, further contributing to the outreach and impact. Our commitment to volunteer work, which began during the COVID-19 pandemic, continued unabated during this period. CInI actively engaged the community in voluntary efforts to support children's education, leading to receive the prestigious I-Volunteer Awards 2022 in recognition of the outstanding contributions.





**955** SCHOOLS



609 Jhola Libraries





## Drop in dropouts: A collective effort of SMCs

The access to education in India for different communities from different regions varies. Tribal groups from Jharkhand have historically had lack of access to the formal education system. Currently, a lot of students from tribal communities are the first generation learners. While this is a leap forward. a considerable percentage of students drop out for various reasons. Migration, seasonal agri support to the family, menstruation, et al. are among the few top reasons. Most of these issues can be tackled through behaviour change, communication and facilitation of services at schools. However, buy-in of the community and their collaboration in education interventions is imperative. The programme success ratio goes up when community members come together to solve the things and the SMC of Kasturba Gandhi Balika Vidyalaya (KGBV) is an admirable example of this.

The KGBV in Jamshedpur is a public school in Sundernagar village. The SMC was formed in August 2021. Since then the committee has been actively involved in school improvement. Last year the SMC noticed that 10 girls were

out of school post Covid 19. They decided to organise an enrollment drive to probe into the issue and solve it. SMC members visited 6 hamlets to talk to parents and guardians of students about the importance of education for everyone with emphasis on education for girls. Topics like regular attendance at school, ways to manage menstruation at school, and most importantly need to get formally educated were discussed in detail. These sessions empowered parents with a deeper understanding of the education system and helped them to have a direct link to someone from school. 4 children returned to school after the visits. Parents brought another 6 girls to school. There are 0 out of school girls at present.

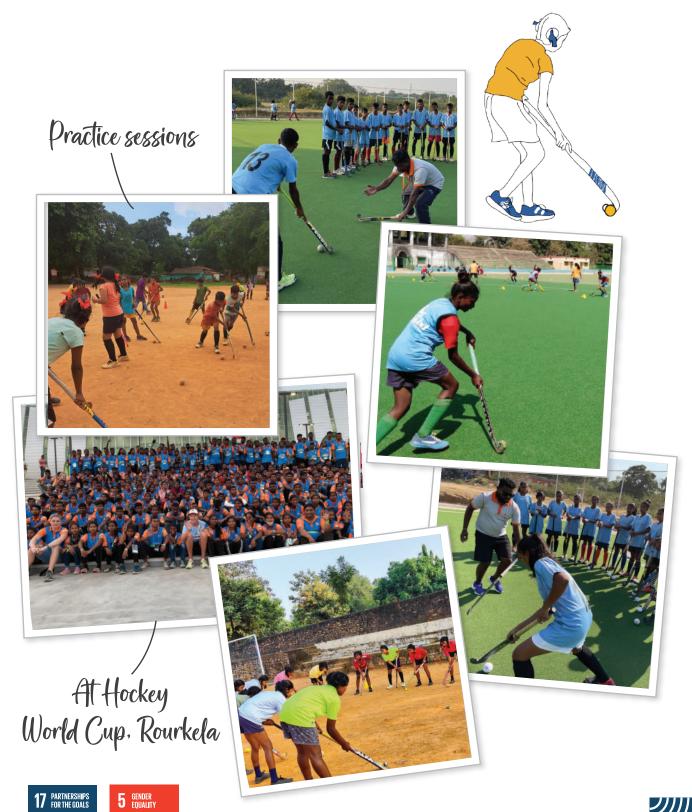
Interactions like these help in making the whole system more accessible and less intimidating for communities who have been under-served thus far. Clnl is working on creating a holistic, accessible environment for rural-tribal communities of India that tackles micro and macro problems of the system.















Sports play a multifaceted role in personal and community development offering physical, mental, social, and educational benefits. We instill valuable life skills, promote health and well-being, and contribute to the overall progress and cohesion of the communities. Sports offer a transformative platform to players and unlocks their potential. Clnl's sports initiative strives to tap into the hidden potential of rural-tribal players and harness it for bringing quality life for families. The programme is focused on creating a growth ecosystem for hockey players in Jharkhand.

While the state has been a home to legendary players like Jaipal Singh Munda, Michael Kindo, Bimal Lakra, Nikki Pradhan among many others. Yet the state hasn't received the accolades or professional advancement it deserves. Many tribal children, teens, and adults hone natural skills for sports. It is easy to spot groups enjoying 'gilli-danda' in the hinterlands of India. A few people take up sports seriously and train into it at schools, fewer join academies to level up, and far fewer pursue it to become professional players. The lack of infrastructure, training, apt opportunities, and awareness are the major reasons for skewed numbers despite having a talented pool.

Therefore, the mission of sports initiative is to groom grassroots players and support them to become professionals. The team is working at multiple levels starting from schools at grassroot level to regional development centers (RDCs) to national academies like Naval Tata Hockey Academy (NTHA) to groom players.

The grassroots programme aims to impart life skills and inculcate the fundamentals of hockey. 10,128 children from 64 grassroots centers in Khunti and Simdega have been trained in the past six years. The RDC serves as the second tier in our hockey development structure, where 30 boys and 30 girls engage in daily practice on an artificial turf. They train with a coach and a high-performance master trainer. The cadets devote two hours daily to hone their skills. Over the course of a month, these cadets adapt to turf play, engage in regular matches against other teams, and undergo reselection and refinement processes. To date, 275 cadets have received training at the RDC, with 85 of them securing coveted positions in elite academies.

Selected players from RDCs move to academies like NTHA. CInI has partnered with NTHA to create a growth ecosystem for rural-tribal hockey players. The goal is to make state-of-the-art facilities accessible. The academy trains the

students in technical and tactical hockey skills, along with building their physical and mental strength. International trainers from around the world educate players to become future national and international hockey stars.

CInI has also established a valuable partnership with the Bovelander Foundation to enhance the hockey programme. The foundation brings in-depth technical knowledge and support to the project. Their training of trainers incorporates league level skills with appreciation of the local hockey culture, to bring out the best players from Jharkhand. This has been highly beneficial. Recently, both the organisations have collaborated to integrate menstrual health hygiene into the grassroots hockey programme.



10,128 CHILDREN



**275** RDC PLAYERS



**85**RDC PLAYERS JOINED IN ACADEMIES







## Priyanka Dang: A budding star

Priyanka Dang, a young tribal girl, started following her passion for hockey at the age of 11 years when she was in school. She would play hockey with her friends during breaks and after school as well. Her school headmaster noticed her fervour for the game and guided her to join the HGC at Patiamba ground in Jaldega. Priyanka took the opportunity and joined the centre. This was the first time in her life she was coached by a hockey trainer for a game. She joined in 2019 and thrived as a student at the centre. She trained thoroughly on the basic techniques to form a strong foundational learning of the game. But her training came to a standstill during the lockdown. She wasn't able to play the game for nearly 6 months. But her trainers connected with her and her parents. They sent her a few tasks everyday and

asked her to record them. For three months she trained online and then she started practising at the village ground with her friends.

In June 2021, she appeared for trials of Simdega RDC. She was selected to join the RDC. Priyanka would go to RDC every weekend to train on the artificial turf with professional equipments. As a sportsperson, this was extremely exciting and fulfilling for her. Her coaches could visibly map her progress. After training for a year she leaped forward to participate in the trials for state level. Priyanka appeared for the trials along with 140 others. She was one of the seven to be selected. She is enrolled at the SAI, Ranchi and is aiming for nationals now.

2019 • JOINED GRASSROOTS TRAINING

2021 SELECTED FOR RDC, SIMDEGA

2022 🎍 SELECTED FOR SAI, RANCHI

"Priyanka has natural talent for hockey, she puts extra efforts to learn the skills of the game, because of this her development as a player has progressed rapidly"

- Suraj Kerketta, Priyanka's coach at RDC















Accessible and affordable healthcare services not only reduce healthcare costs but also contribute to health equity, ensuring that all individuals have equal access to high-quality care. A robust healthcare system is vital for pandemic preparedness, innovation, and research in medical technologies & treatments. It plays a pivotal role in controlling infectious diseases, addressing mental health concerns, and fostering healthier communities. To address these needs, CInI is focusing on making quality healthcare services accessible in Madhya Pradesh (MP) and Chhattisgarh (CG), through the health systems strengthening (HSS) initiative.

The HSS initiative is a partnership with state governments to fortify the Model Health and Wellness Centers (HWCs) and Urban Primary Health Centers (UPHCs). The overarching goal is to enhance the delivery of comprehensive primary healthcare services and develop sustainable approaches to technology integration, supported by healthcare workers.

# Currently, the initiative covers more than 2 million people.

rural-tribal regions have been a major issue. Therefore, the efforts are concentrated on enhancing the capacities of grassroots healthcare workers and strengthening healthcare services through robust implementation processes. Improvement of HWCs and UPHCs infrastructures are a priority. The MP-CG HSS, which is the flagship programme of Clnl's health initiative, is poised to build upon the insights and experiences garnered by the team over the past two years. This programme fosters the exchange of innovative ideas and processes. The collaborative approach with the state government's vision of propagating the model approach statewide aligns with rendering primary healthcare and makes systems more accessible and efficacious – specially for healthcare workers.

Accessibility and quality of healthcare services in

## A few core objectives of the healthcare initiative are:

**Quality services:** Elevate the quality of healthcare services provided, ensuring that every individual receives state-of-the-art care.

**Tech continuum:** Facilitate integration of tech for healthcare services to enable scalable, systemic change.

**Knowledge management:** Create standardised health modules to streamline knowledge management, ensuring that healthcare workers have access to the latest advancements in the field.



162 Model Health Centers





3,009
HEALTHCARE
WORKERS MENTORED



206
ADVANCED DIAGNOSTIC
AND TREATMENT



134
PEER FACILITATORS/
QUALITY CHAMPIONS
DEVELOPED



15, 165
INDIVIDUALS
CANCER INSURED

## Digitalising to Develop Healthcare Systems

To strengthen services at a medical healthcare centre, it is imperative to digitalise systems and processes sufficiently. This helps with maintaining records of patients developing a holistic system that is future ready. Understanding the nuances of this, the MP-HSSP has been leveraging existing digital platforms to ensure comprehensive and continued care. The digitisation work has been initiated and will be rolled out in phases.

Mohan Prasad, an auto mechanic from Singrauli district, realised how digital records could be a boon. An asthmatic, he would buy medicines based on a prescription from his UPHC. When he lost the prescription, he became anxious. On his next visit the doctor told him not to worry as his data was recorded. "I never imagined that a machine would know more about my age, location, and disease than I do," he says.

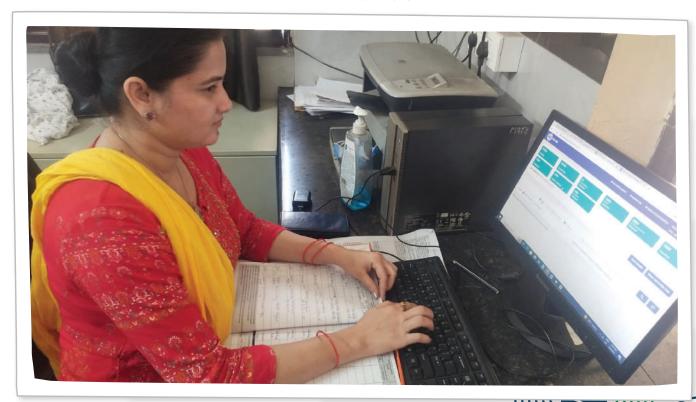
Subba Lakshmi, a junior secretary assistant, from the Mathpurena urban primary healthcare centre is another paragon of how digitalising is empowering healthcare centres. Subba has been screening non-communicable diseases (NCDs) and maintaining a record of them through the CPHC NCD platform.

"I never imagined that a machine would know more about my age, location, and disease than I do"

- Mohan Prasad, Auto mechanic

This has helped in identifying problems like hypertension, diabetes et al. early on and start timely treatment. The system has helped in regular follow-up of patients and recommending home-bound care. It will also strengthen the training sessions for everyone at the centre.

This UPHC is understaffed and has limited infrastructure facilities, yet CInI has been able to create a systemic change through data keeping. The sustained efforts of the staffs are commendable and are helping patients to fight NCDs promptly.







## **Making Care in Hinterlands of India**

Lalki Devi, a 50-year-old smallholder, lives in Hendegarha village in Hazaribagh, Jharkhand. Her life, seemingly ordinary, was centered around, Chetlal Mahto, a hardworking farmer, two sons, recently married daughter, and her work as a farmer and homemaker. Little did she know that one fateful day would change the trajectory of her life and transform her into an embodiment of resilience and hope.

### The painful discovery:

While drawing water from a well, Lalki Devi experienced a sudden, sharp pain in her chest. This discomfort was the culmination of weeks of ignoring a lump she had discovered in her breast. Unbeknownst to her, the life-altering journey was about to commence.

### Ties with community - A lifeline

Lalki was enrolled in a cancer-specific insurance plan through her Farmer Producer Company (FPC), though she was not fully aware of its benefits. When she discussed the ailment with her family and FPC members, Sameena Perveen – a dedicated village volunteer involved in a screening programme, recommended Lalki's sons to take her to a screening camp scheduled the following day at Hendegarha Panchayat Bhawan in Churchu block. With Sameena's guidance, she underwent cancer screening and was tested positive for breast cancer. She was immediately referred to the Ranchi Cancer Hospital and Research Centre with support from Karkinos team.

### The Cancer Diagnosis:

Lalki was determined to battle breast cancer. She decided to go to the Ranchi Cancer Hospital and Research Centre for her treatment since it was mere 90 kilometers from her home. However, the hospital was not empanelled in the list of cancer-specific hospitals, making it financially challenging.

### **Resilience and Support:**

Undeterred by this setback, Lalki embarked on her journey to recovery. She sought treatment iat Brahmanand Narayana Hospital, Jamshedpur, undergoing surgery and four grueling chemotherapy sessions. Throughout this challenging period, Lalki's family received unwavering

guidance from *kare mitras* from the Karkinos team. Her case was closely reviewed by the oncologist team at Karkinos healthcare's virtual tumor board.

### **Hope amidst adversity:**

Lalki and her family were safeguarded from the burdens of cancer since she is a member of an FPC that actively advocates cancer screenings and treatment. The FPC played a crucial role in enabling her to access insurance benefits. Without this vital support, the financial burden on her family would have been overwhelming. The FPC, along with Karkinos and Clnl helped her and her family to understand the cancer care journey, making it less intimidating for everyone. Today, Lalki stands as a beacon of hope and resilience, advocating the merits of early detection and serving as an ambassador in her village.

Lalki Devi's journey is a poignant reminder of the power of community support and the indomitable human spirit. Her story showcases the urgent need to make crucial healthcare services and insurance benefits accessible for rural-tribal communities in remote regions like Hendegarha.





### Learnings and challenges



With the aim of improving the quality of life of rural-tribal families in the Central Indian tribal belt, CInI since 2007 has come a long way starting from ensuring food security to meeting their aspirations to become Lakhpati families. This has been integrated with the layering of WaSH, Education, Renewable Energy, Sports, Healthcare within the clusters. Over the years, CInI has been able to scale up the thematic actions, along with expanding in newer geographies within the Central Indian tribal belt. To ensure quality engagement with the community and deliver the desired outcomes, the backbone of CInI has been the dedicated team, which has also grown considerably.

The trajectory of growth within CInI was based on its keen understanding of the context. While CInI focused towards achievements of its set targets, it nonetheless requires capturing of the larger effects being bought within the ecosystem. The learnings from its implementation getting absorbed in larger civil society needs a better articulation.

Layering of prototypes is realized as an important aspect for moving towards the Lakhpati pathway irreversibly. In its first phase of operation 50% layering happened. Moving forward the target is for at least 75% families to meet the desired outcomes by 2027.

With the ever-changing climatic factors, the poor and marginalized are the most affected. **Priority is to provide safety nets through insurance of capital intensive assets like livestock, solar pumps that add value to their lives.** While 4% of livestocks and 100% of solar pumps are insured, awareness around its access to service, premium et al. needs to be further pursued.

CInI has been able to address the larger issue of access to DRE based capital assets to 27% of households. It currently needs to answer **its optimal usage** through strengthening of the production system as well as running other productive loads.

Grassroot institutions, most notably the FPOs and Federations are promoted with the purpose of continuity of the work. It is strongly realized that strengthening of **women leadership** across various layers of the organization is a crucial work that needs a continuous engagement.

In the process of ensuring increased access to irrigation as well as drinking water, it has been realized that there is a need to address the issue of **sustainable groundwater management** and water budgeting process to develop strategies to conserve existing resources. So as an action of climate resilience the brainstorming with the community for further action has been initiated and needs to be strengthened further in coming years.

CInI has worked in the trajectory of piloting, replication and scaling of solutions in its area of operation. Integration of DRE within drinking water scheme to arrest the erraticity of grid supply, strengthening of school management committee for ensuring parameters of quality on education, normalizing discussion related to menstruation and working for healthcare system strengthening are few examples. In order to further scale the work institutionalization of the learnings within the larger policy setup needs to be the push of CInI in coming years.



7

## **Voices from Field**

Working and earning to help out at home is the best feeling in the world. I'm grateful to have an opportunity to work from my home location at the Binda village. This is bringing me one step closer to building a 'pucca' house and giving my children better education. I would urge all other didis (village women) who want to work to take advantage of this unit. - Samkunwati Swansi, lac bangle artisan, Binda village, Khunti, Jharkhand

The absence of fencing prevented us from creating a kitchen garden at the school. We discussed this issue with SMC members and the CInI team in one of the meetings. We collectively decided to submit an application to the mukhiya. He included the plan for a bio-fence and solar water pump in the upcoming village plan. After a few days bio-fencing was done in the school and a solar water pump was installed. The water issue was resolved. Together with the teachers and children we have been able to develop a kitchen garden in the school seamlessly. It feels fantastic to have a supportive ecosystem where ideas can come to fruition.

- Faguwa Pahan - SMC President, Government Primary School Kujrang, Murhu, Jharkhand

Still, it is beyond our imagination that we are Lakhpati now. In the initial stage, we were skeptical if the strawberries would bloom or not, had it not we would not have enough money to even feed the family. But things have turned out in our favor – climatic conditions, right connections with market, right kind of training, et al. My long time dreams to give my children quality education, renovate my house, reinvest in innovative farming are coming true. It's no more a thing of the distant future; this is happening now. I and my family are thrilled and can't wait leap ahead.

- **Saysing Padvi** - WUG member, Walamba village, Nandurbar, Maharashtra

The use of biogas slurry in the field has improved the quality of flowers as well as enhanced the soil health.

I have been doing floriculture even before the biogas unit got installed at my home but the return from floriculture has increased exponentially both in terms of quality as well as quantity of flowers I get from the same field. Flowers from our farm have even piqued the interest of clients from a lot of nearby regions.

- Ranjit Bariya - Biogas user, Dhankua village, Halol, Gujarat.









I feel happy to share with everyone that now all the households of our village have functional tap water connection at their doorstep. Initially, a lot of people didn't cooperate with us; rather, they had very little hope of success for JJM. The hope of getting water at the doorstep kept me motivated and I tried motivating others for the same. Gradually, everyone came around and it became the collective that it was supposed to be. Success was inevitable then and today all of us have tap water connection at home.

- **Devi Hansda** - Member of drinking water committee, Deoghar Jharkhand.

Working as an CRP on MHM has impacted me as a person and changed me quite a bit. I feel more confident and conversant about topics that are difficult to address, both professionally and personally. I feel proud that I get to help women, adolescent girls and boys, and men about the subject through my work. Our work is enhancing the support system towards better menstrual management at schools and also at homes. It's fulfilling to be a part of this change - Sangeetaben Hathila - CRP for MHM, Dahod, Gujarat

I was introduced to the concept of herbal gardens and medicinal plants, which is a part of creating a model center. I and the entire team has worked hard on it and now our garden has medicinal plants like amla (Indian gooseberry), aloe vera, neem, methi (fenugreek), ginger, garlic, tulsi (basil), bael and patharchatta (kalanchoe pinnata). We show these to the patients and advise them to grow and eat them.

- Pratibha Pandey - Community health workers for MP-CG HSS programme, HWC Kuchwahi, Sidhi, Madhya Pradesh

My responsibility includes facility maintenance, quality improvement & CPHC NCD adoption. Despite past budget constraints, we worked to improve the hygiene and cleanliness of the UPHC. It was a difficult task initially, but the motivation resulted in an improvement in the facility's biomedical waste adherence.

- Dr Manju Tirkey - Quality Champion Medical Officer, Lalbhandi's Urban Primary Health Centre (UPHC), Chhattisgarh

Drip and solar are novel technologies for us. Before the installation, we could only cultivate during Kharif due to lack of water availability. Low production gave low income. But after getting associated with ClnI, we learnt about vegetable cultivation and crop planning with DRE solutions. Now we don't have to worry about water and we can cultivate sustainably throughout the year for three seasons!

- Malti Murmu - DRE beneficiary, Taraspur village, East Singhbhum, Jharkhand.









5 GENDER EQUALITY



## **Awards & Recognition**



# Appreciation award to Dr Neha Ahirwar (CPHC Consultant) for supporting Model HWCs Chhattarpur

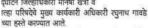


### एसएमसी सदस्यों ने की श्रमदान से स्कूल की घेराबंदी

धालभूमगढ़: धालभूमगढ़ प्रखंड की पावडा-नरसिंगढ़ पंचायत के देवशोल उत्क्रमित मध्य विद्यालय की एसएमसी के सदस्यों ने शनिवार को श्रमदान से विद्यालय की घेराबंदी की. सिनी संस्था की ओर से आयोजित एसएमसी सदस्यों के प्रशिक्षण के दौरान प्रशिक्षक संध्या सिंह और एवलिन होरो ने एसएमसी सदस्यों के अधिकार और कर्तव्यों की जानकारी दी. इसी क्रम में उन्हें विद्यालय के कार्य करने के लिए जागरूक किया गया. स्कूल के चारों तरफ घेराबंदी नहीं थी. इससे बागवानी करने में परेशानी होती थी. अभिभावकों ने श्रमदान से स्कूल की घेराबंदी का निर्णय लेते हुए बांस से घेराबंदी का काम पूरा किया. श्रम दान में एसएमसी अध्यक्ष रामदु सोरेन, बाघराय सोरेन, सोमाय मांडी ने अहम भूमिका निभावी.

### जलजीवन मिशनअंतर्गत जनजागृती मोहीम

नंदुरबार : जलजीवन मिशनच्या गावी अंमतबजावणीसाठी व गार्मभामयं जनजागृती व्हावी वासाठी हत्वा परिजय नंदुरबार, एन एस ई ।ऊडेशन व सिनी टाटा ट्रस्ट यांच्या युक्त विद्यमाने तयार करण्यात आलेच्या नजागृती वाहनांचे (आय ईसी व्हेंन )



जलजीवन मिश्रान अंतर्गत २०२४ पर्यंत प्रत्येक द्रंबाला दर माणसी प्रति दिवस ५५ लिटर पिण्याचे शुद्ध रेते व नियमित पाणी मिळावे यासाठी जिल्हा परिषदेमाफेत तजीवन मिश्रान अंतर्गत पाणीपुरवठा योजनेच्या कामांना या टप्याने मंजूरी देण्यात येवून कामांना सुरुवात झाली हि

या पार्श्वभूमीवर जलजीवन मिशनचा उद्देश, जलजीवन शन योजना यशस्वी होणेसाठी गावातील पदाधिकारी व सस्थ तसेच आरोग्य, पोषण पाणीपुरवठा समिती यांची मेका व कर्तव्य, पाणीपुरवठा योजनेच्या उपगांचे गुणवता रिक्षण, योजनी युखमात दुरुस्ती, पाणी गुणवता, इपाणी व्यवस्थापन, जलसंवर्धन व स्रोत शाश्वता याबाबत सस्यांमध्ये जाणीव जागृती करण्यासाठी जिल्हा परिषदेच्या ग्रामीण पाणीपुरवठा विभाग तसेच एन.एस.ई. फाऊडेशन अंतर्गत सिनी टाटा ट्रस्ट यांच्या संयुक विद्यमाने जननागती मोहीम सुरू करण्यात आती आहे . सदर मोहिमेसाठी जलजीवन मिशन विश्वयी माहिती असणारे तीन आयईसी व्हॅन तयार करण्यात आत्या असून सदर व्हॅन या अक्कतकुवा, धडगाव व तळेदा तालुक्यासाठी राहणार आहेत.

धडगाव व तळेदा तालुक्यासाठी राहणार आहेत.
जिल्हा परिषदेच्या प्रशासकीय आवारात जिल्हाधिकारी
मनिषा खत्री, मुख्य कार्यकारी अधिकारी रपुनाय गावादे यांनी
हिरवी झंडी दाखवून या जनजागृती अभियानाची सुरुवात
केली. यांवेळी ग्रामीण पाणीपुरवठा विमागाचे कार्यकारी
अभियंता संजय बावीस्कर, जिल्हा आरोग्य अधिकारी चौधरी
सीनी टाटा ट्रस्टवे विभागीय समन्वयक साजिद मंसूरी, प्रकरप
व्यवस्थापक निशांक गजिमेंस, स्तिश एखंडे, पुजा धुले,
सत्यम ठावुन, रोहित गुसा, शुभम खंदारे, सिद्धार्थ वाच,
दारासिंग पावरा, अविनाच नाईक, पवन वळवी, किशोर
जाधव, जामसिंग पावरा उपस्थित होते.

Health Minister of MP inspecting HWC Ghoora, Chhattarpur







Kayakalp Awardees HWC Bhamta Bijasan



Best Ayushman Bharat - HWC award to HWC Attar\_Khandwa on Universal Health Coverage Day

## चनवाई येथे ब्रीडर फार्मचे जिल्हाधिकाऱ्यांच्या हस्ते उद्घाटन

अक्कलकुवा, तालुक्यातील चनवाई येथे सिनी टाटा ट्रस्ट व याहामोगी शेतकरी उत्पादक कंपनी मुंदलवड यांच्यातर्फे मोलगी परिसरातील गावात उपजीविका समिती मेळावा, सीएचसी (अवजार बँक) व उस्मानाबादी ब्रीडर फार्मचे उद्घाटन झाले. जिल्हाधिकारी मनीषा खत्री यांनी उद्घाटन केले. या वेळी अक्कलकुवा तहसीलदार रामजी राठोड, नाबार्ड अधिकारी प्रमोद पाटील, तालुका कृषी अधिकारी नीलेश गद्रे, डॉ. गनापुरे, डॉ. दहातोंडे, जिल्हा पशुसंवर्धन उपायुक्त डॉ. यू. डी पाटील, सिनीचे क्षेत्रीय समन्वयक विजयसिंग

पाटील, तालुका समन्वयक सतीश एखंडे व तांत्रिक अधिकारी डॉ. सचिन चौधरी. याहामोगी शेतकरी उत्पादक कंपनीच्या अध्यक्षा माधुरी वळवी, कंपनीचे सीईओ विनोद हल्ले, सिनी संस्थेचे कर्मचारी उपस्थित होते.

जिल्हाधिकारी खत्री यांनी शेतकऱ्यांशी संवाद साधला व समस्या समजून घेतल्या. जिल्हाधिकाऱ्यांच्या हस्ते पारितोषिक वितरण करण्यात आले. कार्यकम यशस्वितेसाठी संपूर्ण सिनी टीमचे सहकार्य लाभले. डॉ. सचिन चौधरी यांनी सूत्रसंचालन केले. विनोद हल्ले यांनी आभार मानले.



अक्कलकुवाः तालुक्यातील चनवाई येथे ब्रीडर फार्म उद्घाटनप्रसंगी जिल्हाधिकारी मनीषा खत्री, शेतकरी व पदाधिकारी.

Dhule, Nandurbar-Today 06/03/2023 Page No. 4

आत्मनिर्मर हेल्थ एंड वेलनेस सेंटर पर कार्यक्रम, स्वास्थ्य मंत्री बोले

## स्वास्थ्य सेवाओं में प्रदेश देश में अग्रणी, गांवो में शुरू की जाएंगी २२६ नई स्वास्थ्य संस्थाएं



Received I volunteer award for working on Education during pandemic



G20 delegates visit to Model HWC Ghoora Chhatarpur

## **Financial statements**

**COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES** 

BALANCE SHEET AS ON 31 MARCH, 2023

Registration No.: \$/58648/2007

Particulars	Note No.	As at 31 March, 2023	As at 31 March, 2022
Politiculars	Note No.	(₹)	(₹)
FUNDS AND LIABILITIES			
FUNDS			
(a) Corpus Fund	3	26,483,377	22,534,32
(b) General Fund	4	4,661	4,66
(c) Earmarked Fund	5	630,283,259	884,276,70
(d) Other Funds	6	10,731,643	9,507,51
(e) Income and Expenditure Account	7	2,212,000	1,624,40
		669,714,940	917,947,61
LIABILITIES		1	-
(a) Payables	8	120,989	98,90
(b) Provisions	9	2,358,831	2,448,36
		2,479,820	2,547,26
TOTAL		672,194,760	920,494,87
ASSETS			
Fixed assets			
(a) Fixed assets	10	10,857,514	9,673,843
		10,857,514	9,673,843
Current Assets			
(a) Loans and advances	11	10,083,980	17,091,44
(b) Cash and bank balances	12	651,253,266	893,729,592
		661,337,246	910,821,034
TOTAL		672,194,760	920,494,87
accompanying notes forming part of the financial ments	1-19		

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

For Deloitte Haskins & Sells Chartered Accountants For and on behalf of the

COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES

Joe Pretto Partner

Ganesh Neelam
Executive Director

Arun Pandhi President

Place : Mumbai Place : Mumbai Date : August 3, 2023 Date : August 3, 2023

25th,31st Floor
Dente Tower 3,
Etphinstone (W),
Mumbai 13,



## Financial statements

### COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2023

Registration No	 e lege.	10 /うハハマ

Particulars	Note No.	For the year ended March 31, 2023 (₹)	For the year ended March 31, 2022 (₹)
Income			
Transferred from Earmarked Funds		1,071,400,890	868,403,771
Transferred from Fixed Assets Fund			
- For Depreciation	6	3,632,574	3,842,197
- For Assets written off	6	107,956	¥
Other income	13	569,256	2,315,207
Total Income		1,075,710,676	874,561,175
Expenses			
(a) Expenditure on objects of the Society			
(i) Grant paid (net of refunds)- Refer Note 18		99,895,155	121,580,080
(ii) Project Expenses	14	946,439,760	726,623,541
(iii) Employee benefit expenses	15	13,874,846	9,200,543
(iv) Establishment Expenses	16	11,240,293	11,968,175
(v) Depreciation expense	10	3,673,030	3,903,713
Total expenses		1,075,123,084	873,276,052
Excess of Income over expenditure		587,592	1,285,123
ances of the orest experiences		367,332	1,203,123
See accompanying notes forming part of the financial statements	1-19		

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** 

Arun Pandhi President

Place : Mumbai Place : Mumbai Date : August 3, 2023 Date : August 3, 2023







## **Our Partners (2022-23)**



### **Fund Partners:**

Apollo Tyre Foundation

Atlas Copco

Axis Bank Foundation

BASF India Limited

Bill and Melinda Gates Foundation

Boehringer Ingelheim

Bovelander Foundation

CROMPTON

Crypto Relief

DASRA

Ernst & Young Foundation

Ford Foundation

Harish and Bina Shah Foundation

HDFC Bank Ltd.

**IKEA Foundation** 

Infosys Foundation

International Water Management Institute

Learning Equality

MARICO Industries

National Stock Exchange (NSE) Foundation

Oil and Natural Gas Corporation (ONGC) Foundation

RIST, The Hans Foundation

Sisecam Flat Glass India Pvt. 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 Motors

Tata Steel Ltd.

Tata Trustee Co. Ltd.

Tata Trusts

**UN** Foundation

### **Implementation Partners:**

Coastal Salinity Prevention Cell (CSPC)

Janarth Adivasi Vikas Sanstha (JAVS)

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)

Shamayita Math

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)

All Farmer Producer Companies (FPCs)

### **Govt Partners:**

District Mineral Foundation (DMF), Keonjhar

Govt. of Gujarat

Govt. of Jharkhand

Govt. of Maharashtra

Govt. of Odisha

National Bank for Agriculture and Rurallopment (NABARD)

Innovation Partners:

Khety

SELCO Foundation

Social Alpha

Sustain Plus

### **Knowledge Partners:**

Agriculture Research Station — College of Agriculture, Dhule

Agriculture Research Station, Mannuthi (Kerala)

Agribuzz

Anand Agricultural University

Avanti Finance

CIMMYT. Hvderabad

Civil Society Academy

Centre for Learning Resources, Pune

Centre of Excellence & Precision Farming on Vegetables, Prantij

(Sabarkantha) and Gharaunda (Karnal)

Centre of Gravity

Central Goat Prosperity Services

CfBT Education Services, Hyderabad

Cotton Research Station, Talod

CropIn Technology Solutions

Department of Animal Husbandry

Dept. of Horticulture, Keonjhar

DESTA

District Mineral Foundation, Keonjhar

Ekatvar

Gujarat Urja Vikas Nigam Limited (GUVNL)

ICAR

IIAB IINRG

IMPAGRO

**INREM** Foundation

Indian Agricultural Research Institute (IARI)

International Crops Research Institute for the Semi-Arid Tropics

(ICRISAT), Hyderabad

Indian Institute of Natural Resins And Gums (IINRG), Jharkhand

Indian Institute of Technology (IIT), Kanpur

Indian School of Business (ISB), Hyderabad

Indian Veterinary Research Institute (IVRI)

Krishi Vigyan Kendra (KVK) Dahod. Khedbrahma. Nandurbar

Danod, Knedbranina, Nandurbar

Maize Research Station, Godhra

Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri

Microware Computing & Consulting Pvt. Ltd.

Odisha Rural Development And Marketing Society (ORMAS), Keonjhar

Sabar Dairy & Banas Dairy

Samunnati Financial Intermediation and Services Pvt. Ltd.

S. P. Jain Institute of Management and Research, Mumbai

Thoughtshop Foundation

Vriddhi Rural Prosperity Services

Institutional partner: Naval Tata Hockey Academy (NTHA), Jamshedpur







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