

Report on Sectoral Impact

AGRICULTURE AND ALLIED INTERVENTIONS

By Tata Institute of Social Sciences (TISS) – Axis Bank Foundation (ABF)



Progress on...

REPORT ON SECTORAL IMPACT AGRICULTURE AND ALLIED INTERVENTIONS

Abstract - Axis Bank Foundation has partnerships with many credible organisations like AKRSP (I), Harsha Trust, KGVK, DHANA, Srijan, PRADAN, Dilasa Sanstha and SPS under their agriculture related livelihood projects having interventions related to formation of SHGs, farm and non-farm based activities. The projects are being implemented in poorest areas of the country, while some have been delivered in 75 most backward districts. The sectoral report is an attempt to showcase the Foundation's work in 'Sustainable Livelihoods' vertical especially focussing on traditional and organic agricultural practices. The study is based on secondary review of the reports and mid-term review documents available with ABF. Field observations and findings are based on the mid-term review of the projects conducted by TISS.

Findings: The analysis of the baseline data revealed wide beneficiary coverage of about 1.5 lakh beneficiaries till March 2014. Midterm review of projects have shown significant rise in income levels of beneficiaries across the projects. ABF's implementing partners follow a multi-pronged approach and work with multiple stakeholders in a village to ensure maximum participation and outreach. The work is majorly focussed towards promotion of traditional and organic agricultural practices that are mainly targeted at small and marginal farmers. The sustainability of the projects is being ensured through creation of village-based organisations, and cooperatives. The interventions have led to diversification of livelihood generation activities. The alternate livelihood generation activities like kitchen garden and livestock rearing act as a cushion in case of crop failures. In addition, creation of multiple community-based platforms have led to women empowerment in the intervention areas.

RESEARCH TEAM

Faculty Expert

Prof S Parasuraman, Director, TISS

Project Lead

Dr Ashishraj Jayseela

Programme Officer

Ms Akanksha Singh

Research Fellows

Mr Rinku Shrivastav
Ms Tamanna Ahmed
Ms Zimmel Alphonso

Editorial Team

Dr Priya Kantak
Ms Shubha Srinivasan

ACKNOWLEDGEMENT

The sectoral study in the thematic area of agriculture commissioned by Axis Bank Foundation has been an enriching experience for the CSR Knowledge Centre, TISS research team. This report attempts to bring out the body of work initiated by Axis Bank Foundation in the area of sustainable livelihoods focusing on agriculture and allied interventions and the way forward. At the foremost, we would like to take this opportunity to thank ABF for commissioning the study and providing support and guidance throughout the period of engagement.

The research team takes this opportunity to thank the team members of Dilasa Sanstha, SRIJAN, and Harsha Trust for improving the understanding of the research team in the agriculture sector and for their co-operation during primary study of these organisations.

The research team is grateful to Mr Babu Joseph, Mr K Anil Kumar and Ms Beenoxi Arora for their support and guidance. The team would also like to thank the Programme Managers working in the livelihood vertical – Mr Wilfred Barboza, Mr Sharukh R Taraporewala and Mr Jaison Jacob Banglavit for their cooperation during the study. Their inputs have been valuable in bringing out the report. The study has been a great learning experience for the research team, for it involved reviewing multiple organisations and bring out their best practices.

Title	Page No.
List of Abbreviations	04
Executive Summary	06
Chapter 1: Introduction	08
Chapter 2: Status of Agriculture in Employment Generation in India	10
Chapter 3: Processes for ABF - NGO engagement in the thematic area of Sustainable Livelihoods	14
Chapter 4: Best Practices of ABF - funded Organisations under Agriculture Livelihood Vertical	23
Chapter 5: Impact of ABF's engagement in the Thematic Area of Sustainable Livelihoods	72
a) Socio - demographic Indicators of Beneficiaries at Baseline	
b) Case Studies	
c) Impact - Individual and Societal Level	
d) SWOT Analysis of ABF Engagement in 'Sustainable Agriculture'	
Chapter 6: Recommended Model for Sustainable Agriculture	85

LIST OF ABBREVIATIONS

ABF	Axis Bank Foundation
ADGP	Additional Director General of Police
AKDN	Aga Khan Development Network
AKRSP (I)	Aga Khan Rural Support Programme (India)
BRICS	Brazil, Russia, India, China and South Africa
CBOs	Community Based Organisation
CSDS	Centre for Study of Developing Societies
CSO	Central Statistical Organisation
CSOs	Civil Society Organisations
CSR	Corporate Social Responsibility
DVTF	Dhan Vayalagam Tank Foundation
GDP	Gross Domestic Product
GSDP	Gross State Domestic Product
ICDS	Integrated Child Development Services
IFOAM	International Federation of Organic Agriculture Movements
IICA	Indian Institute of Corporate Affairs
INR	Indian Rupee
IP	Implementing Partner
JFM	Joint Forest Management
KGVK	Krishi Gram Vikas Kendra
MDM	Mid-day Meal
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MoCA	Ministry of Corporate Affairs
MOSPI	Ministry of Statistics and Programme Implementation
NABARD	National Bank for Agriculture and Rural Development
NCSR Hub	National Corporate Social Responsibility Hub

NFSA	National Food Security Act
NGO	Non-governmental Organizations
NPM	No Pesticide Management
NSSO	National Sample Survey Organization
NTFP	Non-timber Forest Produce
PDS	Public Distribution System
PoP	Package of Practices
PPPP (P4)	Public-Private-Peoples Partnerships
PRADAN	Professional Assistance for Development Action
RSP	Rural Service Provider
SGSY	Swarnajayanti Gram Swarojgar Yojana
SHG	Self-help Group
SPS	Samaj Pragati Sahayog
SRI	System of Rice Intensification
SRIJAN	Self-reliant Initiatives through Joint Action
SROI	Social Return on Investment
SWOT	Strengths Weakness Opportunity Threats
TFA	Tank Farmer Association
TISS	Tata Institute of Social Sciences
TVM	Total Village Management
VO	Village Organisation
VTADP	Vayalagam Tankfed Agriculture Development Programme
WUG	Water User Group

EXECUTIVE SUMMARY

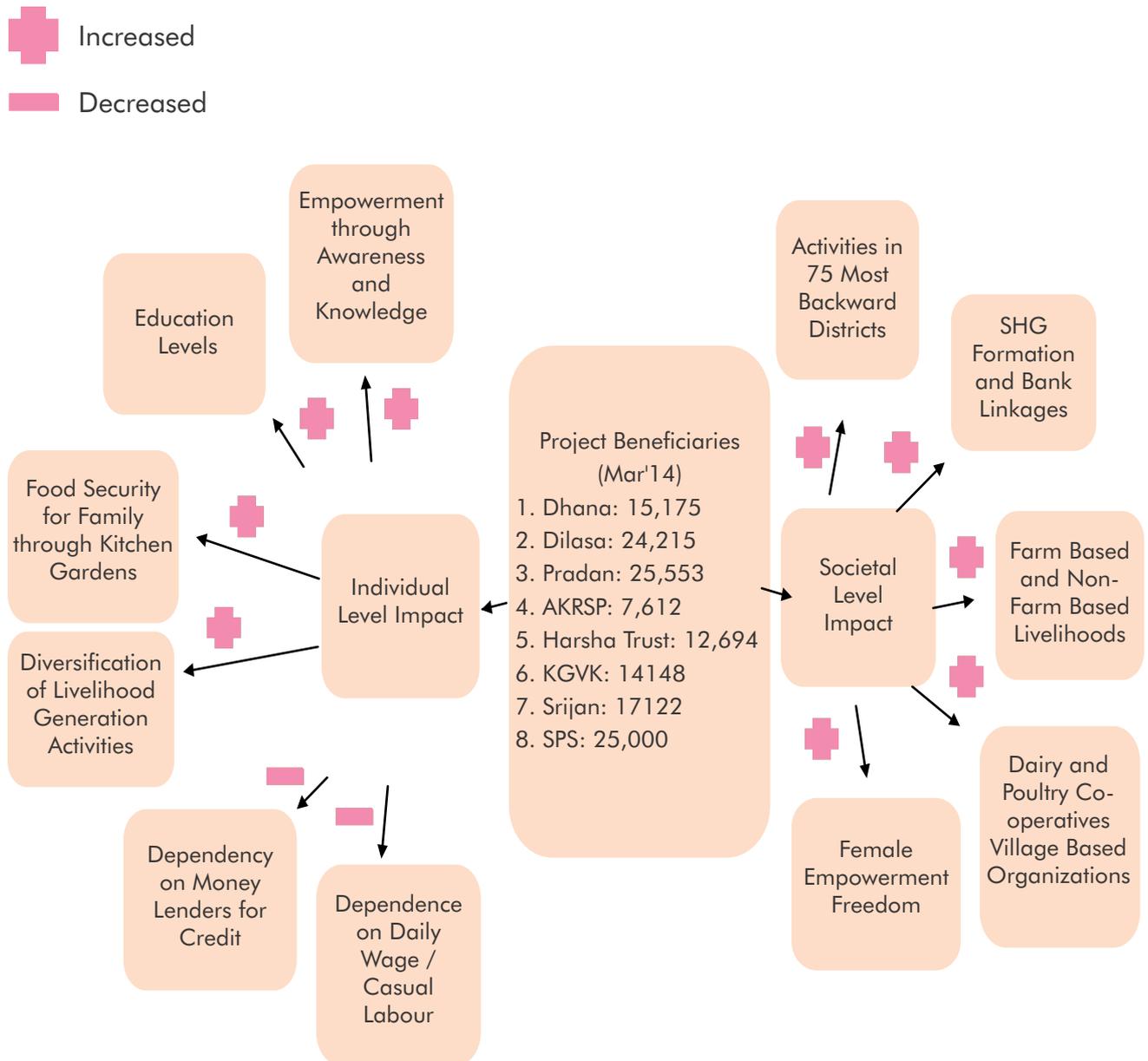
Axis Bank Foundation is making steady and concerted efforts to fulfil its aim of providing one million people with sustainable livelihood options. The Foundation has partnered with several organisations pan-India to materialise the dream into action. The study is mainly based on secondary research and has the broad objective of providing an overview of the ABF engagement in the thematic area of 'Sustainable Livelihoods' especially focusing on traditional and organic agriculture practices. For the purpose of this study, eight organisations have been reviewed - Aga Khan Rural Support Programme (India), Dhan Vayalagam Tank Foundation (DVTF), Dilasa Sanstha, Harsha Trust, Krishi Gram Vikas Kendra, PRADAN, Samaj Pragati Sahyog (SPS), and Self-reliant Initiatives through Joint Action (SRIJAN).

The study presents a comprehensive picture of the role played by agriculture in generation of employment in India (Chapter 2). The engagement of ABF and its implementing partners is based on set objectives and deliverables that are chalked out at the inception of the project and these are reviewed via narrative / progress reports, site visits and mid-term reviews. The progress of these projects are monitored against extensive baseline data. ABF commissions a mid-term review of projects when the engagement is halfway through to understand the impact created so far and course corrections required to achieve the targets set at the commencement of the project. While chapter 3 highlights processes adopted in the vertical, detailed understanding of progress against critical indicators are outlined in Chapter 4. ABF believes in hand holding the organisations working for the greater good of the society.

The impact of the interventions has been highlighted in Chapter 5 with socio-demographic indicators of the baseline along with their income levels and case studies culled out from the mid-term review reports of organisations. The interventions are mainly aimed at small and marginal farmers who cannot afford the expenses of mechanisation. The farm size also limits mechanisation to some extent. The review brought out the fact that the organisations are promoting traditional and organic agriculture through their interventions. The formation of SHGs is bringing the beneficiaries closer to the financial system of the country, freeing them from the clutches of money lenders who charge exorbitant interest rates. The impact assessments and midterm reviews of sustainable agriculture projects have shown significant rise in income levels of beneficiaries across the projects. Technology driven projects like Dilasa Sanstha and SRIJAN have easily achieved their target of above 50% rise in income and in some cases doubled and even tripled the baseline income. Projects like Harsha Trust which have both agriculture and livestock based intervention component have also shown rise in income levels of above 200%. It would be safe to say that all agricultural projects have in majority of the cases achieved their target of 50% increase in income levels.

The research team prepared an impact mapping framework to present a brief snapshot of impact generated by the eight organizations, in particular and ABF, in general –

IMPACT MAPPING OF ABF SUSTAINABLE AGRICULTURE INITIATIVES :



CHAPTER 1

INTRODUCTION

1.1 Background for the Study

Axis Bank Foundation (ABF) approached the CSR Knowledge Centre, NCSR Hub, Tata Institute of Social Sciences to prepare a sectoral study of their interventions in the thematic area of Sustainable Livelihoods especially focussing on agriculture. ABF has partnered with several organisations pan-India to carry forward its mandate of Sustainable Livelihoods. The study aims to bring out the best practices that some of the ABF's implementing partners are exercising in the field.

1.2 About Axis Bank Foundation

Axis Bank Foundation (ABF) was setup as a public trust in 2006 to carry out the Corporate Social Responsibility initiatives of Axis Bank. ABF initially partnered with several NGOs to provide equitable education to various underprivileged individuals across 13 states of India. In 2011, it ventured into the domain of providing sustainable livelihoods. These programs aim at alleviating poverty and providing livelihood options for economically weak households.

Besides the philanthropic initiatives of ABF, a volunteering program has also been set up encouraging the employees of the Bank to get involved and become socially responsible citizens. ABF is also actively involved in activities towards reversing the effects of their ecological footprint, by implementing several sustainability initiatives.

1.3 About CSR Knowledge Centre

The CSR Knowledge Centre advises and engages with multiple private sector companies, in the strategic and technical areas, enabling companies to make socially relevant choices since 2013. This includes suggesting avenues for change management within the organization, while conducting baseline studies prior to initiating CSR activities. The Centre also initiates needs assessment, perception audits and conducts social and environmental impact assessment studies to ensure long-term viability of CSR initiatives. Structuring monitoring mechanisms and functioning as a think-tank are an integral part of its mandate. The Centre has been working closely with the MoCA's Indian Institute of Corporate Affairs (IICA) since Sec 135 pertaining to CSR was introduced in the Companies Act 2013.

1.4 Objectives of the Sectoral Study

The main objective of the secondary research was to gauge the rejuvenation brought about in agriculture through interventions focusing on traditional and organic agriculture practices, watershed management and providing market linkages.

1.5 Research framework for the Study

The study is based on secondary research where the research team reviewed the monthly progress reports, narrative reports, visit reports and mid-term review reports of eight organizations - Aga Khan Rural Support Programme (India), Dhan Vayalagam Tank Foundation (DVTF), Dilasa Sanstha, Harsha Trust, Krishi Gram Vikas Kendra, PRADAN, Samaj Pragati Sahyog (SPS), and Self-reliant Initiatives through Joint Action (SRIJAN). The research team used secondary sources like newspaper and journal articles to gain an understanding of the status of agriculture in India. The annual reports given on each organization's website helped in getting a detailed picture of the interventions.

1.6 Description of the Report

Chapter 1 is an introduction to the report describing the background of the study, Axis Bank Foundation and CSR Knowledge Centre, TISS. The chapter also describes the objectives of the sectoral research on agriculture-related interventions. Chapter 2 entails a detailed analysis of the status of agriculture in employment generation in India. Chapter 3 of the report provides the description of the processes in place at ABF, in specific context of agriculture-related interventions. Chapter 4 is a brief description of the work done by eight organisations. The research team has tried to bring out the best practices being followed at these organisations. Chapter 5 details socio-demographic indicators of the beneficiaries collected at the baseline and look at impact at individual and societal level with some success stories from the various interventions. It also gives an overall SWOT analysis of the various projects and interventions. Chapter 6 makes an attempt to come forward with a model for sustainable agriculture practices with recommendations from the research team for ABF and implementing partners.

CHAPTER 2

STATUS OF AGRICULTURE IN EMPLOYMENT GENERATION IN INDIA

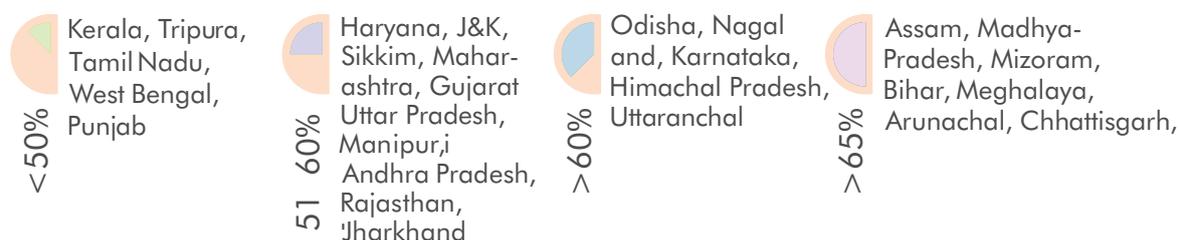
“The forgotten world is made up primarily of the developing nations, where most of the people, comprising more than fifty percent of the total world population, live in poverty, with hunger as a constant companion and fear of famine a continual menace”.

-Norman Borlaug, Father of the Green Revolution (Nobel Lecture 1970)

“..require ideological changes in the system of education in general, and of agricultural education, research and extension, in particular, towards a more humble approach to the complexities of the biological and social systems, with the working peasant at the centre of the stage”¹.

-on providing a solution to the needs of Indian agriculture, Pierre Spitz in an essay 'The Green Revolution Re-examined in India in Glass'

The agricultural workers form a part of the unorganized or the informal workforce. The famous Arjun Sengupta report (2007) on the workers in the Unorganized Sector considers agriculture as a broad sector including “crop cultivation, forestry, fishing, hunting and livestock rearing”. This report has also considered the same definition, and agricultural laborers imply 'self-employed in agriculture, farmers, and wage workers'. The Census of India categorically makes a distinction between Cultivators and Agricultural Laborers. The 2011 census report states that 54.6% of the Indian workforce is engaged in agriculture and allied activities. In terms of absolute figures, the number of cultivators declined from 127.3 million in 2001 to 118.7 million in 2011.² The total number of cultivators and agricultural laborers in the country according to the 2011 census is about 263 million. The proportion of the workforce employed in agriculture varies across states and the percentages as per the 61st round of NSSO (2004-05) is presented below:



Source-National Sample Survey, 61st Round, CSO

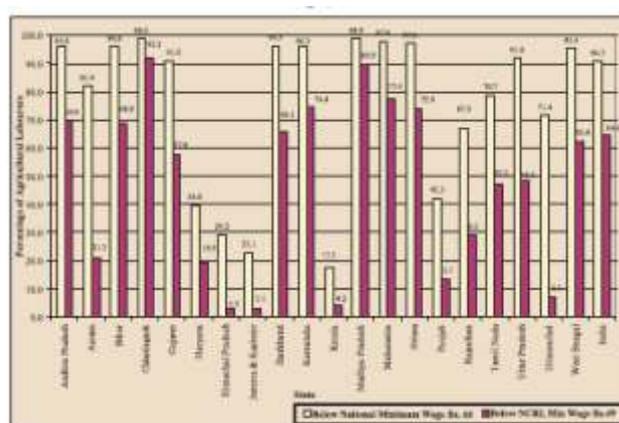
¹Spitz. P. (1987). “The Green Revolution Re-examined in India in Glass” in Glaeser, Bernhard. The Green Revolution revisited: critique and alternatives. Allen & Unwin. pp. 57–75.

²Chapter 8. “Agriculture and Food Management” Economic Survey 2013-14. Ministry of Finance. GoI. OUP. Pg. 137.

Arjun Sengupta's report (2007) on workers in the unorganized sector reflected on the state of agricultural workers and can be summarized as the following³-

- ⇒ Agricultural workers constituted 72.6% of the rural workforce. Female participation in agriculture was recorded as high as 72.8% in 2004-05, while male participation was 48.9% in the rural areas. 'Feminization' of agricultural workforce occurred at a faster pace as men migrate to other cities for work.
- ⇒ Lopsided structural transformation was observed in the country while agriculture continues to hold the highest share of employment, its contribution to the GDP has been on a decline.
- ⇒ Total workforce expanded at a rate of 2% per annum, while agricultural workforce at a pace of 1.1% over the last 2 decades.
- ⇒ The wage levels of rural agricultural laborers remained below minimum wage in majority of the states-

91% of the agricultural laborers received wage rates below the National Minimum Wage in 2004-05⁴



Source : NSS 61st Round 2004-2005, Employment- Unemployment Survey Computed

Percentage of rural agricultural laborers with wages below minimum wage (2004 - 05)

³Sengupta, A. K. August (2007). "Report on Conditions of Work and Promotion of Livelihoods in the Unorganized Sector"

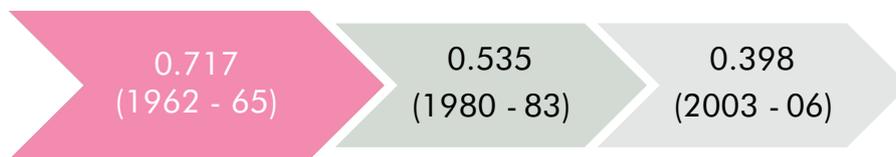
⁴Ibid.

Productivity of agricultural workers

A report by the Planning Commission (2010) on the Growth of Indian Agriculture points out that the per-worker productivity in agriculture is comparatively low. It was about 1/5th of the workers employed in non-agricultural occupations during 2004-05⁵. The same report also states that the elasticity of labor absorption with respect to agricultural output has deteriorated over the years.

"..Agricultural workers who constitute 58 per cent of the total workforce...facing deceleration in their productivity and income levels as well as facing distress during the post-reform period".

-Planning Commission Report (2010)



Recommendations/Findings that came out from the Report-“Growth of Indian Agriculture: A district level study”

- Low agricultural productivity has adversely affected the food security situation in the country.
- There has been a decline in the production of coarse cereals and pulses.
- Better irrigation facilities will help in reducing instability in agricultural produce, thus ensuring higher productivity.
- Technology should be leveraged.
- The level of productivity of agricultural workers is higher in regions with low density of agricultural workers and vice-versa. This in a way implies that the bigger agricultural farms have been mechanized while the small and marginal farmers still practice traditional agriculture.
- Non-farm jobs should be encouraged in the regions where there is higher dependency on agriculture.
- Policy makers should come up with state-specific packages to make growth an inclusive process.

⁵Final Report on Planning Commission Project “Growth of Indian Agriculture: A District Level Study”. Pg. 153. Available on http://planningcommission.nic.in/reports/sereport/ser/ser_gia2604.pdf. Last accessed on 17.01.2015.

Why is it important to focus on Indian farmers?

The share of agriculture to the overall GDP is on a decline, while it was 30% in 1990-91, it has come down by almost half to 15% in 2011-12⁶. However, the decrease in GDP contribution has not been marked by proportionate decrease in employment in this sector. According to the latest 68th NSSO round, 49% of the workforce continues to be employed in agriculture⁷.

Poor social security benefits, instable farm productivity, and lack of a stable future has increasingly led many farmers to take their own lives. P. Sainath on farmer suicides says that, *“Cultivators (main workers) in the Census are barely eight per cent of the population as a whole. (That’s after a two-decade secular decline in this group). The ongoing farm suicides — 184,169 of them since 2001 according to the National Crime Records Bureau — are taking place on a smaller and shrinking base. Their intensity has hardly diminished. In most of the States accounting for two-thirds of all farm suicides, the intensity has likely risen”*⁸. The public investment in agriculture showed an upward trend till 1960-61, stagnation for 4-5 years, and then a continuous decline⁹.

While the country debates about Land Acquisition Bill and the interests of farmers, a study by the Delhi-based Centre for Study of Developing Societies (CSDS) observed that majority (76%) of the farmers are eager to switch their jobs in case provided with an option. The reasons stated by the farmers to take up alternative career options ranged from recurring losses to avenues for better health, education and employment options¹⁰. While the study findings were based on a small sample, they echoed the issues and challenges faced by the Indian farmers. It has been a general observation with the BRICS countries that efforts towards increasing the agricultural growth is 2-3 times more effective in reducing poverty¹¹. Agriculture is still the backbone of the Indian economy. Reviving it would only help the country to achieve the target of 8-9% annual rate of growth.

⁶PIB Archives. “Indian Agriculture: Performance and Challenges”. Available on <http://pib.nic.in/archieve/others/2012/mar/d2012031302.pdf>. Accessed on 18.01.2015.

⁷Press Release by MOSPI NSSO (Dated 20th June, 2013) “Key indicators of Employment and Unemployment in India, 2011-12”.

⁸Sainath, P. “Over 2,000 farmers fewer farmers every day”. The Hindu (May 2, 2013 issue).

⁹Chapter 2. “Review of Past Studies”. http://www.ncap.res.in/upload_files/policy_paper/pp11/chapter2.htm. Accessed on 19.01.15.

¹⁰Report “State of Indian Farmers”. March 2014. Centre for Study of Developing Societies. http://www.lokniti.org/pdf/Farmers_Report_Final.pdf. Accessed on 18.01.15.

¹¹PIB Archives. Chapter 1. “Indian Agriculture: Performance and Challenges”.

CHAPTER 3

PROCESSES FOR ABF- NGO ENGAGEMENT IN THE THEMATIC AREA OF SUSTAINABLE LIVELIHOODS

Social welfare activities were being undertaken by Axis Bank Foundation since 2006, the year of its inception as a Public Trust. However, a more focused and planned approach towards CSR activities started in the year 2011. The Foundation started with 'Education' as the thematic area, and gradually ventured into creating 'Sustainable Livelihoods'. The objective is to attain 1 million sustainable livelihoods and bring the beneficiaries under the umbrella of financial inclusion through various programs that aims at creating a shared value. Very few businesses have recognized the importance of shared value in the present context, which the Harvard Business Review defines as “...policies and operating practices that enhance the competitiveness of a company while simultaneously advancing the economic and social conditions in the communities in which it operates”¹².

Processes in place

The decisions on approval and progress of projects, and release of funding for next quarter are made in the Board meetings that are held every three months. The internal committee among the Board of Trustees can approve projects of budgets up to INR three crores, while the ones that require larger funding are discussed in the Board meetings. The engagements under Sustainable Livelihoods thematic area usually fall in the latter category. ABF conducts a mid-term review of the project when the engagement is half-way through. The recommendations and findings emerging from such studies are analyzed and decisions on continuation and course correction in the projects are made.

The names of potential organizations are suggested by Axis Bank, NGO partners, or explored during national level conferences and seminars organized by think-tanks. The Foundation follows due diligence while partnering with organizations. The names in the Board of Trustees and Board of Directors of the concerned organization hold a considerable weightage in the process. As far as the budget is concerned, of the total budget allocated to ABF the division between livelihood and education vertical is in the ratio of 85:15.

¹²Taken from Harvard Business Review. <https://hbr.org/2011/01/the-big-idea-creating-shared-value>. Accessed on 30.03.2015

The common steps followed while entering into a contract with an organization are -

Names of potential organisations are referred to ABF by Axis Bank, existing NGO partners or during national seminars or conferences. This stage is followed by field visits, proposal design and presentation, wherein the concerned NGO makes a presentation on their organisation following which it is forwarded to the Board of Trustees.



ABF keeps into account the profile of the Board of Trustees and the key persons associated with the implementing organisation. After a thorough pre-assessment, and approval of the proposal by the Trustees, ABF and the organisation enters into a partnership by signing a MoU.



Monitoring follows in terms of monthly narrative, quantitative data, annual and financial utilization reports by the organizations.



After the MoU has been signed, the first installment of the financial commitment is disbursed.



The Programme Managers make quarterly site visits to these organizations, and submit their visit reports. Desk review, and ABF rating tool are two other instruments for monitoring. The rating tool is a standardised form consisting of over 150 questions. A third party media partner keeps ABF updated with the news available with media about the partner organisation and the key personnel from the organisation. This helps ABF in tracking the progress of the organisations through different mechanisms.



The engagement period is usually for a period of four to five years. Based on the need and impact, ABF commissions a third-party mid term review of projects. Based on the preliminary findings of the mid-term review and financial audits, the projects are reviewed and extended.

Brief summation of ABF engagement¹³ with organisations in the thematic area of Sustainable Livelihoods-

The below mentioned table presents a brief snapshot of the objectives of eight projects reviewed for the purpose of this study, with a brief mention of the impact made till December 2014

Organisation	Program Objectives	Impact
<p>Aga Khan Rural Support Programme</p> <p>(Period of Engagement - January 2013- December 2017)</p>	<ul style="list-style-type: none"> To enhance livelihoods of 22,000 tribal households especially women in 200 villages (150 villages in Dangs and 50 villages in the adjoining tribal blocks) over a period of five years through increased agriculture incomes, while conserving natural resources. Increase in agricultural income of 20,000 households by at least Rs. 15,000/- per annum and increase in income of 2,000 households by atleast Rs.10,000/- per annum from non-farm options like bamboo crafts, goatery, dairy and skill development by the end of the program. To scale up non-farm livelihood options (crafts, goatery) for the landless and particularly vulnerable tribal groups like the kotwalias and the warlis. To promote empowered community institutions, especially of women, who can become self-reliant over the project period. To facilitate partnership between the community and other external stakeholders, such as government agencies, panchayat institutions and the market. 	<ul style="list-style-type: none"> The engagement has reached out to 13,304 households till second year of engagement. Training is being given to farmers for vermi-compost preparation, thus paving the way to increased usage of organic fertilizer. Awareness programs on MGNREGA has been undertaken in the villages. 2,700 women have been covered under landless gardens initiative. The programme has reached out to 494 households till December 2014 under non-farm based interventions.

¹³Taken from the documents-Livelihood Program Summary and Progress Reports shared with the TISS team.

<p>Dhan Vayalagam Tank Foundation (DVTF)</p> <p>(Period of engagement- April 2011-March 2016)</p>	<ul style="list-style-type: none"> • Formation of Vayalagams and rehabilitation of 750 water bodies. • Conservation and development of water bodies. • Creating an endowment for 625 water bodies promoted. • Catchment treatment for arresting the siltation of the tanks and channels in the project area for long life of the tank system. • Demonstrations on sustainable agriculture interventions for productivity enhancement. • Demonstrations on Livestock development for enhanced productivity of livestock. • Fisheries development for ensuring food security and enhanced revenue and sustainability of the people institutions. • Creating dead storage exclusively for fish rearing. 	<ul style="list-style-type: none"> • The program has reached out to a total of 22,776 beneficiaries till December 2014. • 513 Vayalagams have been promoted till Dec 2014. • A total of 317 tanks and 114 ponds have been developed till December 2014. • 172 endowments have been created till December 2014.
<p>Dilasa Sanstha</p> <p>(Period of Engagement- October 2011- September 2019)</p>	<ul style="list-style-type: none"> • To increase net income of each targeted beneficiary family by evolving diversion based irrigation structures and mixed cropping patterns, enhancing crop productivity and creating nutritional food security by an integrated approach. • To demonstrate innovative soil and water conservation measures • To enhance soil fertility and fodder availability. 	<ul style="list-style-type: none"> • The engagement has reached out to 36,839 beneficiaries till December 2014. • 273 diversion based water structures have been developed. • 4,000 SHGs are already a part of the programme. • Pata seeds have been distributed to 40,726 families till December 2014.

	<ul style="list-style-type: none"> • To promote seed production and stabilize agriculture production of marginal and poor tribal farmers using low external input agriculture pattern. • To promote horticulture plantation and livestock development for obtaining additional income. • To reduce dependency of farmers on outer sources for credit needs by way of promoting alternative avenues for credit. 	<ul style="list-style-type: none"> • Seed Bank has reached out to 5,383 families till December 2014.
<p>Krishi Gram Vikas Kendra (Period of Engagement- July 2011-June 2016)</p>	<ul style="list-style-type: none"> • To increase the socio-economic status of the larger populace of 351 villages of Jharkhand through meaningful/gainful employment. • To benefit about 52,500 poor households in the remote tribal villages of Jharkhand. 	<ul style="list-style-type: none"> • The engagement has reached out to a total of 30,123 beneficiaries till December 2014. • More than 15,000 families have been engaged with System of Rice Intensification (SRI) and vegetable cultivation. • 9,703 families have been assisted with goat rearing management, medication and vaccination. • 15,014 families have been assisted with duck rearing as an intervention. • 5,927 families have received training and inputs to undertake mushroom cultivation.

<p>PRADAN (Period of Engagement- October 2011- March 2017)</p>	<ul style="list-style-type: none"> • Productivity enhancement • Creation of forward and backward market linkages • Developing people's organisations • Asset creation 	<ul style="list-style-type: none"> • The engagement has reached out to 49,656 beneficiaries till December 2014 as against the targeted 60,000 beneficiaries at the end of the period. • A total of 5,495 SHGs have been formed till December 2014 reaching out to 68,749 families.
<p>Samaj Pragati Sahyog (SPS) (Period of Engagement- October 2011- September 2016)</p>	<ul style="list-style-type: none"> • Improving the productivity of small and marginal farmers through people-centered watershed development by leveraging government funds available under watershed and MGNREGA programs. • Augmenting the gains of the watershed interventions through an appropriate and sustainable dryland agricultural package, which makes judicious use of the water harvested through the watershed interventions. • Enabling small and marginal farmers to achieve better agricultural produce through crop aggregation and marketing thus helping the farmer aggregate their produce and reach bigger markets. • Augmenting the above gains through specially designed livelihoods packages. • Financial inclusion of the poor by creating strong local institutions of the people themselves. 	<ul style="list-style-type: none"> • The program has reached out to a total of 36,620 beneficiaries till December 2014 as against the targeted 39,216 beneficiaries at the end of the engagement. • 2789.78 hectares of land has been treated till December 2014. • 27,144 person days of employment under MGNREGA was generated till December 2014. • A total of 72 women were trained in Kumbaya, and 4 Kumbaya centers have been opened till December 2014. • A total of 186 schools were monitored under MDM scheme. 169 ICDS centers and 34 PDS shops were also monitored till May 2014.

	<ul style="list-style-type: none"> • Economic empowerment of women through appropriate interventions. • To give the poor better access to basic entitlements, ensuring the right to food, which augments the nutritional status and health of the poor. • Creating high quality films for generating awareness in village communities. 	<ul style="list-style-type: none"> • A total of 2,108 screenings of community videos have been made till December 2014.
<p>Self-reliant Initiatives through Joint Action (SRIJAN) (Period of Engagement- April 2012-March 2017)</p>	<ul style="list-style-type: none"> • To improve farm and animal productivity, and to reduce the cost of farming. • To increase the income of the resource poor families. • To empower the rural poor women by ensuring their participation. • To set up institutions of the poor that sustain these interventions, i.e. federations and producer organisations. 	<ul style="list-style-type: none"> • The program has reached out to a total of 31,648 beneficiaries till December 2014. • 1,569 SHGs have been formed with 15,800 members. • 460 acres of land has been irrigated and there has been a reduction in soil erosion in about 150 acres. • A total of 165 Pashu Sakhis and 110 Krishi Sakhis have been trained so far. • 4,302 families have been covered under the livestock program. • Soil testing was done for 3,120 farmers till May 2014. • Community-based institutions like Dairy Cooperatives and Federations have come up in the districts.

<p>Harsha Trust (Period of Engagement- April 2012-December 2017)</p>	<ul style="list-style-type: none"> • To form 1200 new SHGs of around 20,000 members, strengthen existing SHGs, and have agricultural and poultry cooperatives, as member based organizations, steering the livelihood enhancement of around 50,000 member families. • Strengthening Community Based Organizations • Intensifying existing integrated agricultural interventions and replicating them, to enhance the income of 50,000 families by at least 50% of their existing annual income. • Enabling all the 50,000 families to have a voter ID, bank account, have access to PDS and interested ones to claim jobs under MGNREGA. • Building the capabilities of Harsha Trust's teams and its members that will improve their performance. 	<ul style="list-style-type: none"> • The engagement has reached out to a total of 24,388 beneficiaries till December 2014. • 18,686 families have been brought under the context of integrated agriculture intervention. • The Livestock intervention- Goatery and Poultry reached out to 1,830 and 3,086 families respectively till December 2014.
---	--	--

Summation of the process review

- The sectoral research is based on the baseline reports, visit reports, progress reports, and mid-term review studies made available to the TISS team.
- The goal of promotion of 'traditional agriculture, organic agriculture, market linkages and water management' is being met by the organisations through training the farmers and members of SHGs, especially women, in traditional practices and preparation of organic manure. The organisations have mainly focused on a package of practices to achieve the final objective.
- The organisations work with multiple stakeholders like SHG members, women, landless farmers in a village to ensure maximum participation and outreach through its interventions. Each organisation follows a multi-pronged approach to engage with beneficiaries.
- The monitoring framework to be followed is defined in the initial phase of engagement itself. The organisations send monthly narrative and quantitative report of the activities undertaken during the month. Each Programme Manager in the livelihood team is assigned a specified number of organisations. The number of visits during the period of engagement and during the financial year is also decided at the onset of the programme.
- The organisations have collected/or are in the process of collecting baseline data of beneficiaries. Quantification of impact, thus, becomes easier at the mid-term and end-term of the engagement period.
- The engagement period of all the organisations is generally for four to five years. ABF conducts mid-term reviews of all programs, and then only renews the funding for the next half. ABF has conducted or is in this process of conducting mid-term reviews of all the projects.

CHAPTER 4

BEST PRACTICES OF ABF-FUNDED ORGANISATIONS UNDER AGRICULTURE LIVELIHOOD VERTICAL

4.1 Aga Khan Rural Support Programme (India) (AKRSP) (I)

Introduction¹⁴

Aga Khan Rural Support Programme (India) (AKRSP) (I), was started in India in 1984. The programme was launched in Gujarat across three areas – tribal areas in the south, coastal region and area surrounding Gir forest and Surendranagar district. AKRSP (I) has expanded to three other states- Madhya Pradesh, Bihar and Rajasthan. Since its inception in India, the programme has reached to three states, five lakh beneficiaries, over 1,100 villages and created over 4,000 village organisations. The organization's interventions are designed to address issues of improved food security and increased incomes, soil and water conservation, forest conservation and management, climate resilience, alternative energy, potable water and sanitation, community organisation, savings and credit, education.

Under the umbrella of Aga Khan Development Network (AKDN), various agencies are working in India addressing different developmental issues. Aga Khan Health Services (India), Aga Khan Education Services (India), Aga Khan Planning and Building Services (India), Aga Khan Trust for Culture and Aga Khan Fund for Economic Development are some of the AKDN agencies working in India.

Awards and Recognitions	
Aga Khan Rural Support Programme (India)	<p>Awards to key personnel-</p> <p>His Highness the Aga Khan was awarded Padma Vibhushan Award, one of India's highest civilian honor on April 8th, 2015.</p> <p>Awards to the organisation :</p> <p>Times of India Social Impact Award, 2015 for its effort in ensuring access to safe drinking water and improved sanitation in Bihar and Gujarat.</p> <p>Fifth edition of Earth Care Awards instituted by JSW Foundation and The Times of India, 2014. The organisation won award under the category of community-based adaptation aiming at empowering tribal populace.</p>

¹⁴Aga Khan Foundation webpage. Agencies section http://www.akdn.org/rural_development/india.asp Accessed on 29.12.2014

Brief about AKRSP's work¹⁵

In India, AKRSP's work is divided into four components – economic development, social development, basic services and improved governance.

⇒ Economic Development

Through agriculture and non-agriculture interventions, AKRSP (I) works towards improving food security, increasing agricultural income and reducing risks of the landed farmers and providing livelihood options for the poor and landless farmers.

⇒ Social Development

AKRSP (I) through its programmes works towards reducing social problems like inequality of gender, caste, etc. by giving them a voice and say in the decision making processes.

⇒ Basic Services

AKRSP(I) interventions aim at providing access to basic facilities such as drinking water, technical know-how and infrastructure for generating alternative energy and fodder growth for cattle.

⇒ Improved Governance

Efforts are taken by AKRSP (I) to encourage formation of organisations at the village, sub-village and multi-village level that are receptive to the actual needs of the communities and influence local governance. AKRSP (I) also plays an active role in policy advocacy.

¹⁵Aga Khan Foundation webpage. Agencies section http://www.akdn.org/rural_development/india.asp Accessed on 29.12.2014

BEST PRACTICES AT AKRSP (I)



Beneficiary sowing bumper harvest

AKRSP (I) believes in sharing its learning with various stakeholders to overcome the limitations that are faced in the country while working towards development issues. 'Sharing lessons learnt' is one of the best practices followed at AKRSP (I) and is being done through the following:

⇒ Capacity building and training

The organisation has two training centers in Gujarat through which capacity building and training of over 20,000 villagers, government employees and NGO staff has been conducted. The training quality and up gradation is ensured by having a dedicated training unit.

⇒ Research, documentation and dissemination

AKRSP (I) studies its own interventions in a systematic evidence based manner and disseminates the learnings through various state and national level workshops. The organisation has a radio programme in tribal dialect which reaches out to more than 30,000 tribals in South Gujarat.

⇒ Policy advocacy

The organisation is a member of several forums and networks on drinking water, agriculture, etc. AKRSP has influenced govt. programs on forestry, irrigation, drinking water and rural livelihood.

⇒ Formation of village organisations

AKRSP promotes formation of village organisations that take up the task of input supply and marketing to ensure that farmers are not duped by local traders. These organisations provide access to seeds and other agricultural inputs to the farmers.

ENGAGEMENT WITH AXIS BANK FOUNDATION¹⁶

Problem statement	Critical intervention	Output/outcomes of the project
<p>The project is based in Dang district of Gujarat and its adjoining tribal blocks. The area is one of the most backward regions of India. The area witnesses widespread seasonal family migration that has still not been properly researched and documented. Lack of livelihood options post-harvest season adds to the woes of community. Frequent droughts in the region has led to an increase in the trend¹⁷.</p>	<p>ABF-AKRSP engagement puts a major emphasis on water and land management, soil and water conservation and development through check dams, nala plugs etc, creation of farm ponds and usage of lift irrigation methods.</p> <p>The engagement promotes non-farm livelihoods through trainings in bamboo products to the Kotwalia tribe and other communities.</p> <p>Farmers are made familiar with the technique of System of Rice Intensification (SRI), a technique that requires less water.</p> <p>AKRSP(I) is involved in documentation of migration and further tracking of families in the communities.</p>	<p>The project has generated a sense of ownership of common property resources in the predominantly tribal belt of Gujarat. The interventions have led to better preparedness towards challenges posed by climate change and has enhanced the capacity of beneficiaries.</p> <p>The watershed development programme has benefitted more than 2000 farmers in the region.</p> <p>AKRSP(I) keeps organising training programmes for farmers to update them on improved irrigation and agriculture practice.</p> <p>The documentation and tracking of migration is expected to eventually help in tackling the migration issues of the communities. The documentation would help design activities that could be carried out post-harvest season to ensure regular availability of livelihood options.</p>

¹⁶Section based on Summary of Livelihood Projects shared by ABF

¹⁷Prem Singh, Godwin J. and Ebenezer, Wesley D. (February 2013) "Social problems among children of seasonal migrant tribal in Dang district, Gujarat". International Journal of Scientific and Research Publications, Volume 3. Issue 2.

Axis Bank Foundation partnered with Aga Khan Rural Support Programme (India) for a period of five years from January 2013 – December 2017 for project 'Dangi Vikas'. The project focuses on enhancing the livelihoods of 22,000 tribal families in the district of Dangs and adjoining tribal blocks in the state of Gujarat. The project covers 230 villages, 5 blocks and 3 districts. Community mobilization, soil and water conservation, land development, water resource development, agriculture extension, fruit and vegetable cultivation, input supply for agricultural production, promotion of creepers, kitchen gardens, landless gardens, horticulture, animal husbandry, social forestry and non-farm based livelihood are the areas of intervention of the project.

Annually four visits are made to the project area by the ABF team. Monthly progress reports are shared by AKRSP updating about the monthly progress of the project. Midterm evaluation for the AKRSP project has not been carried out so far, as the project would be in the mid-term session during mid- June 2015. ABF would be conducting a third party impact study assessment in the month of August/September 2015.



Better preparedness against climate adversities

Through this project, ABF expects to achieve the following:

- a) Increased agricultural income of 20,000 households by Rs 15,000/annum by end of project and 2,000 households increase in income of Rs 10,000/annum from non-farm options like bamboo crafts, goat rearing, dairy and skill development.
- b) Self-reliant women's institutions at block and village levels with 18,000 women members.
- c) Reduced soil erosion in 160 villages and 25 per cent increased area under irrigation by the end of project.
- d) Producer groups of goat rearers, dairy farmers and crafts folk formed and supported to become financially self-reliant.
- e) Aged and widows gain access to entitlements through women's groups and federations.
- f) Reduction in migration by 20 per cent from 200 villages.

Key output/outcomes of Project DangiVikas¹⁸

The programme has reached 13,304 households from the period of January 2013 to December 2014. The following are details of project targets achieved:

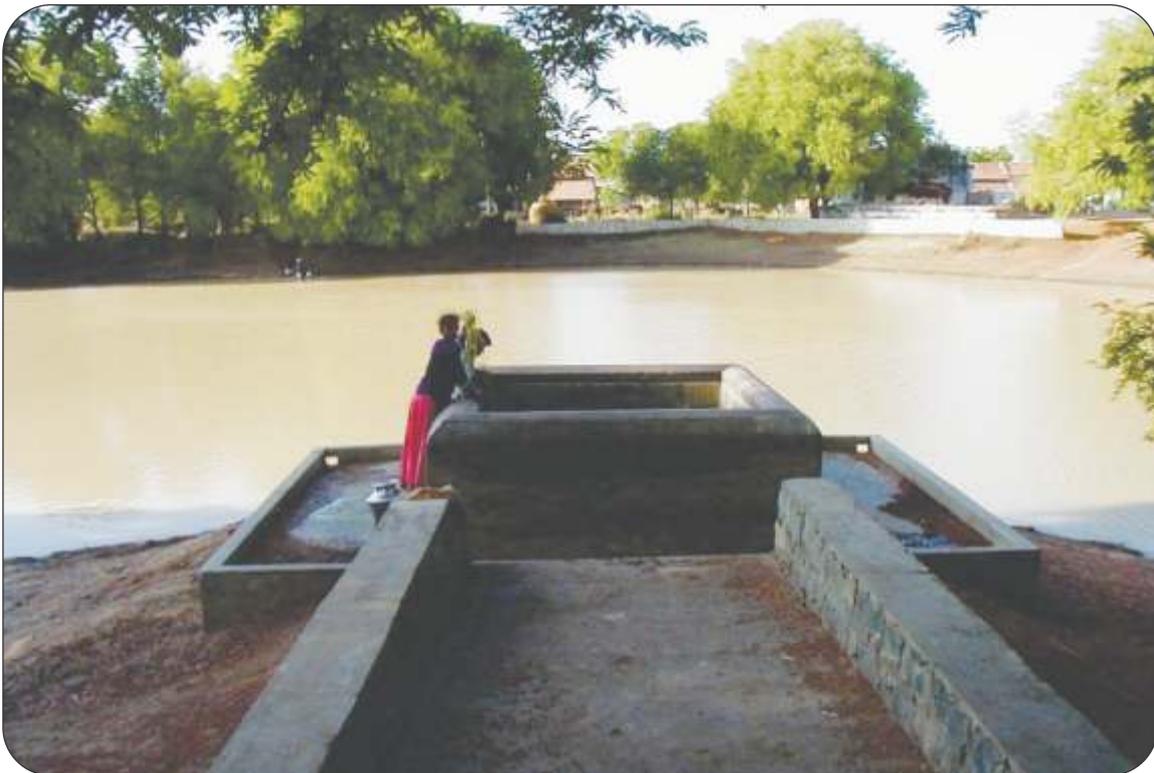
Agriculture programme (January 2013- December 2014)		<ul style="list-style-type: none"> • System of Rice intensification (SRI), landless gardens, input supply, vermi compost, agriculture demonstration, horticulture, equipments, amrut pani and khad preparation, kitchen garden, vegetable cultivation, output marketing, intensive inter cropping are the components of Agriculture programme • A total of 12,754 households have been covered through agricultural interventions.
Forestry (January 2013- December 2014)		<ul style="list-style-type: none"> • Forest area protection through Joint Forest Management (JFM), nursery raising, farm forestry, NTFP collection are components of Forestry interventions • Target of 60 households upto May 2014 for NTFP collection has been met
Watershed Development (January 2013- December 2014)		<ul style="list-style-type: none"> • The interventions under watershed development are Farm bunding, Nala plugging, Land leveling, Gabions, Terracing and Trenching • The watershed development programme has benefitted 2,277 farmers and covered an area of 1,053 hectares.
Irrigation Support Work (January 2013- December 2014)		<ul style="list-style-type: none"> • Mobile engines, well deepening, farm pond, boribands, lift irrigation, canal irrigation, check dam repairing/revival and recharge structures are components of Irrigation support work • The programme has reached out to 6,911 farmers and covered 4,269 hectares.
Alternative Energy Devices/ Drinking water & Sanitation (January 2013- December 2014)		<ul style="list-style-type: none"> • Under the programme Acrylic sheets and Smoke vent have been provided to 4,303 and 382 households respectively • 44 sanitation structures have been constructed under the Drinking water and Sanitation programme.
Non Farm Activities (January 2013- December 2014)		<ul style="list-style-type: none"> • Animal husbandry, petty trade/ service shops, handicraft/ skill development and goat rearing are the non-farm activities conducted 494 households have been covered through non-farm activities.

¹⁸Section based on Progress/Visit reports shared by ABF

4.2 DHAN VAYALAGAM (TANK) FOUNDATION

Introduction¹⁹

DHAN (Development of Humane Action) Foundation, a Tamil Nadu based professional development organisation, was established in October 1997. Dhan Vayalagam (Tank) Foundation, a water theme collective of Dhan Foundation was initiated in October 2006. It has been incorporated as a Trust under the Indian Trust Act (1882). Water related interventions are at the heart of Dhan Vayalagam (Tank) Foundation.



Tank, DHAN Vayalagam Foundation Intervention

The mission of Dhan Foundation is “building people and institutions for development innovations and scaling up to enable the poor communities for poverty reduction and self-reliance”. Values such as grassroots actions, collaborations, enabling, innovation, excellence and self-regulation are deeply rooted in the organisation. Over the years, Dhan Foundation has reached out to 12 states and 51 districts through various interventions. Regional offices of the organisation are in charge of project implementation in their respective areas.

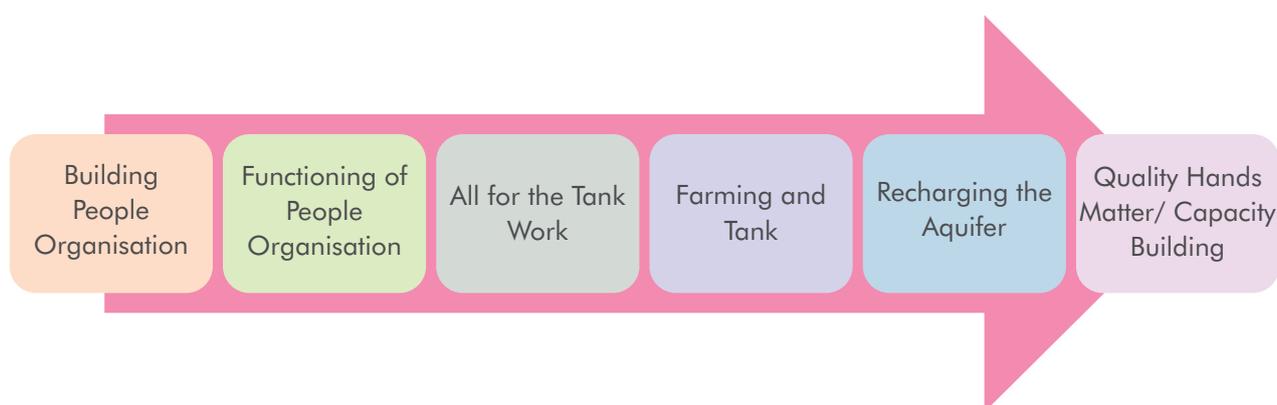
¹⁹Dhan Foundation web page and Dhan Vayalagam (Tank) Foundation web page. About Us section. <http://www.dhan.org/aboutus.php> and <http://www.dhan.org/vayalagam/aboutus.php> Accessed on 28.12.2014

DHAN Foundation	<p style="text-align: center;">Awards and Recognitions</p> <ul style="list-style-type: none"> • DHAN Foundation was among the top twenty projects of the 2015 Risk Award. The award is instituted by UNISDR, GRF Davos and Munich Re Foundation. • DHAN Foundation bagged Arab Gulf Program for Development (AGFUND) International Prize for Pioneering Development Projects for 2012 in the field of food security for the poor. • The Foundation was awarded by National Bank for Agriculture and Rural Development (NABARD) consequently for three years for highest SHG-bank linkage. • Times social impact award under Environment category.
------------------------	--

Brief description about DHAN Vayalagam (Tank) Foundation's work²⁰

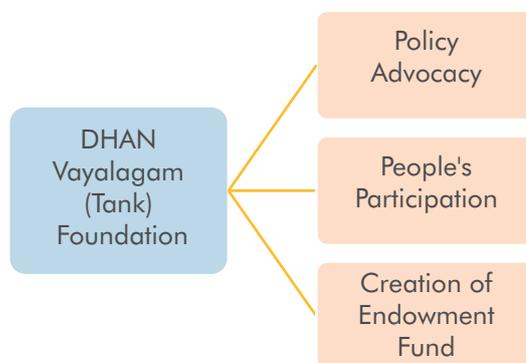
DHAN Vayalagam (Tank) Foundation has been evolved from the Vayalagam Tankfed Agriculture Development Programme (VTADP) of DHAN Foundation. The programme focuses on conservation and development of small scale water bodies and supports the livelihood of the farmers dependent on them by ensuring improved agricultural and allied livelihoods. The organisation works towards developing and upscaling Tankfed agriculture through people institutions to achieve poverty reduction and ensure environmental sustainability. Conservation and development of traditional small scale water resources is being carried out in resource poor areas of the country directly through the organisation and through Vayalagam affiliate NGOs.

The following are components of DHAN Vayalagam (Tank) Foundation programme :



²⁰DhanVayalagam (Tank) Foundation web page. About us and Programmes section <http://www.dhan.org/vayalagam/aboutus.php> Accessed on 28.12.2014

BEST PRACTICES AT DHAN VAYALAGAM (TANK) FOUNDATION



⇒ Policy advocacy

The organisation has played an active role in policy advocacy, as advisor to various committees at State and National level. Policy seminars on conservation, encroachment eviction, tank-fed agriculture, traditional technology, etc. have been organised by the organisation. DHAN Foundation has been a member of the working group formed by the Central Planning Commission on minor irrigation for the tenth five year plan. The foundation is a member of World Water Council, Global Water Partnership, India Water Partnership, International Water Management Institute – Colombo, Indian Institute of Public Administration etc.

⇒ People's participation

DHAN Foundation believes that people's participation is important for the sustainability of the project. According to the organisation, lack of people institutions to run, manage and govern tank systems has been one of the biggest reasons for the decline of the system. The following groups of Tank farmers are created at different levels:



⇒ Creation of endowment fund

The Foundation promotes creation of an endowment fund wherein beneficiaries are encouraged to front-end 20% to ensure sustainability of projects. The fund is utilized in annual regular maintenance of the tanks.

ENGAGEMENT WITH AXIS BANK FOUNDATION²¹

Problem statement	Critical intervention	Output/outcomes of the project
<p>ABF-DHAN Vayalagam (Tank) Foundation project area is an intersection of four districts namely Madurai, Dindigul, Sivagangai and Pudukottai. The entire region is known for intensive tankfed agriculture and majority families residing in this belt are small and marginal farmers dependent on agriculture for their livelihoods.</p>	<p>The intervention aims at improving the performance of traditional means of water storage like tanks, village ponds and rehabilitate these bodies to their original hydrologic standard.</p> <p>The beneficiaries are organised into groups called Vayalagams. They have to pay 20% of the project cost contribution towards development of Tanks/Ponds as well as towards Endowment Fund.</p>	<p>The endowment fund would further ensure sustainability of the project.</p> <p>The beneficiaries having a well in the tank command, go in for second cropping season due to availability of water.</p>

DHAN Vayalagam (Tank) Foundation partnered with Axis Bank Foundation for a period of five years from April 2011-March 2016 for project DHANA (DHAN Vayalagam (Tank) Foundation partnered with Axis Bank Foundation). ABF has partnered with the foundation to work in four drought prone districts of Tamil Nadu – Madurai, Dindigul, Sivagangai and Pudukottai. The project is spread across four districts, four blocks and 500 villages. The programme is aimed at renovating 750 water bodies which includes reviving 610 irrigation tanks and 140 village ponds apart from site specific soil and water conservation interventions. The project will rehabilitate the water bodies and restore them to their original hydrological standards. The project is being carried out by organising the beneficiaries and community members into associations. The water made available will be used for farming and drinking purposes. The interventions also support farmer groups to introduce latest techniques in agriculture, livestock development, fisheries, etc.

The following are the expected impact of project DHANA :

- ⇒ 750 tank based people's institutions and around 80 tank cascades will be promoted. It is expected to take care of these water bodies for generations.
- ⇒ 10,100 hectares of agricultural land will get assured irrigation by rehabilitating 610 tanks.
- ⇒ The tank rehabilitation program will also ensure the recharging of an additional 4750 ground water wells on account of improved water storage.
- ⇒ Improved living standards of 30,000 small and marginal farming families in the area on account of increase in the agricultural productivity.

²¹Section based on Summary of Livelihood Projects provided by ABF

- ⇒ More than 30,000 landless families will also be benefitted by assured daily wages through the stabilized agricultural activity.
- ⇒ Through the agriculture interventions, the productivity at each farming household level would be increased by 5 to 10 bags per season through the integrated interventions.



Village pond

The ABF team conducts four visits to the organisation annually to get first-hand information about the project through discussions and meetings with the beneficiaries. Monthly progress reports are submitted by the organisation to ABF informing about the status of the project and targets achieved. A midterm review/ impact assessment of DHANA project was carried out in February 2013 by a consultant.

The project aims to increase agricultural income by at least 40% through increased crop cultivation and productivity.

Key output/outcome of the engagement²²

Project DHANA has reached out to 22,776 beneficiaries since April 2011 to December 2014. 85% of the required baseline data of beneficiaries has been collected so far. The following table depicts the output/outcomes of the engagement:

²²Section based on Progress/ Visit Reports of ABF

<p>Tank/ Village pond Development (April 2011 to Dec 2014)</p>	}	<ul style="list-style-type: none"> 317 tanks and 114 village ponds have been developed through the project. Target for 2014-15 is to develop 149 tanks and 19 village ponds
<p>Agriculture demonstration/ Livestock development (April 2011 to Dec 2014)</p>	}	<ul style="list-style-type: none"> 390 agricultural demonstrations have been conducted. 59 livestock development activities have been conducted
<p>Catchment treatment/ Endowment creation (April 2011 to Dec 2014)</p>	}	<ul style="list-style-type: none"> The total target for catchment treatment is 60 from 2011-2016. Till May 2014, catchment treatment have been done in 448 places. Endowment have been created at 172 tanks out of the target of 624.
<p>Fisheries development/ Fish pond/ Dead storage (April 2011 to Dec 2014)</p>	}	<ul style="list-style-type: none"> Fisheries development has been done at 47 ponds out of a target of 325 40 fish pond/ dead storage have been created out of the total target of 85

Major findings of midterm review²³

The following are the major finding of the midterm review of DHANA project conducted in February 2013. A sample of 213 tank beneficiaries, 129 village pond beneficiaries and 28 agriculture demo/ catchment beneficiaries were covered during the midterm evaluation study.

- ⇒ Out of 80 farmers surveyed for Tank intervention, 74 farmers had a landholding between 0.1-2.5 acres.
- ⇒ Post DHAN tank intervention, the average incremental income of the farmers surveyed was 55%
- ⇒ The average incremental yield of coconut among tank intervention beneficiaries was 44%.
- ⇒ The average incremental yield for paddy crop was 37% and the average incremental yield is 458 kg/ acre
- ⇒ Out of the 80 farmers surveyed, 16 farmers (20%) were able to farm for second season which they were not able to do previously

²³S. Vijay (February 2013), "Impact Assessment: Project DHANA"

4.3 Dilasa Sanstha

Introduction²⁴

Dilasa Sanstha is a non-governmental organisation registered in 1995 under the Societies Registration Act, 1860. Started in the year 1994, Dilasa Sanstha is a grass root organisation working towards creating sustainable livelihood for the marginalised communities like marginal farmers, landless, women and tribal population. The organisation is based in Ghatanji, Yavatmal district in Maharashtra. The organisation is currently working in nine districts and two regions of Maharashtra. Dilasa Sanstha is working in six districts in the Vidharbha region - Yavatmal, Chandrapur, Gadchiroli, Wardha, Amravati and Nagpur. Nanded and Jalna are the districts being covered in the Marathwada region.

Since its inception, the organisation has evolved and undertaken various projects under water management, agriculture and other livelihood initiatives to achieve its vision of sustainable development. Phad Technology, Bodi Phad, Doha, Pata, dairy development, traditional seed and seed bank are the innovative projects being carried out by the organisation. Until January 2014, Dilasa had a total of 130 employees. The governing board of Dilasa Sanstha has seven members consisting of a president, secretary, vice-president, treasurer and three members.



Farmer showing the good harvest from his field

²⁴This section is based on the Programme Summary of Livelihood projects provided by the ABF

Brief description of Dilasa Sanstha's work²⁵

Dilasa Sanstha has been working towards building sustainable livelihood options for nearly two decades. The following is a brief about the work done by the organisation so far:

Soil and Water Conservation

- Watershed treatment has been carried out in three villages covering 2500 ha of land
- 285 farm pits/ponds have been developed with different funding partners
- Doha model is a water storage technique. It increases the water storage capacity of an existing stream.

Agriculture

- Under Krishi dhoot, Integrated Pest Management project, 2406 farmers have been covered.
- Phad and Bodi phad technology are the irrigation techniques used for increasing productivity. Phad enables farmers to cultivate in Rabi season and Bodi Phad is mainly constructed in rice growing belt.
- PATA is a programme aimed at reviving mixed cropping pattern by cultivating legumes and vegetables along with the cash crops.

Saving and Credit Programme

- Dilasa has partnered with 10-12 grass root NGOs to create 4000 SHGs. The SHGs are linked to different banks.

Dairy development

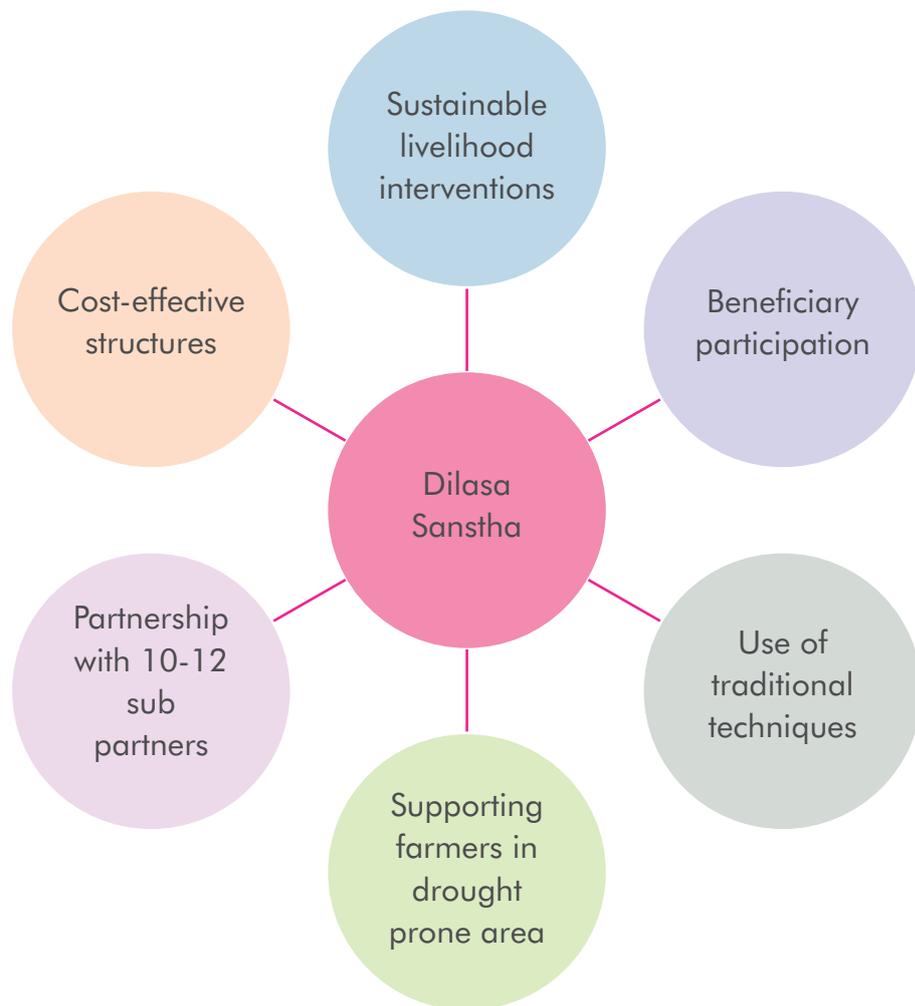
- The beneficiaries are provided monetary support to buy buffaloes. So far, four beneficiaries have been covered through the programme.



Gradient-based irrigation structure

²⁵Dilasa Sanstha web page, Projects and Innovative Projects Section. <http://www.dilasa.org/index.php> Accessed on 27.12.2014

Best Practices at Dilasa Sanstha



⇒ Sustainable livelihood interventions

The aim at Dilasa Sanstha is to create sustainable livelihood options focusing on long term benefits. The programmes are designed using sustainable sources of income generation and not short term seasonal sources.

⇒ Beneficiary Participation

The organisation believes in active participation and involvement of the beneficiaries and community members in planning, experimenting and implementing the projects. This enables the organisation in gaining the beneficiaries' trust, understanding the felt needs of the people and building a sense of ownership. A Water User Group (WUG) of the beneficiaries is formed for every Phad constructed. The group has a bank account where each member contributes an amount for maintenance of the Phad. The groups are provided training by Dilasa.

⇒ **Use of traditional techniques**

The innovative techniques developed at Dilasa Sanstha use traditional community practices as the basis of the model. The organisation has used traditional techniques of water and soil conservation, irrigation and mixed cropping pattern for developing sustainable livelihood models. Dilasa Sanstha was nominated by NABARD for the top 30 rural innovations for the Phad model.

⇒ **Supporting Farmers in drought prone area**

Dilasa Sanstha is working in an area with one of the highest cases of farmer suicides in the country. The water and credit related interventions of the organisation are aimed at increasing productivity, income and reducing dependency on external sources for credit such as money lenders. Apart from these interventions, the organisation is running farmer's support centre for deceased farmers and farmers in crisis.

⇒ **Partnership with 10-12 sub partners**

Dilasa Sanstha has partnered with 10-12 sub partners or small NGOs from the region that has helped the organization in reaching out to a larger group of beneficiaries. The organization has been instrumental in identification of numerous linkages, anchoring the operations and simultaneous monitoring of the activities.

⇒ **Cost-effective structures**

The method of distribution of water through Phad is based on gravity that does not require huge investment in financial terms.

ENGAGEMENT WITH AXIS BANK FOUNDATION²⁶

Problem statement	Critical intervention	Output/outcomes of the project
<p>The most visible symptom of agrarian crisis is the case of farmer suicides. In fact, Yavatmal, a district in Vidharbha is known to many as the epicenter of suicides. Decrease in government subsidies and increased share of private sector in agricultural spending is a major reason for this crisis. Cotton is a water intensive crop and it is surprising that it is preferred in dry region like Vidharbha. Many farmers suffered losses due to erratic rainfall. Money lenders charging exorbitant interest rates from farmers who took loans increased the burden manifold. Decrease in land holdings with subsequent increase in cultivators also negated the margin of profits in cash crops. Complete dependence on rainfall and lack of alternate water supply can be said to be the main cause for the crisis prevalent in the region.</p>	<p>The critical interventions that the organisation has undertaken in the region are - Water related intervention- Phad, Doha, Bodi Phad, soil and water conservation model SHG formation and bank linkages, Dairy development: Revolving Fund Nutrition related - Pata</p>	<p>Water - related intervention has helped farmers in removing insecurities due to low rainfall. The formation of SHGs came as a secondary source of credit for the poor farmers from the region. The social status of beneficiaries has improved as people now come to meet them and learn farming techniques from them. Seasonal migration: The practice of going to cities at the time of Diwali and Holi for labour work has almost been discontinued now as the farmers have second crop to work on. Due to increase in incomes, the children of beneficiaries are seeking better facilities which was not affordable earlier. The SHG formation has indirectly led to women empowerment, improved social status, increased social interaction, and increased say in village matters.</p>

²⁶Section based on 'Programme Summary of Livelihood Projects' provided by ABF team

Axis Bank Foundation partnered with Dilasa Sanstha in October 2011 for a period of eight years, i.e. till September 2019. The period of engagement with Dilasa Sanstha has been increased from the earlier planned 5 years to current 8 years owing to the positive impact that emerged from the mid-term review conducted by Tata Institute of Social Sciences, of the organization. ABF has partnered with the organisation to work towards providing irrigation facilities, strengthening credit and creating sustainable livelihood in Vidharbha and Marathwada regions of Maharashtra. The target group for the interventions are weaker sections such as tribal communities, landless and marginalised farmers and women. ABF-Dilasa interventions are being carried out in nine districts of Maharashtra viz. Yavatmal, Gadchiroli, Chandrapur, Amravati, Wardha, Nanded, Pune, Jalna and Osmanabad. The goal of the project is to reach out to 1,11,332 families (beneficiaries) in 1400 villages over eight years. Phad technique, Bodi Phad, Doha model, soil and water conservation, horticulture promotion, seed support, revolving fund and SHG-Bank linkage programme are the interventions being carried out for the ABF project. Dilasa Sanstha has 10-12 sub-partners or smaller NGOs to support with implementation, which has helped them reach out to more beneficiaries. This intense understanding of local socio-economic conditions has allowed ABF to scale their engagement with Dilasa Sanstha, doubling the target number of beneficiaries leading to deepening of the programme.

The following are the objectives of the ABF-Dilasa Sanstha project:

1. To increase net income by 50% of each targeted beneficiary family through evolving diversion based irrigation and mixed cropping patterns, enhancing crop productivity and creating nutritional food security by an integrated approach
2. To reduce dependency of farmers on outer sources for credit needs by way of promoting alternative avenues for micro finance
3. To promote seed production and stabilize agriculture production of marginal and poor tribal farmers using low external input agriculture pattern
4. To demonstrate innovative soil and water conservation measures enhancing soil fertility and fodder availability
5. To promote horticulture plantation and livestock development for obtaining additional income

Objective of the project: To increase family income by 50% through various agriculture interventions.

As part of the monitoring process, monthly progress reports are shared by Dilasa to ABF consisting of number of beneficiaries covered, meetings conducted etc. Annually four visits are conducted by the ABF team to the organisation and areas of intervention. The ABF team interacts with beneficiaries and gets first-hand information about the project. A mid-term review of ABF-Dilasa intervention was conducted in January 2014 by the CSR Knowledge Centre, TISS.

Key output/outcome of the engagement²⁷

The project has reached out to 36,839 beneficiaries and 94% of the required baseline data has been collected from October 2011 - May 2014. The following provides intervention wise details about the project:

Water Related Intervention (Oct. 11 to Dec 14)	}	<ul style="list-style-type: none"> 926, 739 and 1030 beneficiaries were covered under the Phad model, Bodi Phad and Doha model interventions respectively 273 diversion based water structures have been developed.
Soil and water conservation (Oct. 11 to Dec 14)	}	<ul style="list-style-type: none"> Under the soil and water conservation programme 582 beneficiaries were covered. Through farm bunding 1127 hectares of land has been covered
SHG bank linkages programme (Oct. 11 to Dec 14)	}	<ul style="list-style-type: none"> 32,969 beneficiaries have been reached out through the SHG bank linkage programme between October 2011 - Dec 2014. Currently 4,000 SHGs are part of the programme and 2,995 SHGs are linked to the bank for credit facilities. So far SHG bank linkages have leveraged 3983 lakh beneficiaries in the programme.
Revolving Fund/ Seed Support (Oct. 11 to Dec 14)	}	<ul style="list-style-type: none"> The revolving fund programme has reached to 106 beneficiaries The seed support intervention has covered 116 beneficiaries Pata seed packet has been distributed to 40,726 families Seed bank has been developed and distributed among 5,383 families against the target of 4100 families

Major findings of midterm review²⁸

The midterm review of Dilasa - ABF interventions conducted by the CSR Knowledge Centre, TISS covered 184 respondents through a qualitative survey tool. All the SHG (130) and revolving fund beneficiaries (4), along with 50 Phad beneficiaries were covered during the mid-term review.

²⁷Section based on the Progress/Visit Reports shared by ABF

²⁸CSR Knowledge Centre, National CSR HUB, TISS (February 2014), "Mid-term Review of Axis Bank Foundation – Dilasa Initiative"

Impact of diversion based irrigation – Phad

- Before ABF intervention, 20% respondent earned Rs. 90,000 and above per year. After ABF intervention, the percentage went up to 78%.
- The per acre crop yield of the beneficiary farmers has doubled after ABF intervention. The average per acre crop produce has increased from 3.8 quintal to 8 quintal.
- Before ABF intervention, 30% had zero household possession as per the list designed by the research team which included Television, radio, cell phone, two-wheeler, four-wheeler, gas stove, storage unit or construction/renovation of house. Post ABF Phad intervention, only 2% of the beneficiary did not have any of the mentioned household possession and maximum respondents (30%) had a score of 3.

Impact of SHG Bank linkage

- Due to the SHG intervention, there has been a huge shift in the credit seeking behavior of the beneficiaries. Before the intervention 44% respondents would seek credit from money lenders, 42% from micro credit facility, 8% from SHG-Bank linkage and 5% directly from banks. After ABF intervention, 82% sought credit from the SHG-bank linkage and only 11% continued to go to the money lender.
- Before the ABF intervention, 73.8% beneficiaries did not have any savings. Post the intervention, 69.2% SHG beneficiaries had savings up to Rs. 10,000.

Impact of Revolving Fund

- Before the intervention, only one beneficiary had an annual income in the bracket of Rs.90,000 and above. During the post-intervention phase the income of four beneficiaries fell in the bracket of Rs 90,000 and above.

4.4 Harsha Trust

Introduction

Harsha Trust²⁹ was founded in the year 2002 to address poverty in South Odisha. The organisation aims at grassroots development projects for sustainable natural resource/enterprise-based livelihood generation. The specific interventions aimed at improving the quality of life of rural poor include promotion of self-help groups and cooperatives, community-based natural resource management and farm and off-farm-based livelihoods. The mission of Harsha Trust is -*“Improving the quality of life of the rural poor”* and the vision is that *“By 2018, the organization envisions reaching out to four lakh poor families across 10 districts of Odisha. It has planned to cover 50 blocks under these ten districts by working directly and in collaboration with other agencies”*³⁰.



ABF-Harsha Trust beneficiaries

²⁹The information given in this section is based on analysis of Progress/Visit reports shared by ABF. Information taken from other sources has been duly cited.

³⁰Harsha Trust. Annual Report. 2010-11. Available online on the organization's web page. Accessed on 16.04.2015

Brief description of Harsha Trust's work³¹

The Trust works to create farm-based livelihood through self-help groups. The Trust has delved into several forms of activities in this thematic area –

- Adoption of hybrid seeds
- Increasing irrigation potentials
- Increased use of pesticides and fertilizers based on the soil
- Changed the pattern of farming and introduced some new techniques
- Crop diversification, from one crop to another crop
- Providing loan on low interest rates with the help of SHGs
- Paddy cultivation
- Promotion of wadi cultivation
- Promotion of kitchen garden concept

Harsha Trust promotes two kinds of livestock enhancement activities- Broiler farming and Goatery. This intervention is mainly aimed at the landless women beneficiaries in order to provide them with an additional income.

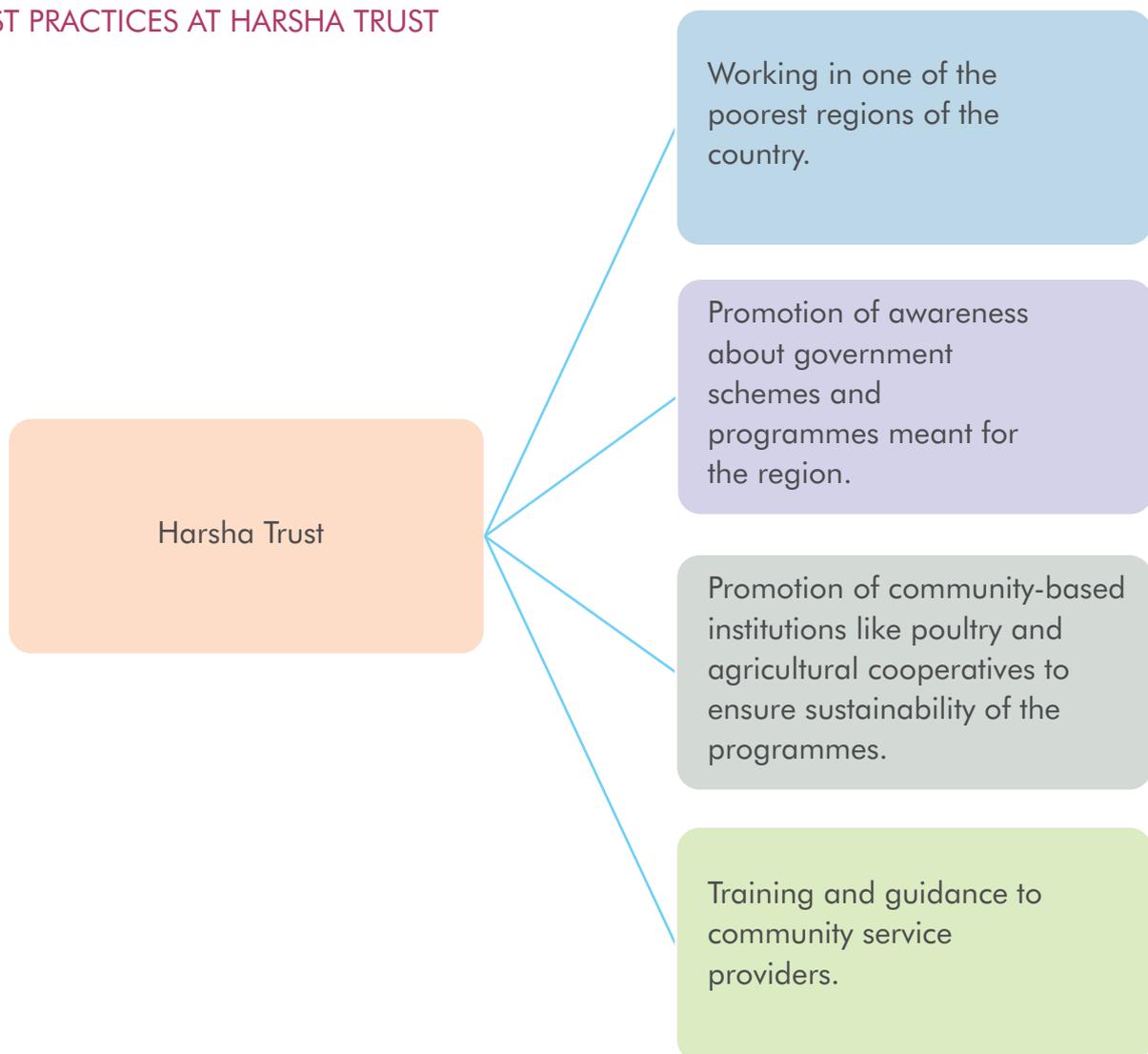


Pictures from the field

³¹CSR Knowledge Centre, National CSR HUB, TISS (February 2015), "Mid-term Review of Axis Bank Foundation – Harsha Trust Initiative"

Harsha Trust	<p style="text-align: center;">Awards and Recognition</p> <p>Regional India NGO awards 2008, a joint initiative of the Resource Alliance and the Nand and Jeet Khemka Foundation.</p> <p>Gandhi Vinobha Peace Award 2008 to Mr Bismaya Mahapatra, Trustee and Founder of Harsha Trust.</p>
--------------	---

BEST PRACTICES AT HARSHA TRUST



- Working in one of the poorest regions of the country**

The Trust with its presence in the backward districts of Rayagada, Nabarangpur, Koraput and Kalahandi district is a channel in promoting livelihoods for the poor farmers from the region. The organization deserves credit for working in the region, which is also synonymous to being located in the middle of red corridor.

- **Promotion of awareness about government schemes meant for the region**

The organization promotes inclusion in government schemes through awareness campaigns in the villages through the SHGs. The Trust also helps the beneficiaries with paperwork and documentation required to attain the privileges under a government scheme.

- **Promotion of community-based institutions like poultry and agricultural cooperatives to ensure sustainability of the programmes**

The organization promotes the formation of agriculture and poultry cooperative to make the initiative sustainable. The Cooperatives main aim is to secure the interests of the farmers by ensuring a good price for their produce. Three cooperatives – two poultry and one agriculture has already been initiated by the organization.

- **Training and guidance to community service providers**

The community service providers are appointed from the villages where Harsha Trust's intervention are going on. These providers are trained regularly on updates and recent changes happening in the sector.

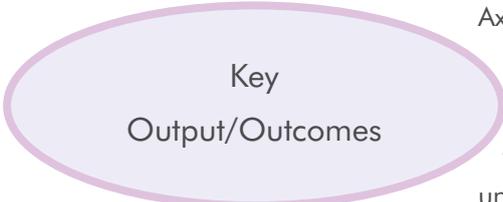
ENGAGEMENT WITH AXIS BANK FOUNDATION

Problem statement	Critical intervention	Output/outcomes of the project
<p>The project area lies in the KBK district, one of the poorest and most backward regions of the country. The backwardness of the region is evident in the underdeveloped agricultural infrastructure present in the region. The districts of Nabarangpur, Koraput, Kalahandi and Rayagada in Odisha, have majority tribal population. Agriculture is the mainstay of livelihood of farmers, with 70% of the farmers belonging to small and marginal category. The farmers practice farming in one cropping season depending primarily on monsoon. The region is marred by frequent natural calamities too. Forests are subjected to extreme degradation.</p>	<ul style="list-style-type: none"> • Promotion of community-based organisations • Capacity building of farmer members to adopt farm and off-farm livelihood such as mango and cashew cultivation, cereal and vegetable cultivation • Promotion of farm forestry • Promotion of commercial pulpwood plantation • Promotion of commercial broiler poultry farming and goatery. 	<ul style="list-style-type: none"> • Increased productivity from farms by using hybrid seeds and scientific farming • Increased usage of agricultural tools reducing work burden • Improved efficiency in farming techniques • Increased incomes from selling surplus produce • Creation of tangible assets like mud wells, dug wells, drip-based irrigation infrastructure • Source of additional income for farmers • Shift in food consumption pattern

The engagement between ABF and Harsha Trust was formulated in April 2012. The project has been titled as 'Enhancing the livelihoods of the rural poor in four districts of South Odisha'. The five year engagement (April 2012-March 2017) entails the fulfilment of following objectives –

- To form 1200 new SHGs of around 20,000 members, strengthen existing SHGs, and have agricultural and poultry cooperatives, as member based organizations, steering the livelihood enhancement of around 30,000 member families.
- Strengthening Community Based Organizations, intensifying existing integrated agricultural interventions and replicating them, to enhance the income of 30,000 families by at least 50% of their existing annual income.
- Enabling all the 30,000 families to have a voter ID, bank account, have access to PDS and interested ones to claim jobs under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).
- Building the capabilities of Harsha Trust's teams and its members and improve upon their performance through proper orientation, training, exposure and periodic review, reflection and evaluation.

Harsha Trust sends monthly reports to the Foundation. The report contains details of all the activities undertaken during the month. The coordinating Programme Manager from ABF pays site visits to understand and verify the actual groundwork.



Key
Output/Outcomes

Axis Bank Foundation commissioned the mid-term review of ABF – Harsha Trust engagement. TISS team conducted the study and submitted the report in the month of February 2015. The key output and outcomes as per the mid-term review are as mentioned under³² –

³²CSR Knowledge Centre, National CSR HUB, TISS (February 2015), "Mid-term Review of Axis Bank Foundation – Harsha Trust Initiative"

The range of vegetables grown by farmers has increased post intervention. Majority farmers used to grow only brinjal and tomato in their farms, now the farmers grow cauliflower, green peas, cowpea, carrot, bitter gourd, pointed gourd etc.

The engagement has reached out to a total of 24,388 beneficiaries till December 2014.

The income of beneficiaries from farm-based intervention has significantly increased from selling surplus produce. Average annual income of respondents has increased from Rs 23,182 to Rs94,948.

SHGs led to increased savings, improved credit taking ability, decreased dependency on money lenders for loans.

Livestock intervention has been a source of additional income for landless farmers. Average annual income of families increased from Rs12,227 to Rs 40,202.



ABF-Harsha Trust beneficiaries with TISS research team

4.5 Krishi Gram Vikas Kendra (KGVK)

Introduction

KGVK³³ is a four-decade old non-governmental organisation set up in the year 1977. The organisation is the CSR arm of Usha Martin Limited, and works mainly for the socio-economic upliftment in the rural areas around Ranchi in Jharkhand. The founder of Usha Martin group, Mr. B.K. Jhawar, is now the mentor of KGVK. The organisation works on the Total Village Management (TVM) and PPP model.

KGVK works on 3 broad thematic areas

- On-farm activities include vegetable cultivation, upland cultivation, orchard development, SRI intervention
- Off-farm activities include animal husbandry, goat rearing, duck rearing, poultry, mushroom cultivation, and apiculture
- Non-farm/Skill-based vocational training - Activities include spice production, industrial products products like kantha and artificial jewelry, flowers and hospitality management

Total Village Management was introduced by KGVK in the year 2008, and pilot projects were initiated in 5 villages in 2009. The targets were pre-defined, and two social enterprises - KGVK Rural Enterprises and KGVK Agro Ltd. were set up in the same year. By 2012, TVM had expanded to 130 villages.

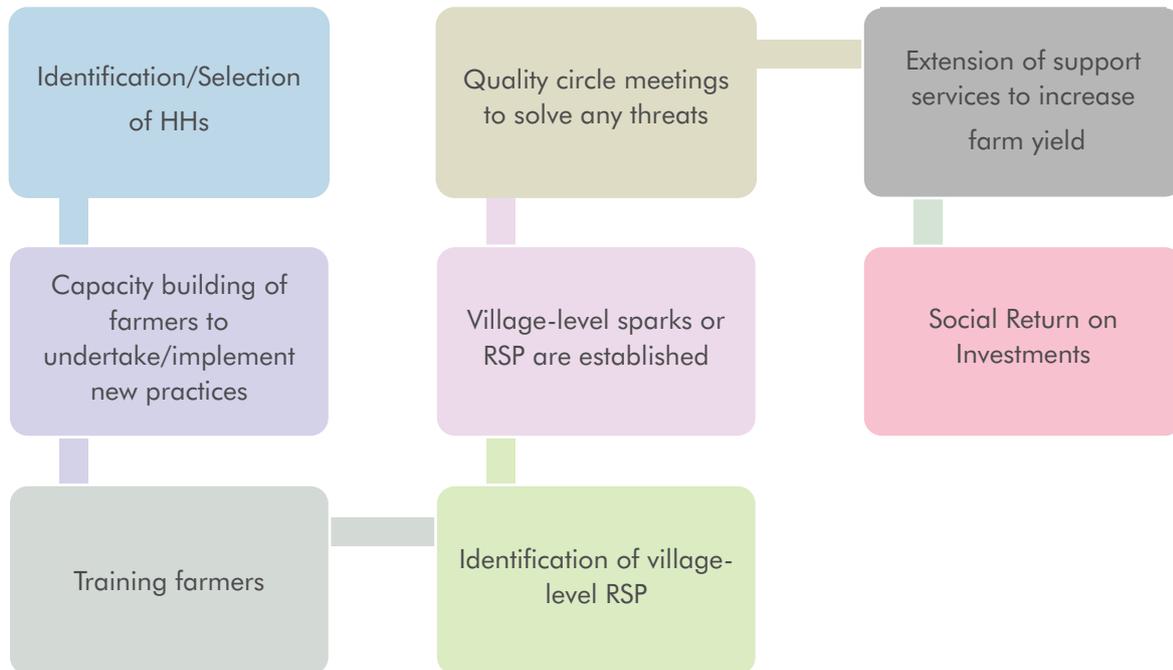
KGVK	Awards and Recognition
	Best Social Organisation award at Transforming India Conclave, 2014
	Best Social Development Organisation award by the Times of India Group in 2012

Brief description of KGVK's work

KGVK tries to provide forward and backward linkages to the farmers, apart from providing information on best agricultural practices. This way, KGVK aims at making the production cycle sustainable and viable for the poor farmers. KGVK's emphasis on Total Village Management is broadly based on 8 pillars- Natural Resource Management, Health, Education, Livelihood, Women Empowerment, Capacity Building, Renewable Energy and Infrastructure Development.

³³The information given in this section is based on analysis of Progress/Visit reports shared by ABF. Information taken from other sources has been duly cited.

The 8 pillars are brought into practice through TVM Gurukul, which was established in the year 2006 across Rukka (Ranchi district) and Gamharia (Seraikela-Kharsawan district). These centers focus on farm-based and non-farm based vocational training respectively. Some of the major steps in a livelihood intervention process followed at KGVK are³⁴-



KGVK strongly focuses on capacity building activities. The levels of capacity building exercise undertaken at KGVK are³⁵-

- Spark - Trained in all eight pillars of TVM
- Rural Service Provider (RSP) - Trained to facilitate SHG functioning and allied work
- Para worker - Trained technically in various aspects like veterinary service, solar energy service, para-agronomist, para-engineer etc.
- Eligible farmers - Technically trained on various farm, off farm and non-farm based activities
- Institution level - SHG members trained in village-level organisation and federation-level capacity building programs.

KGVK believes in a three-tier community - based organisation - the Federation (block level), the village organisation (intermediate level), and the individual SHGs (grass root level) in order to

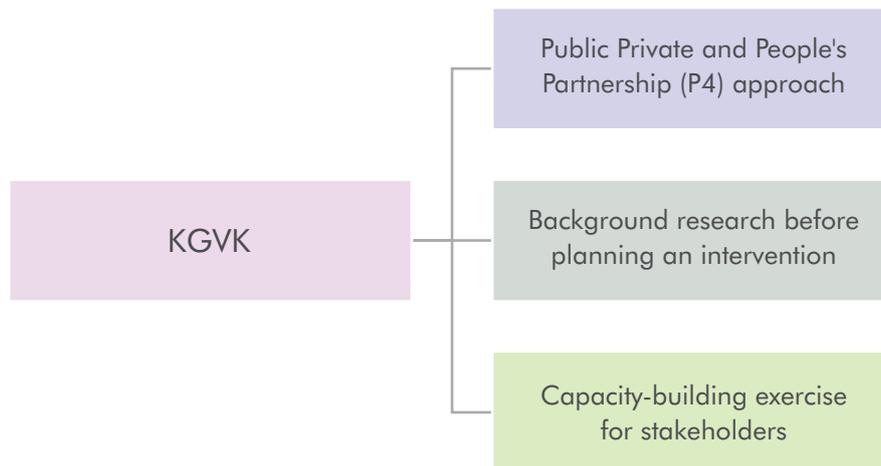


³⁴Panda, Haribandhu. (September 2013). "Mid-term evaluation of ABF-KGVK Program"

³⁵Ibid. Pg. 19 of 41.

KGVK believes in a three-tier community - based organisation -the Federation (block level), the village organisation (intermediate level), and the individual SHGs (grass root level) in order to achieve its goal of sustainable development. TVM is implemented through these levels of organisation. Members of SHGs become members of VO's, and subsequently VO members can become Federation members.

Best practices at KGVK



- **P4 Approach**

KGVK works towards pooling collective resources into major initiatives like watershed development, agriculture, health, education, micro enterprise development, community development, and women empowerment. The organisation follows the P4 (Public-Private-Peoples Partnerships) approach to implement its plan of action³⁶.

- **Research before intervention**

KGVK goes through a series of 5 steps before coming up with an intervention. These include - Transect walk through the probable area of intervention, Social mapping, Seasonality mapping, Resource mapping, and last comes the identification of the problem. The organisation also conducts a Social Return on Investments (SROI) assessment to gauge the impact of its interventions.

- **Capacity building exercises for stakeholders**

KGVK undertakes capacity building exercises for farmers, SHG members, para workers in order to make well versed with their share of work. This ensures maximum participation from the beneficiary side in the implementation of the programme.

³⁶KGVK webpage. www.kgvk.org. TVM-P4 approach. Accessed on 26.12.14.

ENGAGEMENT WITH AXIS BANK FOUNDATION

Problem statement	Critical intervention	Output / outcomes of the project
<p>The organisation's main aim is to provide solutions to the issues faced by rural Jharkhand. According to the 2011 census, more than 76% of the state population are cultivators. Even though, the productivity is low. The region faces water scarcity during summer. The state also witnesses widespread migration to other parts of the country in search of employment in unskilled vocations³⁷.</p>	<p>ABF and KGVK have adopted an integrated approach to promote sustainable livelihoods. KGVK promotes the approach through Total Village Management (TVM) and Public, Private and People's Partnership (P4) model. The engagement also entails strengthening of village-based institutions.</p>	<p>Farmers have been trained in scientific agricultural practices using organic fertilisers.</p> <p>The annual income of the families have seen an upward trend, and more number of households have bank accounts.</p> <p>The engagement entails awareness to the community about government programmes. Eventually, there has been awareness about MGNREGA, work of Gram Sabha, Anganwadis and other such village-level institutions.</p>

The engagement between ABF - KGVK titled as *“Providing sustainable livelihood through Total Village Management in 351 villages of Jharkhand covering 52,650 households”* dates back to July 2011, the year when ABF shifted its thematic area to Livelihood. The period under review here is the initial phase of engagement i.e. July 2011-June 2014. The project is for a span of 5 years, and will continue till June 2016. The programme aims to work in 5 districts of Jharkhand - Ranchi, Ramgarh, Saraikela, West Singhbhum and Palamu. The organisation has been given a mandate to reach out to 52,650 households during the current phase.

Objectives of the engagement

- To increase the socio-economic status of target villages of Jharkhand (351 villages)
- To reach out to 52,650 poor families in the remote tribal villages

³⁷KGVK Annual Report 2012-14. <http://www.kgvk.org/docs/KGVK%20AR%202014.pdf>. Accessed on 10.04.2015

As part of the engagement, the organisation sends monthly progress reports to the respective Programme Manager. The report bears the details of all the activities undertaken during that month, details of the beneficiaries, number of beneficiaries reached out to during that month. The ABF Programme Manager pays 3 inspection visits per annum to the organisation. ABF also commissioned a mid-term evaluation study of the project in September 2013 to gauge the progress at the end of 2-year engagement.

Key
Output/Outcomes

The programme has reached out to a total of 30,123 households till December 2014 since the inception of the engagement in 2011. The area-wise progress of the program is briefly summarized in the next section-

Farm-based
intervention

- A total of 15,606 HHs have been covered under this thematic area of intervention - Improved agricultural practice.
- 15,701 HHs have been covered under 'Vegetable Cultivation'

Off-farm based
intervention

- A total of 9,703 households have been covered under goat rearing; 15,014 under duck rearing; 1,159 under poultry; 112 under pig rearing; 201 HHs under apiculture; 5,927 under mushroom cultivation; 55 under button mushroom, and 61 under pisciculture.

Non-farm based
intervention

- 137 HHs have been covered under kantha embroidery and artificial jewellery, and 17 under hospitality management.

ABF conducted a mid-term review of KGVK's activities to study the impact on ground level post 1 year of implementation of the programme. The economic impact of the intervention during the implementation period 2011-13 are outlined below³⁸

- The primary source of livelihood is agriculture and livestock rearing for 73% households. 25% households do wage labour for their livelihood. 43% achieved year-round food security, 60% households had mobile phone. 32% of households who participated in the program could increase their livestock asset base in the form of goat, cow, pig, etc.
- The income of the beneficiaries increased between Rs 1,428 to Rs 20,400, after 1 year of intervention.
- The differences in increase in income are primarily due to gains from livestock and mushroom.
- 61% of HHs covered in the study had bank accounts, and 16% have savings account in post offices.

The social impact outlined in the mid-term review report are-

- Women empowerment - female member participation in community institutions is from 17% of HHs covered under the study. 6% women actively participate in the public meetings. At the household level, 31% women actively participate in the decision-making process.
- HHs aware of several government schemes like SGSY, MGNREGA, Pension scheme etc.
- Farmers are now using improved practices in their fields.

³⁸Panda, Haribandhu. (September 2013). "Mid-term evaluation of ABF-KGVK Program". Total number of respondents covered in the study-80.

4.6 Professional Assistance for Development Action (PRADAN)

Introduction

"PRADAN³⁹, formed in 1983, has been working in central and eastern India since last 3 decades of its inception. PRADAN is registered in the NCR of Delhi under the Societies Registration Act. It was set up by like-minded people who believed in care and service, rather than material resources. The organisation believes that educated members of the society must give back to the society.

PRADAN's Mission
*"Impacting Livelihoods to
 Enable Rural Communities"*

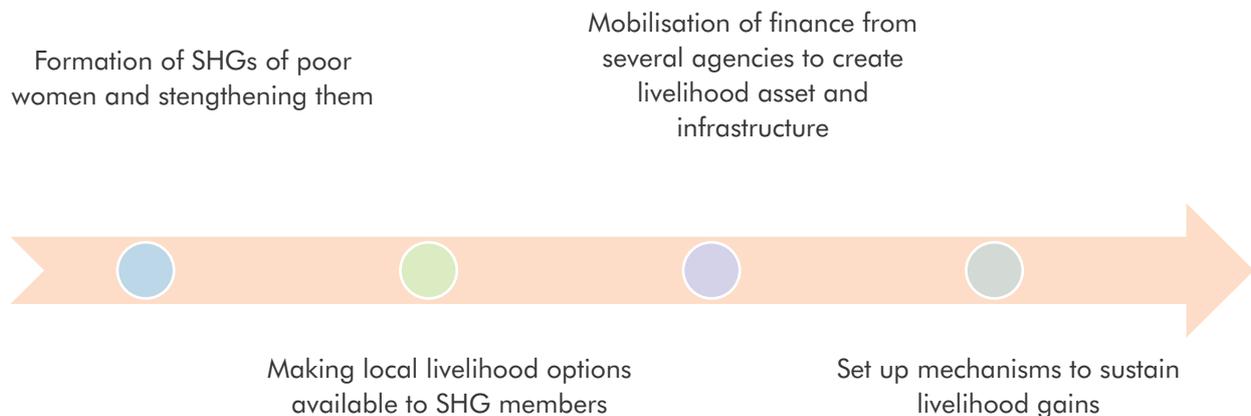
The professionals at PRADAN work in small teams to promote its aim of enhancing livelihood based on natural resources and village-based institutions. PRADAN works with over 271,921 families spread over 5,159 villages across 7 Indian states.

PRADAN	Awards and Recognition
	<ol style="list-style-type: none"> 1. Best Organization To Work For (NGO Category) by Great Place To Work Institute, 2010 2. Rozgar Jagrookta Puraskar By Ministry of Rural Development for efforts in generating awareness about implementation of MGNREGA, 2010 3. Padma Shree Award to Deep Joshi, founder by the President of India for distinguished service in the social sphere, 2010 4. Ramon Magsaysay Award Conferred to founder Deep Joshi for pioneering work in rural communities and the idea of PRADAN, 2009 5. NGO of the Year Award By Nand and Jeet Khemka Foundation and Resource Alliance Group, 2006 6. K.P. Goenka Award for Involvement in Environment, Friendly Natural Resource Management Technology, 1995 7. Tol Social Impact Awards for work in Livelihoods, NGO Category

³⁹The section is majorly based on the Progress/Visit reports made available to TISS research team.

BRIEF DESCRIPTION OF PRADAN'S WORK

The organisation tries to achieve its goal of enhancing livelihood options for the poorer sections of the society through multitude of measures⁴⁰ -



PRADAN started primarily with formation of self-help groups of women. After working for a long time in the area of SHG formation, PRADAN is currently focusing on providing livelihood options to existing SHGs. It is venturing again into formation of SHGs only when new projects are in the pipeline. The organisation is working with several government agencies at district, state and central level.

The livelihood activities undertaken by the organisation are –

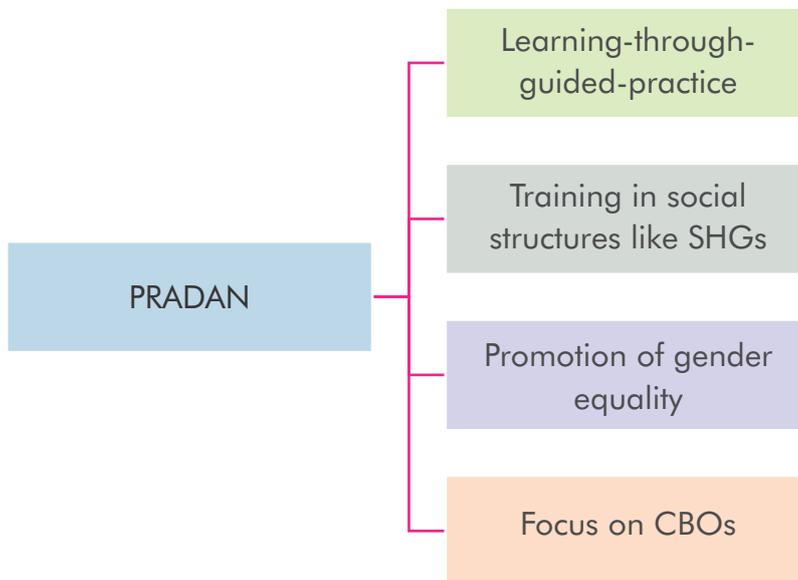
- ⇒ Agriculture (cash, cereal crops, vegetables, fruits)
- ⇒ Livestock (dairy, goat rearing, fisheries)
- ⇒ Forest/plantation based activities (tussar silk rearing, shellac rearing, and leaf plate making)
- ⇒ Integrated development of natural resources (livelihood-focused watershed development and small irrigation projects), and
- ⇒ Rural enterprises (poultry, mushroom cultivation, tussar silk processing)

⁴⁰PRADAN's web page. Overview Section. www.pradan.net. Accessed on 27.12.2014.



ABF-PRADAN beneficiaries

BEST PRACTICES AT PRADAN



- **Learning-through-guided-practice**

PRADAN recruits highly professional candidates for a 1-year apprenticeship program. The organisation is working towards creating a pool of socially conscious persons who are aware of grassroots realities.

- **SHG members trained in several aspects**

Members of SHGs are given lessons on ideals of democratic governance. The SHGs are further helped to form Clusters and Federation. The women members are also helped in envisioning their future.

- **Promotion of gender equality**

PRADAN focuses on gender equality separately through its gender equality programme. SHGs, clusters and federations are linked with local institutions. Women are given lessons on gender discrimination and are made aware of their social and legal rights.

- **Focus on community-based organisations**

The organisation has facilitated the formation of producer companies, poultry cooperatives, tussar reeler's mutual benefit trust, poultry federation, mushroom grower's cooperative, dairy cooperative, agro/horticulture cooperative, and a cooperative of paharia tribes. All these organisations are a step towards attaining sustainability in livelihood.

ENGAGEMENT WITH AXIS BANK FOUNDATION

Problem statement	Critical intervention	Output / outcomes of the project
The project is based in Madhya Pradesh and Chhattisgarh. The engagement entails working for the disadvantaged sections, mostly tribal population. The mid-term review of the project pointed out water management, lack of alternate livelihood options and credit as a major challenge area in agriculture.	<ul style="list-style-type: none"> • Diversification of farming systems • System of Rice Intensification (SRI) • Formation of SHGs and revival of existing SHGs • Community-based organisations 	<p>Improved access to water resources</p> <p>Agricultural productivity improvement programme leading to increased incomes</p> <p>Technical support and guidance to farmers in crop planning and selling in cluster leading to greater bargaining power</p>

The collaboration between ABF and PRADAN started in October 2011. This engagement has been committed for a span of 5 years till September 2016. The project has been titled as 'Seeding robust livelihoods with women farmers in endemically poor tribal regions of Madhya Pradesh and Chhattisgarh'. The program is reaching out to 2 states, 13 districts, 30 blocks and 1,258 villages. Out of these 13 districts, nine are in MP and four in Chhattisgarh. The aim is to create around 60,000 sustainable livelihood opportunities during the five-year duration. An additional 20,000 households would be promoted to join SHGs. The concerned Program Manager from ABF pays 3 visits per annum to the organisation. PRADAN sends a monthly narrative report to familiarize ABF about all the activities conducted during the month and progress made against targets. ABF also conducted a mid-term review of the project to gauge the impact of first year of the program's implementation (October 2011 - September 2012)

Objective of the engagement

"To assist around 60,000 rural families get sustainable farm-based livelihoods and enhance their family incomes by 60%"

The main outputs and outcomes of the project are briefly summarized under

Key
Output/Outcomes

- PRADAN has carried out livelihood planning with 30,372 families in the month of March 2014, cumulatively 49,656 beneficiaries were a part of the initiative till December 2014.
- The SHG program has reached out to 68,749 families and 1,262 villages. A total of 5,495 women SHGs have also been formed till December 2014.
- PRADAN is in the process of collecting baseline data. 36,630 families have already been covered till December 2014.

A mid-term review of the project was carried out by an independent consultant to know the impact of the intervention post one year of the intervention. The reference period of the study was October 2011-September 2012 and the sample size for the study was 100 SHGs. The major findings of the study are mentioned below⁴¹ -

- In Chhattisgarh and Madhya Pradesh combined, 33% census families in 2011-12 and 43% in 2012-13 had an additional income of more than Rs. 15,000, against the target additional income of Rs.12,000-15,000.
- Additional income information of 387 families showed 24% families in the sample villages had an additional income of more than Rs. 15,000 and in 2012-13, incomes of 492 families showed 50% families had an additional income of more than Rs. 15,000.
- 21,500 families participated in the agriculture improvement programme in 2012-13 as against 20,800 families in 2011-12.
- The study found cluster approach, convergence and technical support from PRADAN to be optimum.
- PRADAN team is helping farmers in producing one crop of marketable quantity.
- Some of the participant farmers sell their produce at weekly haats in their locality.
- Cultivation of some crops like maize, groundnut in rows is helping farmers in growing lady fingers, tomato and other vegetables in the space left in between. This is adding to the farmer's income.
- PRADAN is instrumental in creating 3Es-Enabling and Empowering Environment for the tribal women farmers.
- Respondents replied positively and confirmed that the engagement has been beneficial to them.

⁴¹Sardana, Vijay. "Impact Assessment Exercise / Mid Term Review for Axis Bank Foundation of Programme Implemented during October 2011-September 2012 by NGO- PRADAN in Madhya Pradesh (MP) and Chhattisgarh".

4.7 SAMAJ PRAGATI SAHAYOG

Introduction⁴²

Samaj Pragati Sahayog has been working towards grass-root upliftment since more than two decades now. The Founder members and Executive Committee members of SPS come from highly qualified educational backgrounds, and have several research publications to their credit. The organisation started its journey in the year 1990 from Dewas district in Madhya Pradesh, and has now expanded to 72 backward districts of India. The organisation's major focus area is central Indian tribal belt.

They have given a lot of thought to the Organizational Structure. The challenges of SPS context and endeavor and the roles and responsibilities of the core team are clearly outlined. Some of the challenges mentioned are - tough work conditions, globalization, enormity and complexity of the challenge. The roles and responsibilities of the team are like any other organisation working in the developmental sector - planning, implementation, networking, fund-raising, policy advocacy etc. SPS believes in 3 core values of Compassion, Forgiveness and Humility.

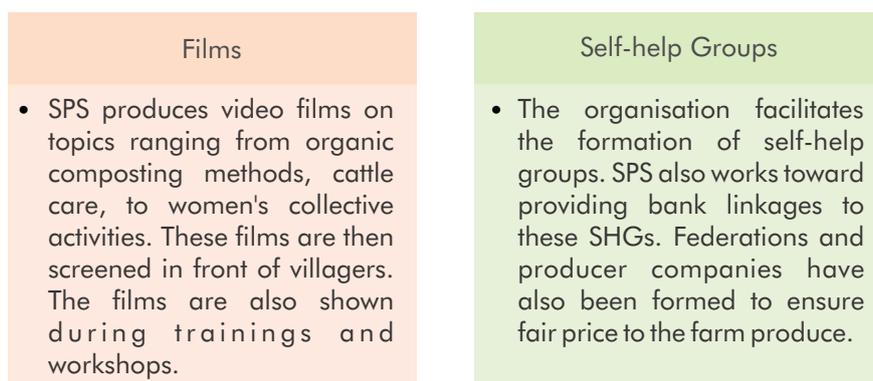
Brief description of Samaj Pragati Sahayog⁴³ work

SPS is working with an ultimate aim of generating livelihood through several mechanisms. Some of the organization's work is mentioned below:

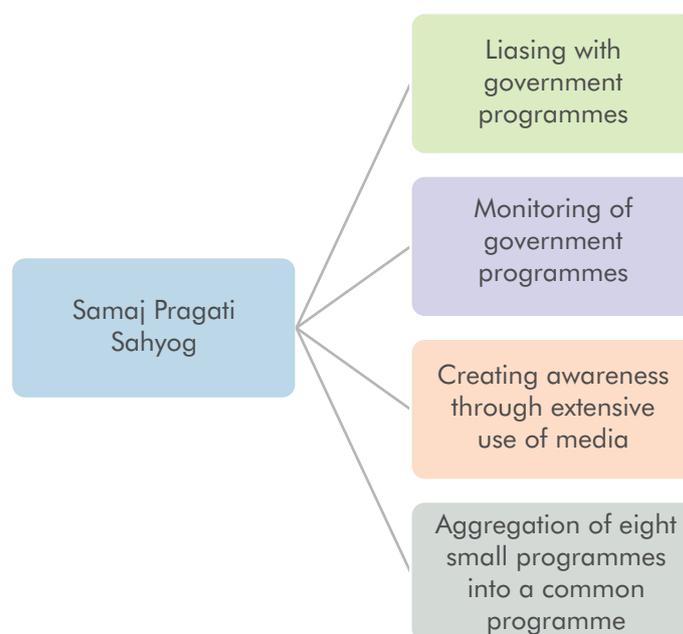
Watershed Development	Agriculture	Kumbaya
<ul style="list-style-type: none"> Watershed development forms the major part of SPS's work. The organisation has taken up the mandate to implement watershed programs over 11,200 acres of land, covering over 57 villages. 	<ul style="list-style-type: none"> The organisation has chalked out a package of agricultural practices. This is mainly aimed at poor farmers. Experimentations based on indigenous seeds have resulted in improved varieties of some seeds. These are low-cost and low-risk crops, requiring minimum external factors. SPS, along with 7 other partner NGOs, has formed an All-India Consortium on No Pesticide Management (NPM) Agriculture in 2008. The aim is to help small farmers in Organic Certification. 	<ul style="list-style-type: none"> The organisation encourages tribal women to carry forward the traditional handicraft and SPS's brand 'Kumbaya' is working towards the same objective since last 14 years. Kumbaya has an online presence too.

⁴²The section is based on the Progress/Visit reports made available to TISS team by ABF.

⁴³SPS web page. About us Section. <http://www.samprag.org/>. Accessed on 25.12.14.



BEST PRACTICES AT SPS



⇒ Liasing with government programs

In 2007, the organisation has set up the National Consortium of Civil Society Organisations (CSOs) for MGNREGA. The strategy is to plan, implement and audit the work done under MGNREGA. The organisation has facilitated the construction of watersheds, farm ponds, irrigation tank, stop dams and farm bunds in the villages through MGNREGA. This initiative has not only created physical infrastructure for the villages, but has been instrumental in generating livelihood. SPS works on the awareness aspect too, by taking up campaigns to make the villagers aware of their entitlements under MGNREGA.

⇒ Monitoring of government programs

SPS is part of another unique initiative of being a watchdog to the quality of food served at the Anganwadis and schools. It monitors the schools under the following aspects - quality of food, hygiene, clean drinking water, attendance of children and other related aspects. The SHGs formed by SPS also keep an eye on the functioning of Anganwadis in their villages. It is also engaged in the systematic implementation of National Food Security Act (NFSA) at the grassroots level.

⇒ Creating awareness through extensive use of media

The video films produced by SPS are screened in the villages during information dissemination workshop which have a greater influence on the minds of the farmers. The number of screenings to be made and number of video films to be produced also have a set monthly target.

⇒ Aggregation of eight small programmes into a common programme

Eight programmes - watershed, dryland agriculture, crop aggregation, SHG-Bank linkage, livestock, Kumbaya, Right to Food, and media and documentation have been clubbed into one programme to generate an overall impact in the areas of intervention.

ENGAGEMENT WITH AXIS BANK FOUNDATION⁴⁴

Problem statement	Critical intervention	Output /outcomes of the project
<p>The project is based in Madhya Pradesh. The economy is predominantly agrarian (70% populace still dependent on agriculture and allied activities). The practice of following rain-fed agriculture allows only one cropping season. Thus, in spite of majority population being dependent on farming, the contribution of primary sector to the state GSDP is on a downward trend.</p>	<ul style="list-style-type: none"> • Watershed program • Improvement in soil health through vermicomposting • Promotion of alternate livelihood activities like dairy through village level dairy cooperative • Crop aggregation and marketing of the produce 	<p>The farmers who have traditionally grown a single rain fed crop, are now growing two – three crops.</p> <p>Interventions like Kumbaya help provide alternate source of income to women, and physically challenged men and women.</p>

⁴⁴Section based on monthly progress report and mid-term review report shared by ABF

The engagement between ABF and SPS dates back to September 2011, the commitment is for a period of 5 years, from October 2011-September 2016. ABF has given a grant to SPS to work in the thematic area of livelihood - generation for poor households. ABF is reaching out to 7 blocks and 303 villages as part of this engagement. The project is based in two districts of Madhya Pradesh - Dewas and Khargone. There are separate targets under each sub - thematic area of work - Watershed- MGNREGA, Dryland agriculture, Crop aggregation, SHG - bank linkage,

Objective of the engagement
 "To achieve livelihoods security for 47,143 families from poor households in Dewas and Khargone districts of Madhya Pradesh"

Livestock, Kumbaya, Right to food, Media and Documentation. The engagement is aiming to increase the family income by at least 50% at the end of the engagement.

SPS sends a monthly progress to the concerned Programme Manager from ABF as part of the engagement. The report has the beneficiary details, brief narrative description of all the works, workshops and trainings that took place at the organisation. The Programme Manager from ABF pays 3 visits per annum to the organisation for inspection to get a first-hand understanding of the progress. ABF commissioned a mid-term rapid impact assessment of programs of SPS to gauge the impact of the implementation period- 2011-12, which was conducted by a third-party Access Livelihoods Consulting India Pvt. Ltd.

Key Output/Outcomes

33,895 beneficiaries have already benefitted out of this initiative till May 2014. Some of the key outputs and outcomes are as follows:

Watershed Development and MGNREGA (October 2013-December 2014)

- 1555.91 hectares of land has been treated during the engagement year 2013-14 as part of the Watershed Development and MGNREGA initiative.
- 20,158 person days of employment generated during 2013-May 2014.
- A total of 1,906 farmers have benefitted from the sub-thematic area of intervention.

Dryland Agriculture Programme (October 2013-December 2014)

- The program reached out to 75 villages and 2,778 farmers during October 2013-May 2014.
- 3,154 hectares of land was covered under innovative agriculture package.
- 8 crops covered the innovative package.
- A total of 825 farmers took soil improvement measures.
- 524 kitchen gardens were developed.

Self-help Group Programme (October 2013- December 2014)	<ul style="list-style-type: none"> • 1,742 SHGs were formed, with total number of members being 26,539. • 3 federations and 93 clusters were formed. • The initiative has led to a total savings of 16.57 crores. • 18,632 individual bank accounts were opened during the period.
Livestock Programme (October 2013- December 2014)	<ul style="list-style-type: none"> • 446 small and marginal farmers have been introduced to sustainable dairy. • 234 members from SHGs were also introduced to the same. • There is an average of 1,675 liter of milk collection per day. • 32 village-level dairy cooperatives and 29 all-women milk marketing cooperative formed during the intervention year.
Media and Documentation	<ul style="list-style-type: none"> • 4 community video films were produced during the period, and there were 1,028 screenings of these videos. • The videos were screened in 54 villages. • 15 films were screened by mobile cinema unit, and there were 51 film screenings for workshops and trainings.
Crop Aggregation	<ul style="list-style-type: none"> • The organisation has association with Ram Rahim Producer Company, that was registered on the NCDEX platform. This would enable the organisation to hedge all open positions and also capitalize on arbitrage spreads in the commodity market. The beneficiaries sell their produce to the company. The process saves transportation cost and gives better returns to the beneficiaries.
Kumbaya	<ul style="list-style-type: none"> • The skill gives a lifelong source of income to women and girls irrespective of any life condition making them financially independent.
Right to Food	<ul style="list-style-type: none"> • Awareness campaign on Right to Food reached a large number in a comparatively short time. The campaign involves monitoring of PDS shops and government schemes.

The major findings that the mid-term review by Access Livelihood Consulting India Pvt. Ltd. are⁴⁵ -

- 73%-positive change in income, 27%-negative change in income
- Increase in income in Khargone has been due to petty businesses. While in Dewas, it has been due to better practices in agriculture.
- Movies have occurred to be a positive influence on people as they practice techniques like vermicomposting, animal feed and vaccination etc. as described in the videos.
- The Ram Rahim Producer Company ensures better and fair price for farmer produce - wheat, soybean, maize, etc.
- An increase in income has been recorded due to better practices in animal husbandry. The dairy farmers have specially benefitted due to timely vaccination and deworming of their cattle.
- Kumbaya has become a constant source of income to women. They get 275-300 days engagement and earn approximately Rs. 2,500 per month.
- SHG formation has resulted in stabilizing the agricultural and petty business activities.
- Watershed activities have not resulted in significant wage earning for a good number of respondents.
- The Right to Food campaign had greater influence on addressing health issues of children and pregnant women. SHG members are vigilant and ensure the AWCs are functioning properly.

⁴⁵Access Livelihood Consulting India Pvt. Ltd. "Rapid Impact Assessment of Programs of Samaj Pragati Sahyog" 2012-13. Sample size-140 in-depth interviews, 200 HHs FGD

4.8 SELF-RELIANT INITIATIVES THROUGH JOINT ACTION (SRIJAN)

Introduction⁴⁶

SRIJAN (Self-Reliant Initiatives through Joint Action), an organization for the rural poor was founded by Mr. Ved Arya in April, 1997. The organization's first project was based in Sagar district. It was registered as a Public Charitable Trust in January 2000. SRIJAN has geographical presence in the states of Rajasthan, Madhya Pradesh, Chhattisgarh, Odisha and Karnataka. The organization's main aim is to work towards empowerment of community through livelihood promotion and institution building. The focus is on women-led community institutions. The implementation of the plan would be through productivity enhancement of 3 core areas- Agriculture, Dairy and Horticulture.

SRIJAN aims to reduce poverty of 100,000 resource poor families by 2020 and enhance their annual income further by INR 25,000.

SRIJAN	Awards and Recognition
	<p>Winner in the 'Emerging non-profit category' for the ICICI Foundation and CNBC TV18 Inclusive India Award</p> <p>Vodafone Foundation Mobile for Good Award 2014 (Category - Agriculture and Environment)</p>

Brief description of SRIJAN's work

SRIJAN undertakes various grassroots level projects which aim at livelihood. Some of them are mentioned in the subsequent sections. The organisation also works towards capacity building of government, NGOs, and provide policy and project design support to donor agencies and governments.

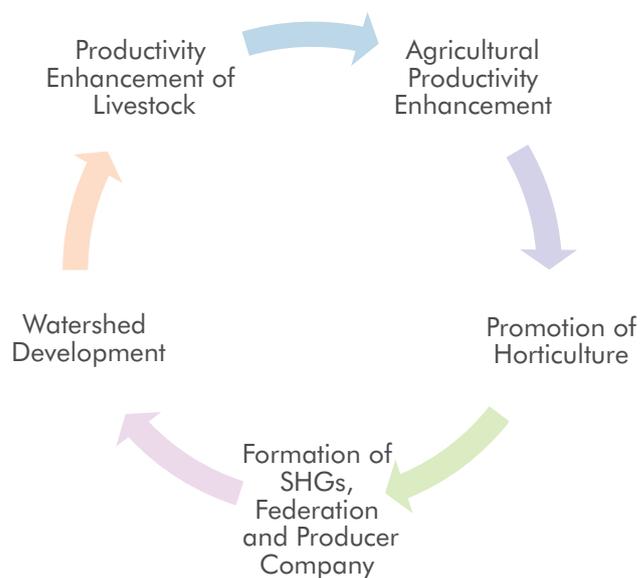
Soya Samridhhi is one of the core program running under the theme of agriculture. The impetus is on training of farmers to adopt the seven best practices that have been designed by experts from Srijan to increase soybean yields. Other crops which the organization focuses are Mustard and Maize. These are also the main crops grown by farmers of Rajasthan. Due to relative scarcity of water in Rajasthan, farmers are also encouraged to adopt water conservation techniques, such as construction of farm ponds.

Intervention to enhance productivity are designed for Dairy and Horticulture. Post-intervention, an equal weightage is given to credit and marketing of the products produced by beneficiaries.

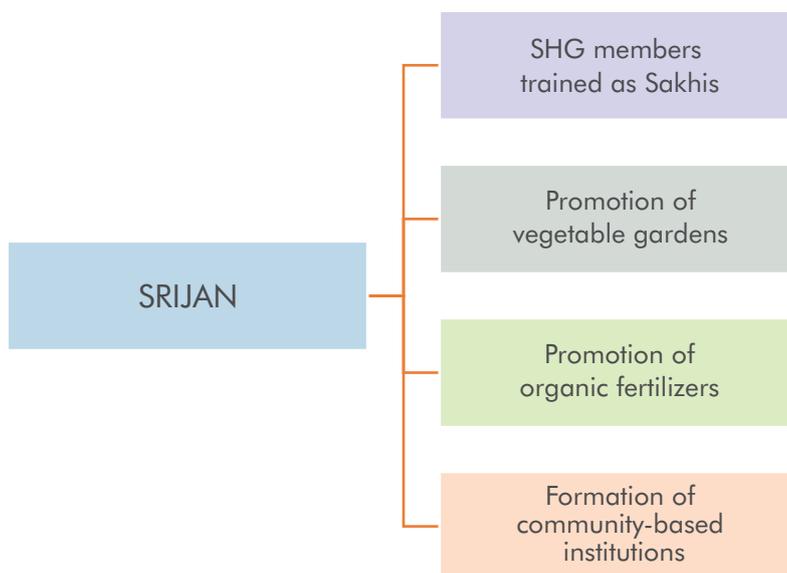
⁴⁶The section is based on "Mid-term review of ABF-SRIJAN initiative" conducted by CSR Knowledge Centre, TISS in July 2014 and Progress/Visit reports made available to TISS research team.

Maitree Mahila Dairy has been set up at Duni, Tonk district for the same. Kitchen garden concept is promoted in villages to promote Horticulture. Farmers are reaping benefits by growing vegetables like tomatoes, lady fingers, chilly etc. This initiative has reached a mature stage in Pali district where farmers have started freezing pulp of custard apple and selling it to food processing industries.

All these interventions were carried forward through the formation of Self-help Groups (SHGs). Women from these groups are trained as Pashu Sakhis (woman para-vets), Krishi Sakhis (woman para-vets), Krishi and Samuh Sakhis (Friends of Animals, Agriculture ,and SHGs respectively), who are tand Samuh Sakhis (Friends of Animals, Agriculture and SHGs respectively), who are the frontline workers for the organisation. The following chart represents the activities of the organisation :



Best practices at SRIJAN



- **SHG members trained as Sakhis**

The women members of SHGs are trained as Pashu Sakhis, Krishi Sakhis and Samuh Sakhis who later take on the responsibility of providing services in their areas from the NGO personnel. These women are trained and regularly updated about the new ideas coming into their respective fields. The provision of Pashu Sakhis (woman para vets) curtails the expense of villagers on private vets to some extent.

- **Horticulture promotion**

The organization is promoting horticulture in the intervention areas by encouraging farmers to grow vegetables in their vegetable gardens. Most common among them being - tomato, lady fingers, custard apple, and the seasonal vegetables that grow in the area.

- **Production of organic fertilizers and pesticide**

SRIJAN promotes the usage of organic fertilizers by farmers. The Sakhis are accordingly trained on how to prepare the same and use it in the farms based on soil type, crop etc.

- **Formation of community-based institutions**

Formation of community-based institutions like dairy cooperative in Duni - Maitree Mahila Mandal serve as a source of additional income to the members. The warehouse at Bundi is helping farmers store their produce and sell them when market rates are more profitable.

ENGAGEMENT WITH AXIS BANK FOUNDATION

Problem statement	Critical intervention	Output/outcomes of the Project
The region faces a number of agriculture crisis factors like frequent droughts, rapid depletion of ground water, scarce rainfall, lack of irrigation facilities, huge wasteland cover, and low forest cover among many ⁴⁷ .	Three pronged approach – ensuring sustainable agriculture, promoting income generation activities and empowering women The organisation aims at achieving the goals through formation of SHGs.	Women have been trained as Pashu Sakhi, Krishi Sakhi and Samuh Sakhi. The sakhis carry forward the mandate of taking care of livestock, agriculture and SHGs respectively. Through the SHGs, the women have been trained in a package of practices (PoP) that help them in getting better yield from their farms at a comparatively low input cost.

⁴⁷CSR Knowledge Centre, TISS. July 2014. "Mid-term review of ABF-SRIJAN Intervention". Submitted to ABF.

SRIJAN is one of the partner non-profit civil society organization working with Axis Bank Foundation (ABF) under the thematic area of 'Sustainable Livelihood Promotion' since 2011. The partnership was devised to cover four districts of Rajasthan, four districts of Madhya Pradesh and 1 in Chhattisgarh. The project is called 'Antyodaya- Building Institutions of and Investing in Food Security and Livelihoods of 46,200 Resource-Poor Families. ABF is able to reach out to 630 villages as part of the engagement.

As per the agreements of the engagement, the concerned PM from ABF goes for field-visits 3 times per annum. While, SRIJAN sends monthly progress report to ABF. The report has the details of all the activities conducted during the month. It has the details of total number of beneficiaries reached, and narrative reports of all the programs like Community Institution Building, Natural Resource Management, Livestock Enhancement Programme, and Agriculture Productivity Enhancement. ABF commissioned a mid-term review of the SRIJAN intervention by Tata institute of Social Science. The reference period for the study was from April 2012 to March 2013.

The project has been successful in reaching out to a total of 21,562 beneficiaries till April 2014. The mid-term review report mentions that the direct impact of SHG intervention so far has been - increased savings, credit taking ability and decreased rate of interest on loans. While, there have been many other positive indirect impacts such as- women empowerment, increased social status and social interaction, enhanced social awareness and increase in small - scale businesses.



**Key
Output/Outcomes**

Objectives of the engagement

- To increase the income of the beneficiaries by 50% post ABF-Srijan intervention
- To improve farm and animal productivity, and to reduce the cost of farming.
- To empower the rural poor women by ensuring their participation
- To set up institutions of the poor, such as federations and producer organisations that sustains these interventions

CSR Knowledge Centre, TISS conducted a Mid-term review of the ABF-SRIJAN intervention in July 2014. The key findings are being pointed out below. (Sample size-160 respondents)⁴⁸

- Majority of respondents were earning between below Rs 10,000/- to Rs 30,000/- per annum before the ABF intervention. Now the earning bracket of majority of respondents is between the range of Rs 30,000/- to Rs 70,000/- (51 such farmers) and for the ones engaged in livestock rearing the income levels have touched 1,30,000/-.
- The average per bigha crop produce of the respondents increased from 2.8 quintals to 5.6 quintals after the SRIJAN-ABF intervention.
- The household goods score also shows a right shift indicating an increase in possession of household goods after ABF intervention. The average score of possession of household goods prior to ABF intervention was 0.7. After ABF intervention this score increased to 1.8.
- The average annual expenditure of a household increased from Rs 25,100/- before ABF intervention to Rs 42,200/- after ABF intervention.
- The average household saving increased from a mere Rs 200/- prior to ABF intervention to Rs 8,200/- after ABF intervention.
- Earlier 64% of the respondents took loan from the money lender for farming or personal use. After formation of SHG-Bank linkages with the help of SRIJAN, a majority of 78% of the respondent's secured loans from the SHG-Bank linkage and only 7% took loans from the money lender.

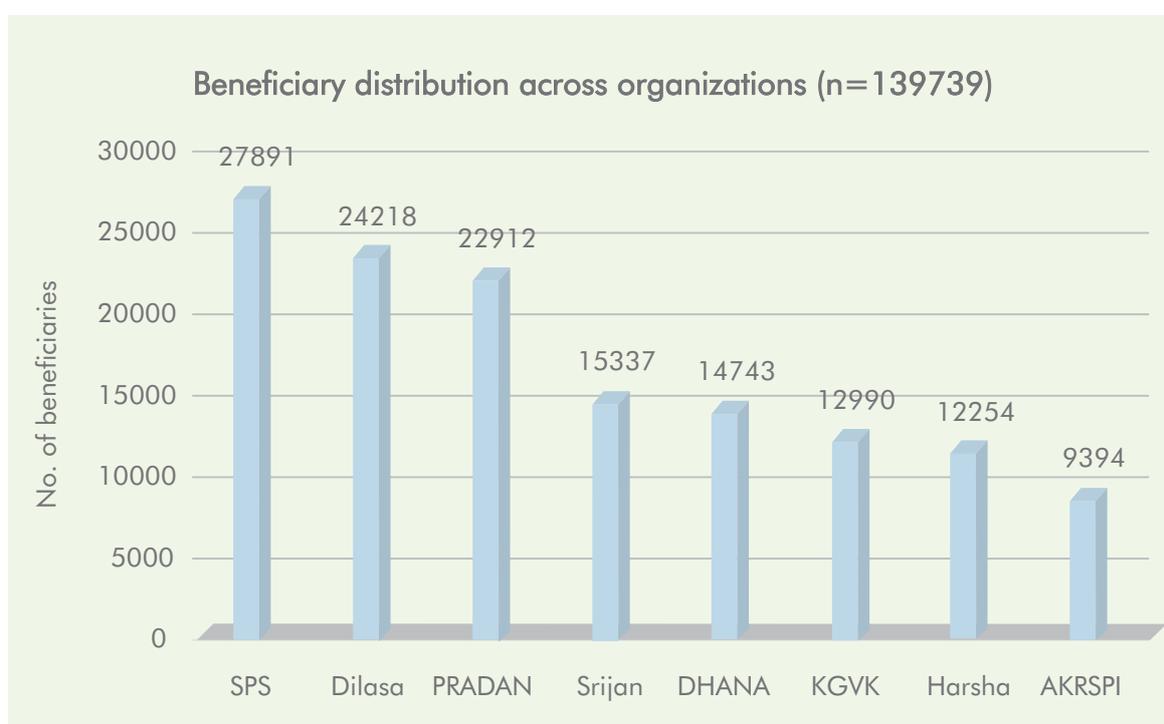
⁴⁸CSR Knowledge Centre, TISS. July 2014. "Mid-term review of ABF-SRIJAN Intervention". Submitted to ABF.

CHAPTER 5

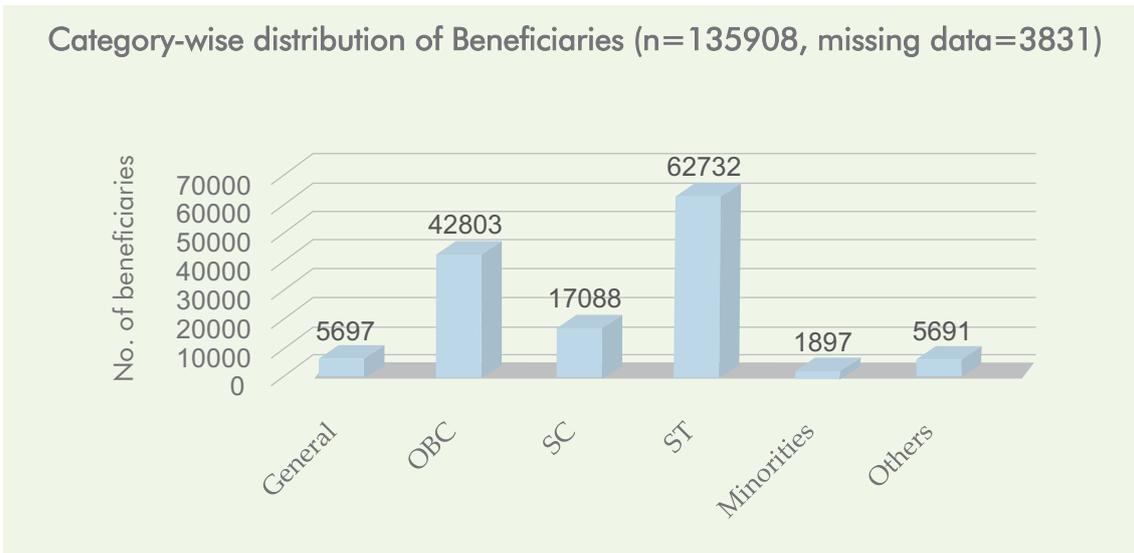
IMPACT OF ABF'S ENGAGEMENT IN THE THEMATIC AREA OF SUSTAINABLE LIVELIHOODS

a) Socio-demographic indicators of ABF beneficiaries at baseline

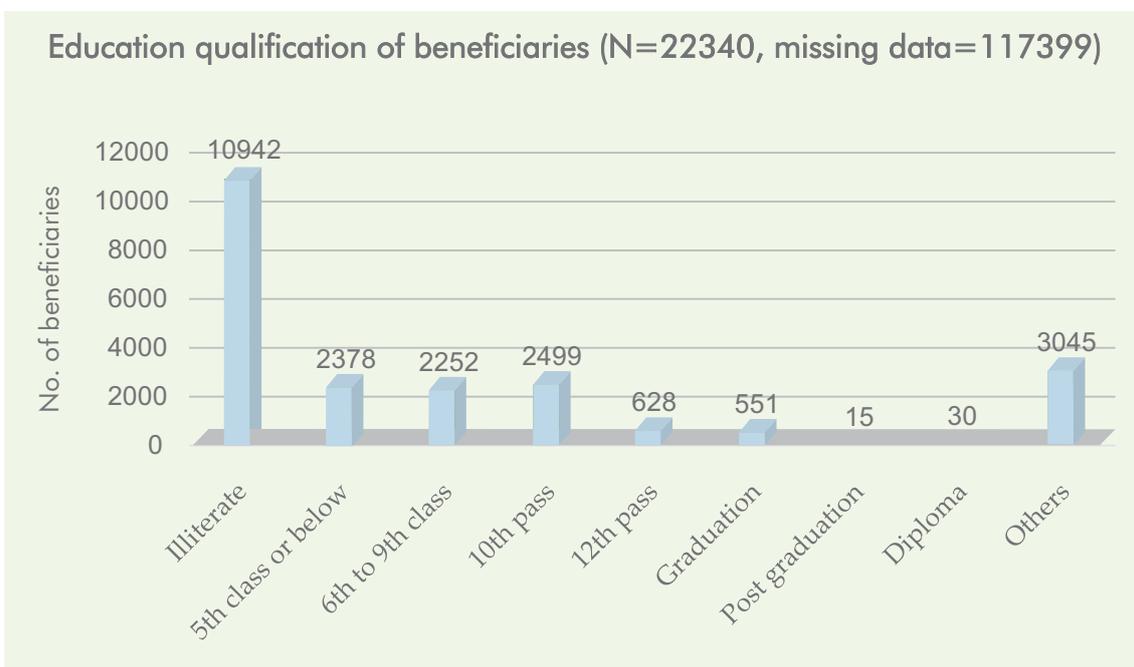
The research team collated and analysed baseline data of eight ABF sustainable agriculture projects for the sectoral study viz. AKRSP(I), Harsha Trust, KGVK, DHAN Foundation, SRIJAN, PRADAN, Dilasa Sanstha and SPS. Baseline data for all these projects was provided by ABF and the database analysed had beneficiaries registered till March 2014. The analysis based on baseline data is given below –



Beneficiary wise SPS ranks highest (20%). This is followed by Dilasa Sanstha and PRADAN contributing 17% and 16% respectively.

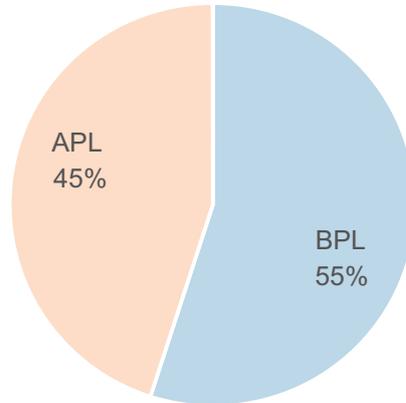


The projects are highly inclusive in nature and have specifically targeted the marginalized and backward communities through their intervention. Majority (46%) of the beneficiaries come from the ST category. This is followed by 31% from OBC and 13% from SC categories. The 'Others' category includes NT, VJNT, DNC, SBC, NTB and so on.



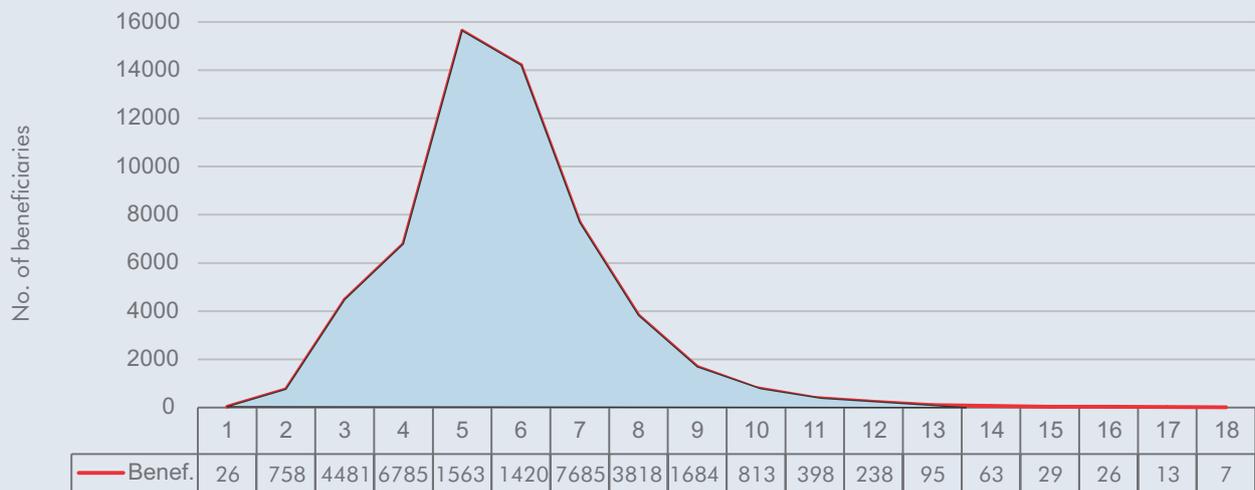
Of the total number of beneficiaries, 49% of them could not read and write, 11% have passed 10th standard, while altogether 20% have dropped out of school between 1st to 9th standard. The 'Others' category includes those beneficiaries whose education data is not clearly specified.

BPL beneficiaries (N=83984, missing data=55755)

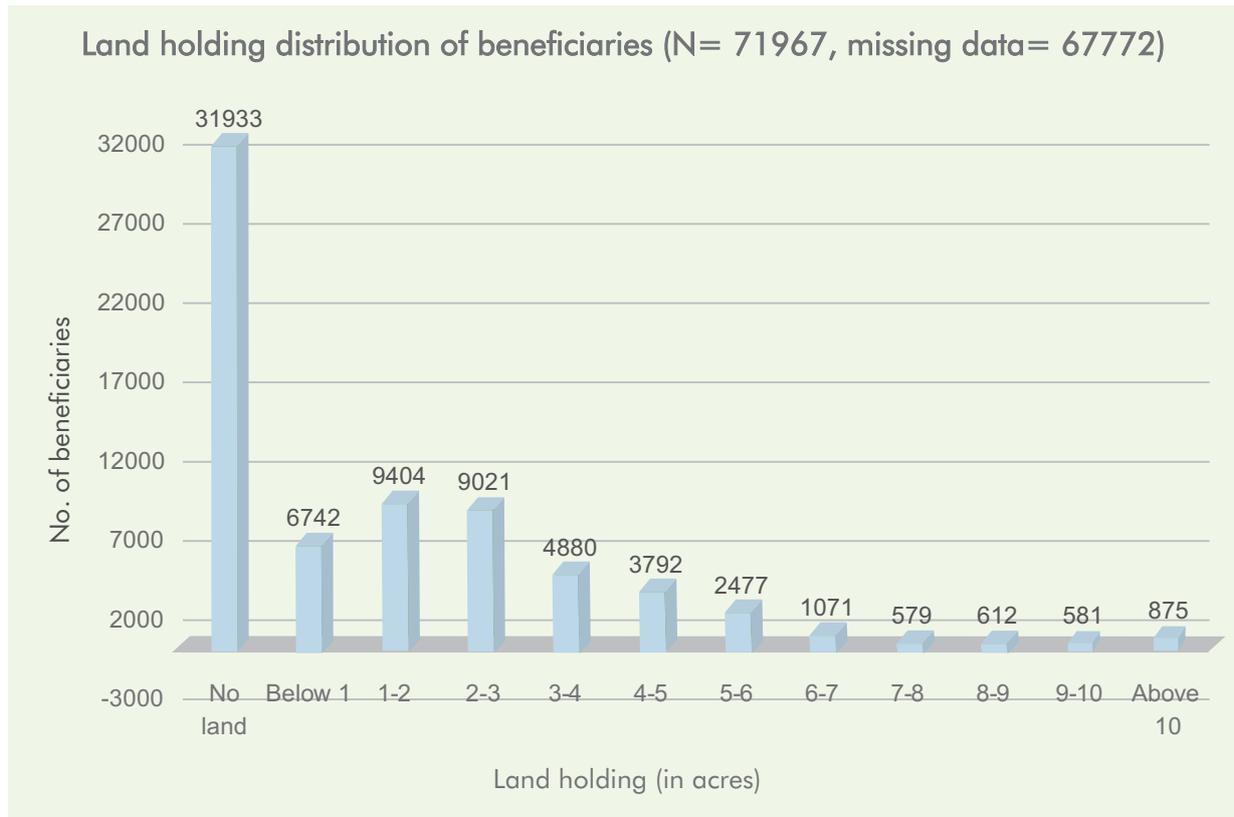


Around 55% of the beneficiaries belong to the BPL category and remaining 45% belong to APL category. Research has shown in many cases that deserving BPL populations are automatically considered APL as they fail to acquire BPL cards.

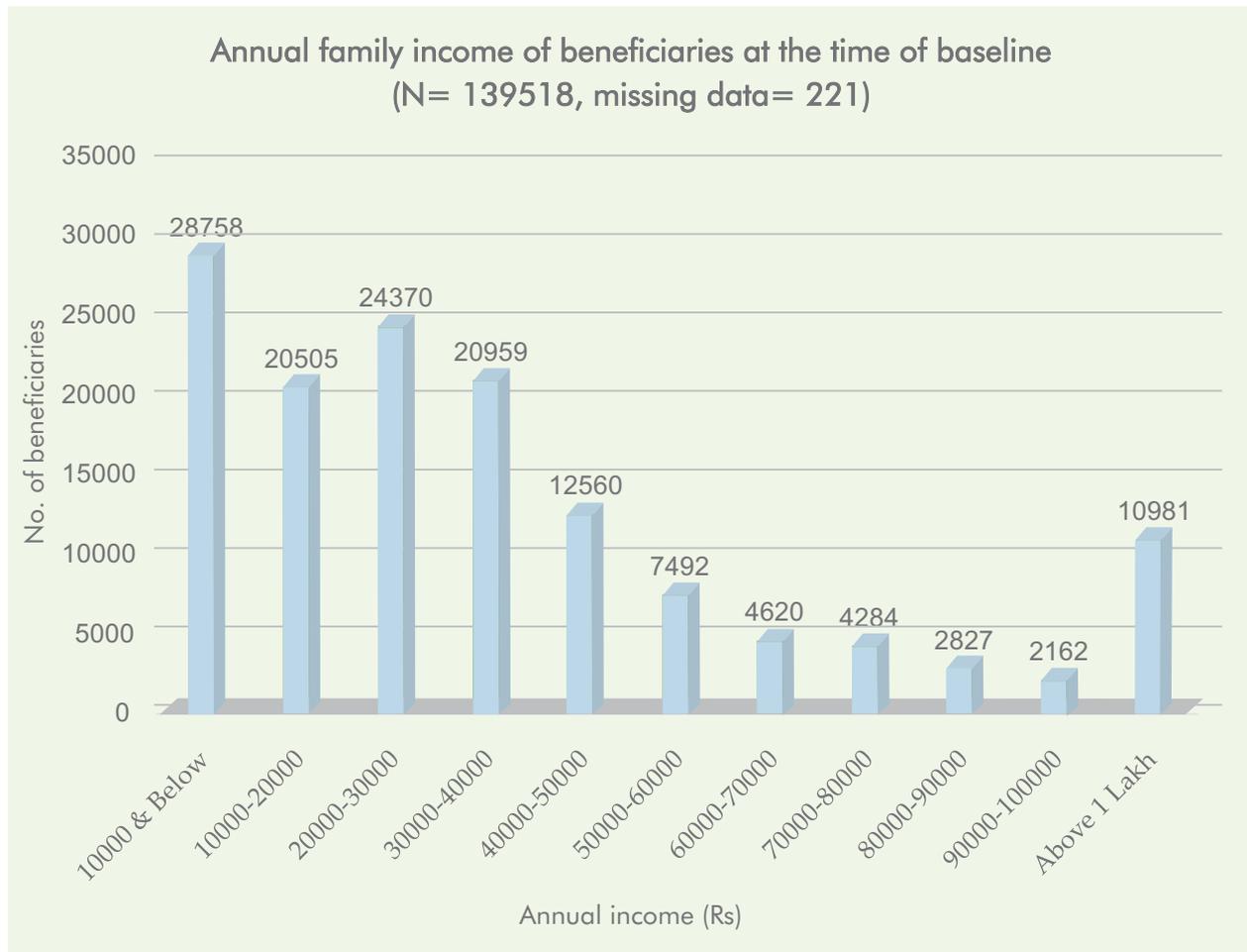
No. of family members in the household (N=56759, missing data=82980)



The number of family members ranges from 1 to 18 per household. Maximum number of beneficiaries have 5 members in their family including themselves.



Majority (45%) of the beneficiaries are landless laborers or farmers who do not have their own land. 13.2% of them own land in a range of 1 to 2 acres and 12.7% own land between 2 to 3 acres. There were few households (2%) who had land holdings of more than 9 to 10 acres also. This data is of the 70,000 families whose data was available on land holdings.



The research team found that majority of the beneficiaries selected by ABF projects came from poor backgrounds and majority of them had annual income of less than Rs. 30,000. The average annual income of the households was found to be Rs. 39,940. Of the total households 21% earn income below Rs.10,000 annually. The annual income of 15% of the households ranges between Rs.10,000 - 20,000. 18% earn between Rs. 20,000 - 30,000 while 15% earn between Rs. 30,000 - 40,000 per year.

b) Case Studies

The impact has been showcased in the following section with the help of case studies taken from mid-term review of projects – Dilasa Sanstha, SRIJAN and Harsha Trust.

1. Ashok Bala Pawar, 38, Nanded (Beneficiary of ABF Dilasa intervention)⁴⁹

A resident of Mohada village, Kinavat block of Nanded district, Ashok Bala Pawar has benefitted from Pata system introduced by Dilasa. He had bought 5 packets of Pata seeds (i.e. packets containing mixed seed of different vegetables) of Okhra, Bajra, Jawar, Makka, Bitter gourd, Bottle Gourd, Sesame and Gram each costing Rs. 11/-. He sowed the seeds of Bottle Gourd, Bhobli and Dharke. TISS team saw the creepers that have climbed the walls of the home. Rest of the seeds were sown in the field during Jowar cultivation. The vegetables seeds took 3 months to grow and produce vegetables.

Ashok mentioned that a Pata beneficiary could save from Rs. 2,000/- to Rs. 3,000/-. The seeds render two-way benefit to the farmers - the seeds are cost effective and with higher nutrition component. He got 3 kg of Mung dal from the cultivation of Pata seeds, which were used for domestic consumption. He fed his cows with the makka that was grown from the Pata seeds. He mentioned that the milk production has increased after giving additional feed to the cows. Ashok is elated after gaining the benefit of Phad and Pata interventions by Dilasa and showed interest in purchasing Pata seeds in the future too.

2. Vachalabai Harshul, 50, Yavatmal (Beneficiary of ABF Dilasa intervention)⁵⁰

Vachalabai's son was selected to be a driver at a construction company in Kenya. The family needed Rs.19,000 to meet the expenses on transport formalities. She belongs to a village in Yavatmal district where going to another city becomes a big news, going abroad was thus once a lifetime opportunity. Vachalabai made a determined decision to arrange for her son's trip at any cost. She took a loan of Rs 10,000 from the SHG formed after the ABF - Dilasa intervention. But, there was no hope of getting the remaining amount till a day before her son was scheduled to leave. Her helplessness soon turned into happiness when the SHG members came forward to help her by contributing additional Rs. 9,000 allowing her son to travel as scheduled. TISS team saw a classic case of community lending support and helping in time of need. After returning from Kenya, her son started working as a Jack Operator in Gujarat. He regularly sends money home and Vachalabai could not be any happier than this.



⁴⁹CSR Knowledge Centre, National CSR HUB, TISS (February 2014), "Mid-term Review of Axis Bank Foundation – Dilasa Initiative"

⁵⁰Ibid

3. Tonk District, SHGs – More than just a source of finance (Beneficiary of ABF-Srijan Intervention)⁵¹

Aged 25 and 19 years two young women explained, how many women have already linked themselves to the Federation. They have the responsibility of encouraging and convincing women to join the Mandal. 120 women out of 500 have joined the Mandal so far from their village. The approximate percentage comes out to be low because many do not fall into the category of becoming a member and some are too old to join. With the support of SRIJAN, they have prepared a list of women who can be members of the groups and they have also asked women from the SHGs to encourage women living in the neighborhood to join. Women, irrespective of their castes, are welcomed to be a part of the group. The discrimination on the basis of caste in their villages has also decreased considerably. Young girls have also expressed interest in joining the network. With the passage of time and expansion of their initiatives, women have started coming forward on their own. These women also come together when there is a need of outsider's involvement in their family affairs. They support each other through thick and thin. SRIJAN trains the women about seed treatment and soil testing. The women farmers earlier used to pour fertilizers without any knowledge of soil and requirement of their farms, but now the usage of fertilizer has decreased by 33-35%. These women go to the Panchayat meetings at times, and put up their issues in front of the representatives. Kishan Vigyan Kendra (KVK) also invites these farmers for training to enhance their farm productivity. The farm productivity has increased by about 75% after adopting the measures.



4. Kherli Devi Jan Andolan- How a school got teachers and their village got 'CC' roads (Beneficiary of ABF-Srijan Intervention)⁵²

Although educated only till 5th standard, Kherli Devi is very much aware of her rights. The story she shared was remarkable. She had led an agitation in the village popularly named known as 'Kherli Devi Jan Andolan'. The story goes like this - A government school by the name of Bharati Vidyalaya catered students till 8th standard, but there was no teacher in the school. Kherli Devi, along with 10 other women from her Mandal group, discussed the issue at hand and put up a lock at the school gate. They went on to meet the ADG of their district. The good part is that now there are 6 teachers in the school. She led another agitation for construction of road to her village. The women blocked the highway on a specific date and also met the Collector of the district. They are singularly responsible for having a CC road to their village. These sparks among village women were ignited because they came together in a group through the SHGs which were formed after ABF - SRIJAN intervention and started thinking about improving their lives and developmental issues confronting their village.

⁵¹ CSR Knowledge Centre, TISS. July 2014. "Mid-term review of ABF-SRIJAN Intervention".

⁵²Ibid

5. Sanadia Penthia, 35, Koraput District (Beneficiary of ABF-Harsha Trust Intervention)⁵³

Sanadia Penthia belongs to Naragaon village located in Koraput district. She has a family of 5 with 2 earning members. She is a beneficiary of Wadi and Mushroom cultivation intervention by Harsha Trust. Post the intervention, she planted mango trees in a total area of 0.5 acres. She is hoping that the trees will start bearing fruits this year or next, and would then become a source of continuous income. In the left over land acreage, she practices inter cropping growing mushroom and tomatoes. She reported that she was not able to earn anything from agriculture earlier, and used to grow only millets in her field for self-consumption. But now her agricultural income comes to around Rs.20,000 annually.

6. Padman Tultia, 27, Kalahandi District (Beneficiary of ABF-Harsha Intervention)⁵⁴

Padman Tultia lives with his parents, wife and his 2-month old son in Baijalpur village, Kalahandi. His mother and his wife are part of the Savitri Self Help Group (SHG) made by the Harsha Trust in the village.

Before the Harsha Trust intervention the family grew paddy, millet and sugarcane on their 5 acre property. The family started sowing onion and tomatoes from the seeds acquired from the trust intervention on a pilot



basis. After making a handsome profit from the first crop itself the family has kept aside 50 cents of their plot for harvesting onion, tomatoes, lady fingers, chilly, bitter gourds and pointed gourds. The technique of Package of Practice (PoP), a technique in growing tomatoes taught by Harsha Trust trainers, has seen their yield more than double. Rather than the earlier practice of randomly throwing seeds, he also started uniformly planting them in rows. Padman says, "With this technique I am able to harvest close to 7kgs/1000 seedlings compared to 3 / 4 kgs / 1000 seedlings earlier."

Harsha Trust has also studied the market cycles wherein the farmers can make their best profit and have adapted their cropping cycles accordingly. After the intervention the family has been making a regular profit by selling tomatoes in the rainy season when the demand in the market is at its peak. The family now, apart from their regular cultivation of paddy, millet and sugarcane grown once in a year in the kharif season, grow vegetables throughout the year harvesting 2 cycles of tomatoes, onions, lady fingers and gourds. As compared to an annual income of Rs.15,000 from agriculture, today Padman and his family make Rs. 20,000 annually from harvesting tomatoes alone. Padman and his family are not only very thankful for the vegetable intervention but also the SHG collective founded in the village.

⁵³Case Study recorded during TISS research team visit to the districts of ABF-Harsha Trust Intervention

⁵⁴Ibid

C) IMPACT – INDIVIDUAL AND SOCIETAL LEVEL



Individual Level

- The organisations work towards empowering the beneficiaries by delivering awareness programmes enlightening them about several government programs.
- The beneficiaries are aspiring for better education for their children. This has indirectly been made affordable to them due to increased incomes from different livelihood generation activities. (Qualitative findings from mid-term reviews of organisations).
- The women have started working more on farms and have stopped going for daily wage labour work in brick kilns and constructions sites. (Findings based on Dilasa Sanstha, Srijan and Harsha Trust mid-term review reports)

Societal Level

- The organisations working with ABF are working in very poor and backward regions of the country, at times in very remote locations. They are working in 75 most backward districts in the country as per the Backward Region Grant Fund's (BRGF) list. The fund has been designed to address the developmental needs of 250 most backward districts of the country.
- The goal of promotion of 'traditional agriculture, organic agriculture, market linkages and water management' is being met by the organisations through training the farmers and members of SHGs, especially women, in traditional practices and preparation of organic manure. The organisations have mainly focused on a package of practices to achieve the final objective. All the organisations have either achieved the target objectives or are on the path of reaching targets.

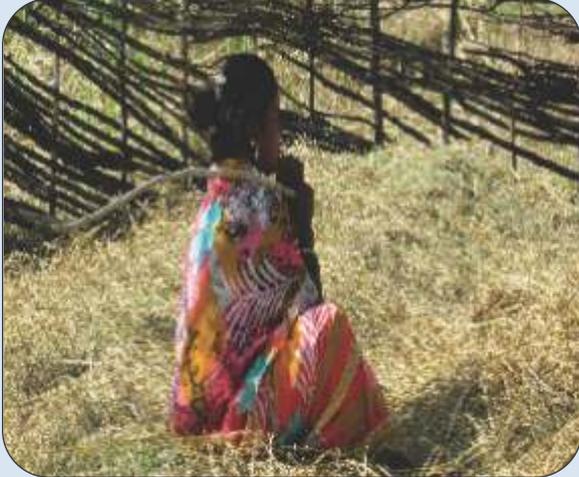


Individual Level

- ABF has helped organisations like Dilasa Sanstha with the initial hand holding required in initiating a project. The organisation has now grown in its outreach and expanded its area of operation.
- The kitchen garden concept promoted by majority organisations is instrumental in promoting food security for the beneficiaries.
- ABF's implementing partners believe in greater dissemination of information. Organisations like SPS and SRIJAN organise workshops in villages to train the farmers on scientific agricultural practices. SPS organises film screenings in the villages that have a greater influence on the minds of farmers.
- Majority work of the organisations is through the formation of self-help groups. This has helped in reducing dependency on money lenders for credit. (Qualitative findings from mid-term review of organisations-SRIJAN, Harsha Trust and Dilasa Sanstha)

Societal Level

- The organisations work with multiple stakeholders like SHG members, women, landless farmers in a village to ensure maximum participation and outreach through its interventions. Each organisation follows a multi-pronged approach to engage with beneficiaries. The interventions range from formation of SHGs, farm-based, non-farm based and livestock intervention.
- The sustainability of the projects is being ensured through formation of village based organisations (AKRSP India), endowment creation (DHAN Foundation), dairy cooperative (SRIJAN), poultry and agriculture cooperative (Harsha Trust). The marketing cooperatives help in ensuring fair price for the produce.
- Organisations like AKRSP India, DHAN Foundation, KGVK believe in knowledge sharing and promote research, documentation and final dissemination of their good practices. This would go a long way in helping smaller organisations to implement similar projects on a smaller scale. ABF's implementing partners are also engaged in policy advocacy issues.



Individual Level

- The implementing partners like SRIJAN and Harsha Trust are promoting the usage of organic fertilisers. The women beneficiaries are also trained in preparing the same. The practice is not only favorable to the soil, but also reduces the expenses on fertilisers bought from the market.
- The interventions have led to diversification of livelihood generation activity. The beneficiaries are not only engaged in farming, but are involved in kitchen garden, sericulture, livestock rearing simultaneously. Alternate livelihood generating activities act as a cushion in case of crop failures.
- The mid-term review report of the implementing partners show that in majority of the cases the women from the intervention areas did not have any source to save credit. The formation of SHGs brought them closer to the financial system, and in some cases the women have started signing their names in stead of giving thumb impressions.

Societal Level

- The social structures like SHGs, clusters and federation created as part of the intervention serve as a platform for the women to come together and discuss issues not only related to livelihood generation activity, but also social evils like alcoholism. The mid-term review report of some organisations like SRIJAN and Harsha Trust provide glimpses of instances where women have come together for a social cause like re-opening of a government school and shutting down of liquor shops in the village.
- The interventions have led to innovations in the farms of beneficiaries. The same beneficiaries are now able to have produce from two to three cropping season in the same farm.

D) SWOT ANALYSIS OF ABF ENGAGEMENT IN 'SUSTAINABLE AGRICULTURE'

Strengths

1. The interventions in Agriculture under the broad thematic area of 'Sustainable Livelihoods' fall within the purview of items (i), (iv) and (x) in Schedule VII of the Companies Act, 2013.
2. A thorough and detailed process is followed while selecting the implementation partner. The partners engaged with at present have good reputation and are known for their work.
3. ABF insists on collection of baseline information for each beneficiary. This helps in gauging the overall impact in a comprehensive way.
4. Monitoring mechanism is well in place. The Implementing Partner sends in monthly narrative reports. Within ABF, templates for each phase of monitoring has been duly designed and are being followed.

Weaknesses

1. The objective of usage of traditional methods in farming is not very distinctly stated in majority of the programme objectives. It just forms a part of the many farm-based interventions.
2. Behaviour change management in regards to agricultural practices vary from community to community and hence similar techniques may not yield similar results.

Opportunities

1. Majority Implementing Partners in this vertical are working in very difficult conditions and in difficult terrain, making it possible for ABF to reach to far-off locations.
2. India's large workforce employed in agriculture and an even more dependency ratio requires interventions on a gargantuan scale.
3. Many successful models can be scaled and replicated in multiple locations with minor context specific adaptations with an objective of augmenting incomes at the national level.

Threats

1. The farm-based interventions require adoption of a package of practices, which requires a behavioral change in farmers.
2. Growth in incomes and surplus yield can be mis-interpreted if hybrid seeds have been used
3. With increase in incomes subsequent increase in expenses is also seen, issues like addiction and practices like dowry can also increase with increased income levels without awareness generation and providing avenues for savings

Strengths

5. Site visits by Programme Managers of ABF, and mid-term reviews and impact assessment studies by a third-party keep ABF updated with the field reality. Interactions between ABF and NGOs through these different mechanisms ensure a scope for improvement.
6. The brand value of ABF gives added weight to the engagement.
7. Emphasis on women in majority of the interventions helping in achieve the aim of women empowerment.
8. The engagement with an Implementing Partner involves the adaptation of a whole range of interventions-soil and water conservation, seed treatment, cultivable land, crop production, water management, commodity aggregation, warehousing, market linkage, credit, etc
9. ABF believes in helping its farmers through gap-funding, and is flexible in the usage of funds for different interventions. This not only ensures continuation of old projects but also ensures timely salary disbursement of project staff.

Weaknesses

5. Easy access to credit sometimes may tempt some beneficiaries to fall into credit hungry behaviour

Opportunities

4. Many of the programmes have got the capacity to ensure nutritional sufficiency of the area
5. Step towards achieving Millennium Development Goals (MDGs)
6. Credit availability to SHGs involved in agricultural interventions can lead to enterprise development leading to additional income by non-agricultural sources too
7. These interventions have the ability to get the community out of the clutches of money lenders and their exorbitant interest rates

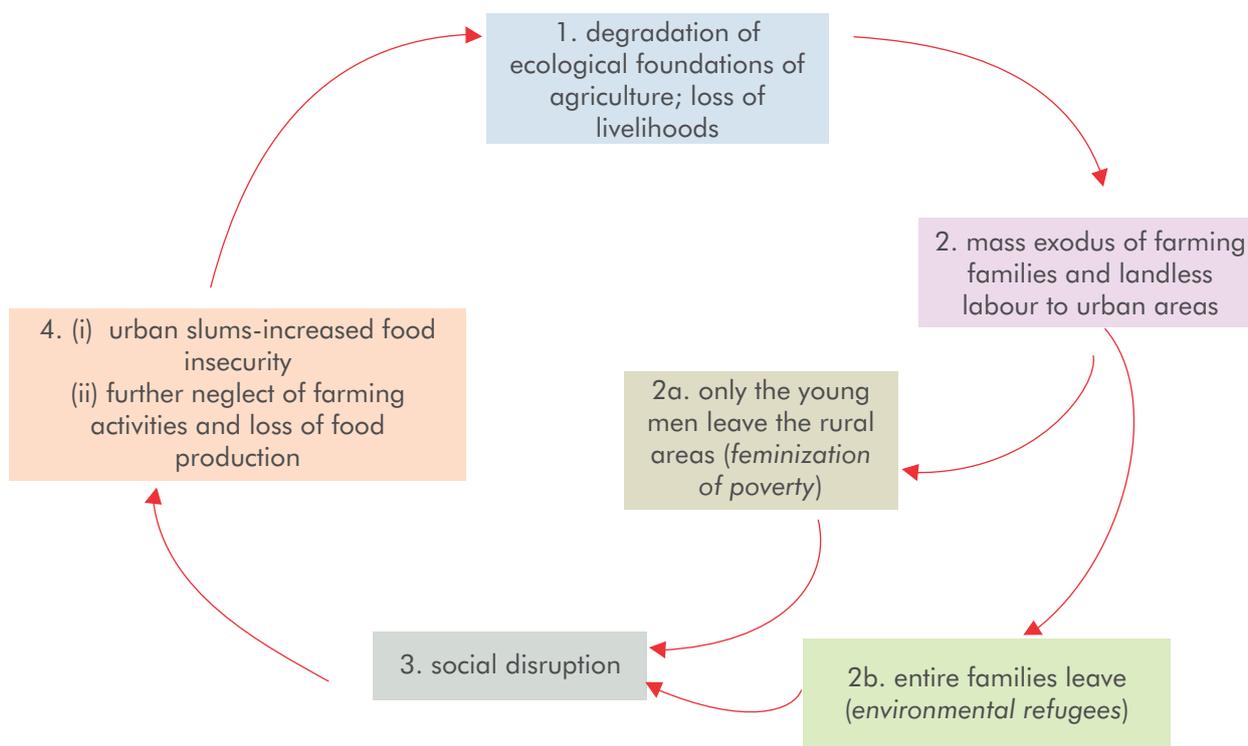
Threats

4. Sustainability of programmes should be ensured in all cases or success levels can be reversed with any catastrophic expense in the family or ABF pulling out of the intervention

CHAPTER 6

RECOMMENDED MODEL FOR SUSTAINABLE AGRICULTURE

The best practices followed by ABF-NGO engagement to revive and rejuvenate agricultural practices being followed in India hint towards a way of farming that is sustainable in the longer run. The promotion of organic manure and training in scientific techniques that do not involve usage of elaborate technology is easier for the small and marginal farmers to adapt. P.C. Kesavan and M.S. Swaminathan (2007) have depicted the ecological degradation in the following diagram⁵⁵ -

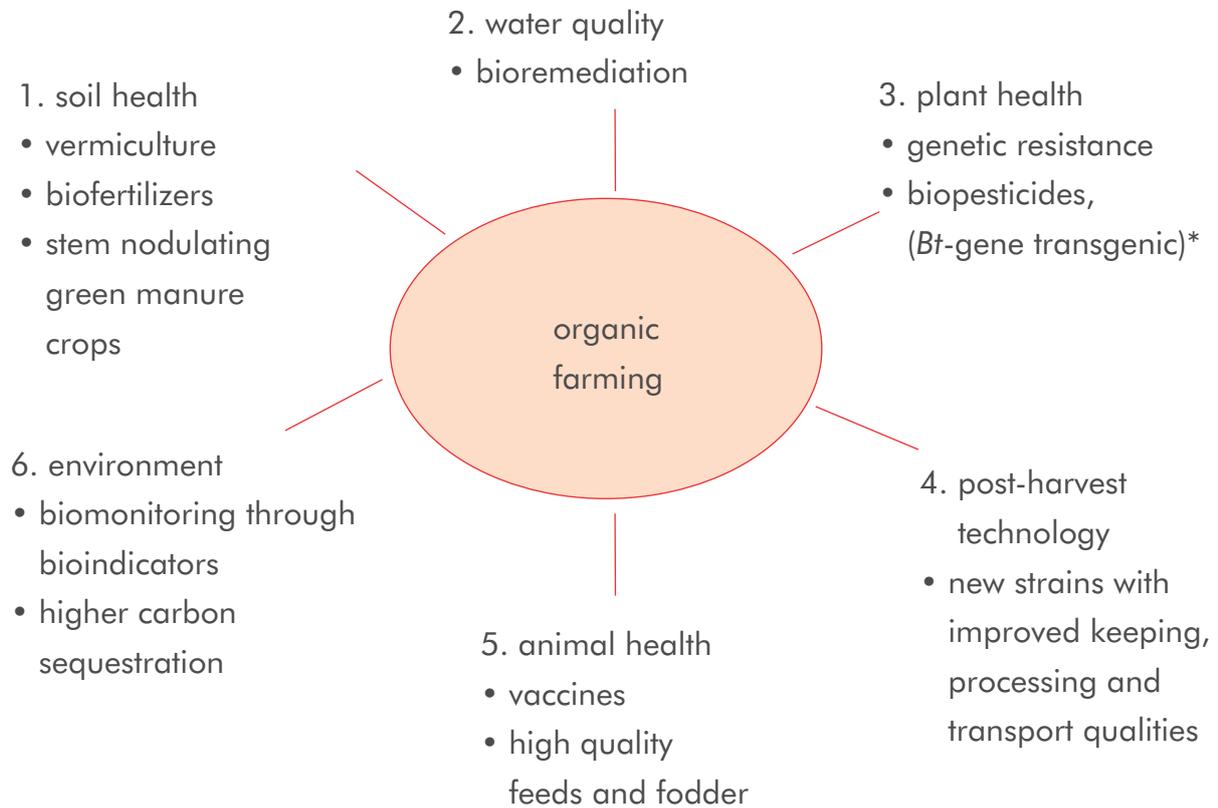


Ecological Degradation leading to social disruption and food insecurity⁵⁶

⁵⁵Kesavan, P.C, and M.S Swaminathan. "Strategies and Models for Agricultural Sustainability in Developing Asian Countries" Philosophical Transactions of the Royal Society B: Biological Sciences 363.1492 (2008): 877–891. PMC. Web. 19.01.2015.

⁵⁶Ibid.

Further in the same article, the authors go on and propose a model for Organic Farming. The model has considered Soil Health, Water Quality, Plant Health, Post-harvest Technology, Animal Health and Environment as its focus areas.



Different components of Organic Farming⁵⁷

⁵⁷Ibid

TISS Recommendations

Below are proposed suggestions/recommendations for sustainable agriculture based on the best practices followed by the organisations that are a part of the ABF-NGO engagement –

NGOs	Community	Enabling Partner
<ul style="list-style-type: none"> • Regular capacity building exercise for professionals working in the sector • Liasing with government programmes to ensure maximum benefit to the farmers • Extensive use of media to effectively reach out to large number of beneficiaries • Promotion of Community-based Organisations • Creation of awareness among community members about government programs. Many a times the village populace is not aware of the government projects meant for them • Convergence with government schemes be explored wherever applicable • Market linkages of the farm produce should be explored 	<ul style="list-style-type: none"> • Regular training and workshops for farmers, especially women to keep them updated with new trends, market prices of their produce, and keep a check on their learnings from the past workshops • Men and women from the community should be selected and trained in scientific techniques who would take the mandate further 	<ul style="list-style-type: none"> • Objectives and the monitoring frameworks with impact indicators be clearly outlined at the time of inception of the engagement • Evolve better monitoring framework to ensure no duplicacy in beneficiaries • Baseline information of all beneficiaries should be collected to measure impact/output • Targets set at the onset of the project should be taken as a broad guidelines and should be finalised afer taking local context into consideration.



Knowledge Partner



Axis Bank Foundation, Corporate Office, Axis House, Wadia International Centre, Pandurang Budhkar Marg,
Worli, Mumbai – 400025

www.axisbankfoundation.org | foundation@axisbank.com