



JharVeer

Empowering Entrepreneurial Ambitions
Among India's Rural-tribals.





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Message from Jharkhand Team Lead

Jharkhand houses many of India's wealthiest districts in terms of natural resources. These districts, form a tribal belt across the Central Indian heartland. This central belt houses 70% of India's tribal population. These districts, ironically, are also some of the poorest and the most underdeveloped districts in the country. Therefore, Collectives for Integrated Livelihood Initiatives (CInI), an initiative of Tata Trusts, implemented a focused program, "Lakhpati Kisan: Smart Villages".

This program aims to make nearly one lakh tribal households 'Lakhpati' in an irreversible and sustainable manner. One of the program's key principles is 'Innovation - not stereotyped', which means that the CInI team is regularly looking at innovative and disruptive technologies to be brought into the field programs to excel the growth paths as well as meet aspirations of tribal communities. Another key guiding principle of the program, 'irreversibility' of impact with increased resilience, seeks to empower the communities to be the drivers of their own social and economic empowerment. A natural extension of the principle has been the extensive development of community-based institutions.

As a part of this, rural entrepreneurs are being nurtured under the platform of **JharVeer (Jharkhand Venture for Empowering Entrepreneurs)** to bolster livelihoods based on agriculture, lac, and livestock. Rural entrepreneurship in these areas has been envisioned to create more jobs, add value to the rural economy, and retain wealth. These rural enterprises are widening the income avenues for the individuals as well as helping in strengthening the value chain to meet the regional needs right at the doorstep. These ventures will help realize the incremental income of Rs. 90,000 over the baseline of Rs. 30,000 per household to lead to an average annual income of Rs. 1,20,000/- or more per household.

In a short span of three years, a total of **116 JharVeer entrepreneurs** have been created in Jharkhand for agricultural, livestock, and lac prototypes. The Lakhpati Kisan Mission program currently engages with 33729 households in Jharkhand, all serviced by Jharveer entrepreneurs under the apex institutions. With an in-depth understanding of the rural ecosystem, CInI encourages more and more micro-enterprises to flourish. Collaborative efforts to enrich the rural ecosystem will help strengthen the economy and build a prosperous society.



Sirshendu Paul
CInI, Jharkhand





CInI's Lakhpati Kisan Mission 2020

A Quick Look

Established on May 17, 2007, Collectives for Integrated Livelihood Initiatives (CInI) is an associate organization of Tata Trusts. CInI's mission is to transform the quality of

life of rural-tribal communities in the Central India belt, which is home to 70% of India's tribal population.

CInI's flagship initiative, '**Mission Lakhpati Kisan: Smart Village**', focuses on enhancing rural-tribal livelihoods in Gujarat, Maharashtra, Odisha, and Jharkhand. Through a community-led integrated approach, 'Lakhpati Kisan' addresses the demands and aspirations of rural-tribal households to bring **2,00,000 households irreversibly out of poverty**. CInI was awarded the National Entrepreneurship Award in 2018 by the Ministry of Skill Development and Entrepreneurship (MSDE) under the award category, 'Promoters Rural Producer Group Enterprise.'

The idea of bringing irreversible solutions to the rural-tribal community's problems led to the formation of Jharkhand's Venture for Empowering Entrepreneurs - a community-run collective to foster a growth ecosystem among rural-tribal communities, by empowering them to scale up their businesses.



CInI was awarded the National Entrepreneurship Award 2018 by the Ministry of Skill Development and Entrepreneurship, Government of India, for nurturing an ecosystem of rural entrepreneurs and micro-enterprises.



Problems Needed **Solutions**

After two years of Lakhpati Kisan program, several gaps emerged related to quality inputs, implementation of Package of Practices, common platform to coordinate the activities of the rural entrepreneurs. This led to the initiation of placing an

Entrepreneurship Model (FY 2019-2020) for the rural-tribal communities to deal with the perpetual challenges of **stabilizing pre-production, production, and post-production stages of different livelihood prototypes.**

The problems that needed addressing were:



Availability of quality inputs to ensure high yield/production



Value chain service delivery systems



Lack of employment opportunities amongst rural youth





Sowing Seeds of Change: JharVeer

The idea of bringing irreversible solutions to the rural-tribal community's problems led to the formation of Jharkhand's Venture for Empowering Entrepreneurs

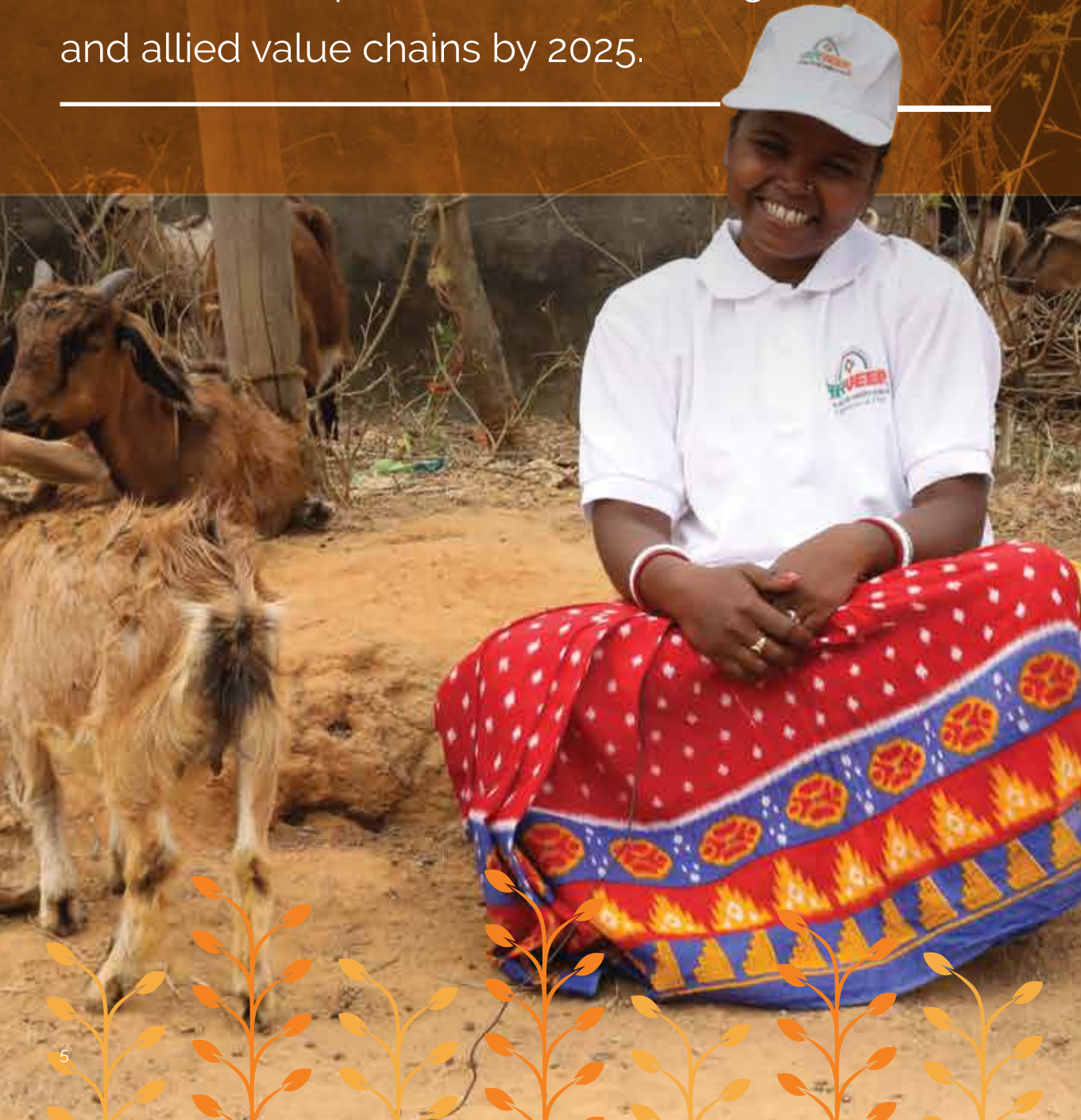
- a community-run collective to foster a growth ecosystem among rural-tribal communities, by empowering them to scale up their businesses.

JharVeer: Jharkhand Venture for Empowering Entrepreneurs is a platform to enable and connect rural-tribal entrepreneurs and enterprises for delivering services to targeted households for their economic prosperity and growth.



Mission

Scaling up service delivery systems through enterprise promotion and incubation of more than 500 rural entrepreneurs in different agriculture and allied value chains by 2025.



Vision

Fostering an ecosystem of rural-tribal entrepreneurs and enterprises for transformational and irreversible change in India's rural economy.





JharVeer Approach

After understanding the problems that needed addressing, a **five-step strategy** was designed for implementing the rural entrepreneurship program

Entrepreneurship Model Design

Following prototype-need assessment, a model was prepared with three components: Upfront contribution, Loans, and Financial aid. Revolving funds are provided in the form of input supply to keep their business in the running phase.

Selection Process

Under the supervision of BoDs, existing farmers are shortlisted based on criteria: Risk-taking ability, area suitability, business prudence, and cash contribution.

Training & Capacity Building

In order to educate the community, training exercises under each business prototype was categorized into:

1. Exposure to successful prototypes
2. Introductory Training
3. Technical training
4. Apprenticeship under successful entrepreneur
5. Business Management
6. Regular hand holding field visits



Demand Generation & Marketing

FPO plays a crucial role in microplanning, demand generation, and need assessment. It gives supply orders to entrepreneurs, makes payments, and checks the quality of produce. With a wider network, FPO also automatically assists in marketing and awareness building.

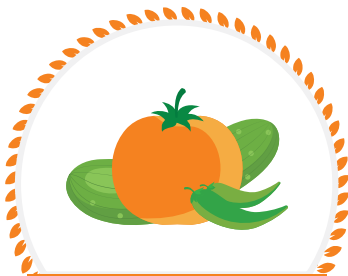
Identity Creation

Every entrepreneur is given an identity of being part of a larger entity through Entrepreneur ID cards, official record books, support in keeping track of business, finance, and customer details.



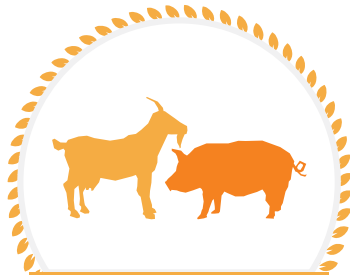
Entrepreneurship Venture through need-based prototypes

Livelihood Themes and Interventions



Agriculture

Poly Nursery
Entrepreneur



Livestock

Piglet Entrepreneur
Goat Entrepreneur



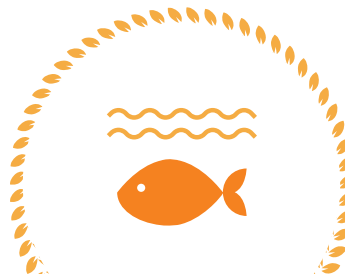
Non-Timber Forest Produce

Brood Lac
Entrepreneur



Irrigation

Water
Entrepreneur



Pisciculture

Fish
Entrepreneur

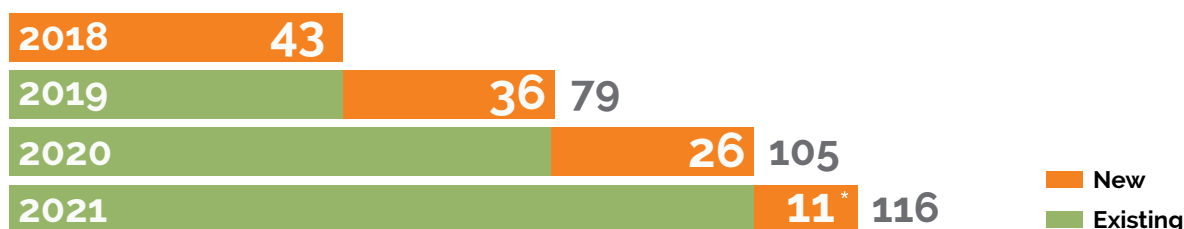




Making of 100 Veers

Creating 100+ Micro-Entrepreneurs and jobs in the villages of Jharkhand was the mission that drove JharVeer in the beginning.

JharVeers Incubated, FY 18-19 to 20-21



Successful JharVeers in operation under various Prototypes*



* as on March 2021







Veer of Change Harilal Tudu

Poly Nursery Entrepreneur

In the village of Bahera in the Churchu block of Hazaribagh district in Jharkhand lives Harilal Tudu and his seven family members. Before joining CInl Harilal earned ₹80,000/- per annum which was insufficient to meet the needs of his family. In 2015, Harilal joined CInl's entrepreneurship program and learned to manage a poly nursery. With an integrated farming system in place, higher demands for his produce followed. Today, in less than five years of joining our entrepreneurship venture under high-value agriculture, Harilal Tudu takes home close to ₹10 lakh a year from the poly nursery and agriculture in 10 acres of land. Harilal Tudu is a JharVeer and his story of change has empowered his family and community to dream bigger.





Veer of Change Birang Hassa

Brood Lac Entrepreneur

Birang Hassa had a simple dream, to become a Lakhpati and improve the quality of her five-member family's life. Birang's family owns 4.5 acres of farmland in the village of Janumpiri in Murhu block, Khunti district of Jharkhand. Before joining CInI's Lakhpati Kisan program, Birang earned ₹30,000 annually. Birang took the risk and became a brood lac entrepreneur in 2019 by joining the entrepreneurship venture program. Today, in just over a year of joining, she earns an income of ₹1 lakh a year. She's now a Lakhpati and JharVeer and earns more from just brood lac sales.

Sangeeta Devi (Lac handicraft artisan) Art and craft ventures using lac had not yet been tapped as a business opportunity in the village of Kajri in Churchu block of Hazaribagh district, Jharkhand. When Sangeeta Devi joined CInI's Mission 2020, she had no idea that her dream of becoming a Lakhpati would actually materialize sooner than she imagined. Sangeeta owned two acres of agricultural land, which provided her family of four, an income of ₹50,000 per annum. She joined the Lakhpati program in 2018 under the High-Value Agriculture and Lac Handicrafts making Unit. Within two years, she found her passion in bangle making and crafts using Lac products. She earns a total income of ₹2,50,000 from HVA and Lac handicrafts manufacturing.

Birang and Sangeeta are today a JharVeer and their story of change has empowered the women around them.





INTERVENTION

Brood Lac
Entrepreneur

PRODUCTS

Kusmi and
Rangini Brood Lac
Scrap Lac

FINANCIALS

Investment - 4,00,000

Return

1,50,000 to 3,00,000

UNIQUE SELLING POINT

On-time quality brood
supply to lac farmers

Saturation of cluster-level brood demand
through **in house production**

Afforestation

10 Kusum & 60 Ber tree at a time





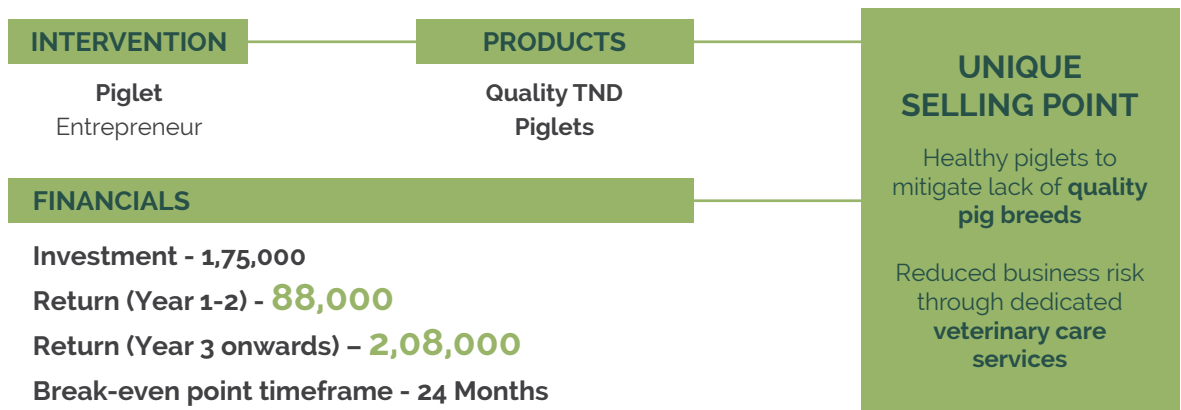


Veer of Change Subhani Lang

Piglet Entrepreneur

Subhani Lang lives in Bhonda village in Murhu block of Khunti district in Jharkhand. She and her family of seven struggled to survive with an income of ₹30,000 annually, which came from integrated farming in their 5-acre land. In 2019, she joined the entrepreneurship program for livestock management. She started pig & piglet rearing, sales in her neighborhood. This helped her earn more than three times her previous highest income, and she became a lakhpatri earning ₹1,00,000 annually.

Subhani Lang is a JharVeer, and her story of change has empowered her family and community to dream bigger.





Veer of Change Dangi Murmu

Goat Entrepreneur

Dangi Murmu and her six family members live in the village of Panduda in the Dhalbhumgarh Block of East Singhbhum district in Jharkhand. She has been associated with goat rearing for a long time and in the year 2015, she became a goat service provider at the village providing services like deworming, vaccination, et al. She has serviced 600 beneficiaries and supported sanctioning of goat loans for 70 beneficiaries of approximately ₹4.2 lakhs, through the apex institution of her region. With a good response from the community and support from her family, she joined the entrepreneurship program in 2020 and built a goat shed for her growing herd. Dangi Murmu now earns ₹90,000 annually as compared to her previous income of ₹25,200.

Dangi Murmu is a JharVeer and her story of transformation has empowered her family and community to dream bigger.



FINANCIALS
Investment - 2,60,000
Year 1-2 Return- 90,000
Break-even point timeframe - 36 Months





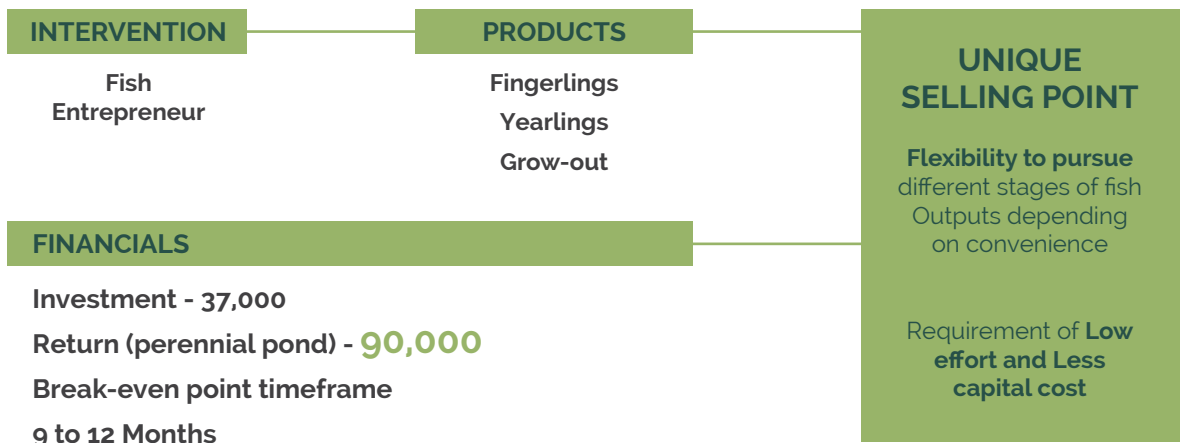


Veer of Change Stephen Sanga

Fish Entrepreneur

Stephen and his family of six were dependent on an income of ₹30,000 from agriculture till 2015. They live in the village of Chatta in Murhu block of Khunti, Jharkhand. When the entrepreneurship program started in his village, he saw the opportunity to grow and joined the venture in pisciculture in 2020. His income has grown steadily ever since, and he can earn ₹1,50,000 lakh from the sales of fingerlings.

Stephen Sanga is a JharVeer, and his story of change has empowered both his own family and community to dream bigger.





Veer of Change Irrigation

Water Entrepreneur

INTERVENTION

Water
Entrepreneur

PRODUCTS

Irrigation water
supply service

UNIQUE SELLING POINT

Cheap irrigation service
for agri-farmers, based on
clean solar energy.

Hassle-free and no
pipeline setup required
as a prerequisite to
field irrigation.

FINANCIALS

Investment - 5,00,000

Return - **35,000**

Break-even point timeframe - 24 to 36 Months





Veer of Change Scale & Sustainability

The Lakhpati Kisan Mission program currently actively engages with 33729* households in Jharkhand.

All the households engaged in different livelihood activities are serviced by JharVeer entrepreneurs under the Apex institutions.

The entrepreneurs established have registered a year-on-year significant upward trajectory in their income. As it is a positive ray of success in the curious quagmire of Jharkhand. The entrepreneurial ecosystem has reported an 85.55% jump in turnover in Year 2 and 69.45%* in Year 3. There is a strong reaffirmation of the acceptance by communities of the service delivery system and the efforts of the strong mechanisms placed by CInI.



* as of 31st December 2020

** Ford Foundation Report covering 70+ entrepreneurs



Financial Model



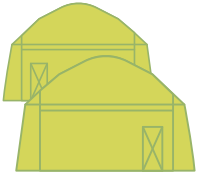
Financial Aid



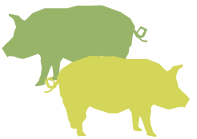
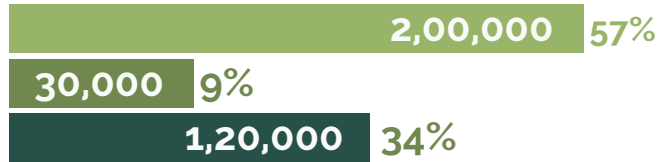
Community Contribution



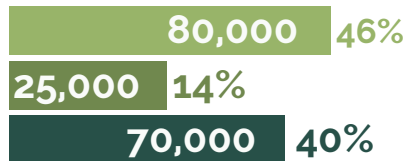
Loan



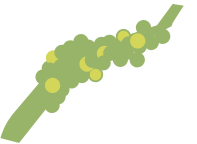
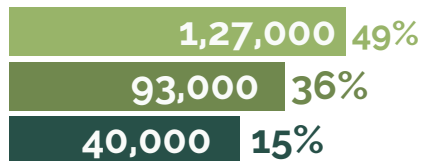
Poly
Nursery
Entrepreneur



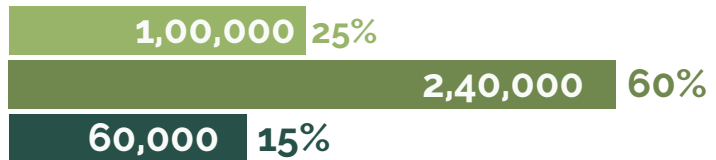
Piglet
Entrepreneur



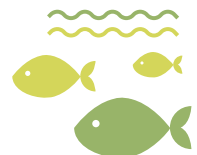
Goat
Entrepreneur



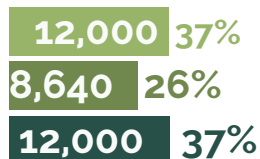
Brood
Lac
Entrepreneur



Water
Entrepreneur



Fish
Entrepreneur



A Movement beyond Profits

The Lakhpati Kisan Program has achieved encouraging results, with **12,000 households** now earning an irreversible annual income of more than **120,000** from the baseline of **40,000**. The program has established **5 Farmer Producer Organizations (FPOs)** that made a turnover of **2.77 Cr** in **2019-20** and **5.10 Cr** in **2020-21** and has successfully established **116 rural entrepreneurs**. The FPOs, each servicing a member farmer base consisting of

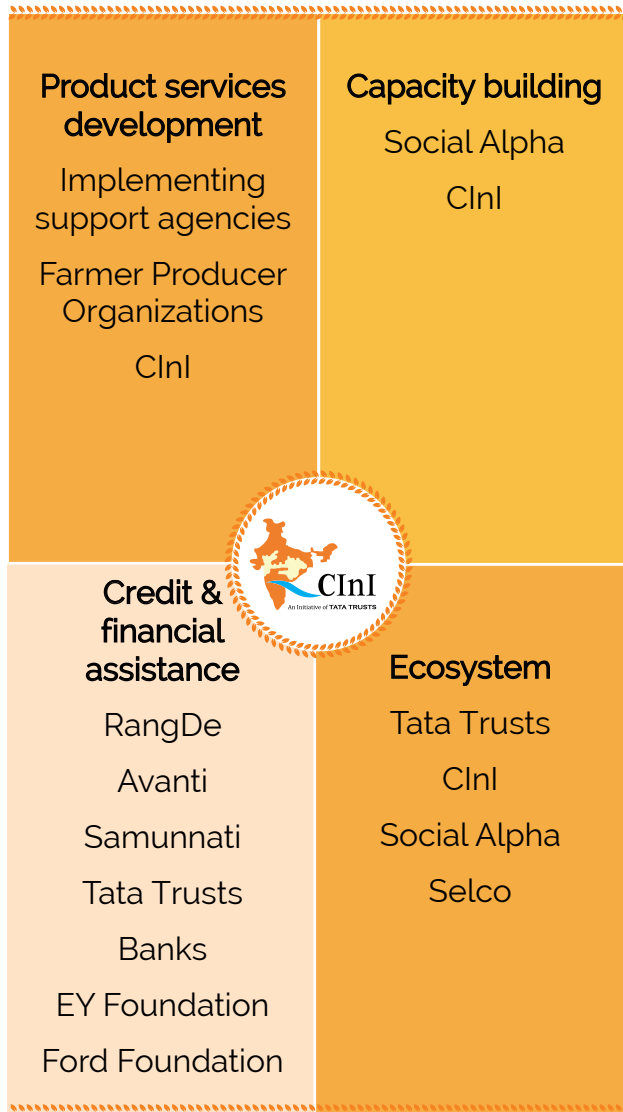
3000-5000 households, come with great opportunities, the logistical challenges follow nonetheless. These rural entrepreneurs reduced the risk of irregular income and strategically filled gaps of community needs such as market linkages, optimum price realization, service delivery, etc. The program in its phase two aims at nurturing more than **500 micro-entrepreneurs** by 2025 with a service delivery network to more than **200,000 households**.



National Entrepreneurship award 2018 by Ministry of Skill Development and Entrepreneurship (MSDE) presented to CInI in the award category of Promoters Rural Producer Group Enterprise.

JharVeer Value Stream Map

Partners & Associate Organizations



Incubation & Support

Product development

Business planning
Package of Practise (PoP)
Market linkage & community connect
Input and market access

Financial assistance

Institutional credit
Seed capital
Micro debt funds

Training and skilling

Thematic training
Capacity building
Exposure and cross learning workshops
Handholding support
Mentorship support from field experts

Rural Entrepreneurship Models

Poly Nursery Entrepreneur

Lac Entrepreneur

Piglet Entrepreneur

Goat Entrepreneur

Fish Entrepreneur

Water Entrepreneur



SOCIAL
alpha

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