

2018-19 Annual Report



Institute of Livelihood
Research and Training



Promoting Sustainable Livelihoods

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Vision & Mission



Vision

"Knowledge and practice build on each other, promoting dignified livelihoods for all."

Mission

ILRT shall strive to create an enabling environment for promoting dignified livelihoods for all and become a leading praxis institution in the field of livelihood promotion.

Key Geographies

'Pockets of poverty' in India and developing economies livelihoods for all."

Introduction

India's economy has been growing at an unprecedented pace in recent times. For it to maintain the same requires initiatives on several fronts, one of them being creation of meaningful, secure and remunerative livelihoods. With more than half of the population dependent on agriculture for its sustenance, it becomes all the more important in the wake of climate change and the shocks and stresses it brings along with itself. Along with this is the gradually increasing use of technology that the world is witnessing. Large number of workforce is employed in informal sector and in low productivity jobs.

The State of Employment – Unemployment Survey 2015 – 16 states that while the rate of unemployment in the country is 5 per cent 61 per cent of the labour force across the country actually had full-time job for 12 months in a year. In the rural areas, this declined to 53 per cent people having a full-time job for 12 months. As per the statistics, 47 per cent people in the rural area and 39 per cent people across the country although employed did not have full-time work. They work for only a part of the year. Further, 57 per cent of the workers had income of less than 10,000 rupees per month, and only 22 per cent of these workers have had any social security benefit. The position of the quality of needs priority attention.

The 2017 State of India's Livelihood (SOIL) Report estimates that unemployment is steadily rising. To meet job demands, 103 million new jobs, along with skilling 127 million people is required by 2022. Till date, sustainable livelihood efforts have largely been focused on agriculture and allied sectors. But the time has come to shift emphasis to other avenues - skill development, entrepreneurship, and innovation. Analysis of the livelihood landscape reveals several trends that need to be considered and taken care of while deciding future course of action. These include low productivity in the agriculture sector, increase in non-agriculture activities such as construction and services but worker productivity has almost remained the same, scaling up issues before artisans, shortage of skilled labour, increasing use of technology especially in routine jobs and those which can be coded and alike.

Solutions to the above lie in furthering long – term engagement with the target group as livelihood development is a time taking process. Added to this is the collaboration among different actors which is required. Livelihood development needs to be seen from an integrated perspective as it is not limited to economic development only. Skilling and institutional development is another area that needs attention.

Institute of Livelihood Research and Training (ILRT) – one of the entities of Basix Social Enterprise Group has been continuously engaged in livelihood promotion and improvement through knowledge building and knowledge dissemination. We have been doing this through developing partnerships with organisations and providing specialised services. The year gone by saw several new initiatives taken by the institute. These included development of digital games for livelihood learning, Internet Saathi, Digital Literacy Program's Training and Implementation in Telangana. We also forayed into improving livelihoods of small fish producers in West Bengal and Northern Bihar.

In our effort to generate new knowledge on livelihood related issues, several research studies were also taken up during the year. These included Documentation of IEC and Behavioural Change initiatives for Cleanliness and Sanitation in Indore City; Evaluation of work done under Compensatory Afforestation Management and Planning Authority; Doubling Farmers' Income in Assam, Study of change in livelihood status of Self-Help Groups established during JICA Phase II; Assessment of Effectiveness of Producer Organizations in Meghalaya State; Study on "Market scan for Skill based Employment Opportunities in Logistical sector in Hyderabad.

Knowledge dissemination efforts during the year focused on conducting training programs on equipping differently abled with Livelihood Mapping skills and on Business Development Planning and Market Linkages for the Micro-enterprises coupled with providing mentoring support to them. In addition to this, training were also conducted on Livelihood, Rural Finance, Entrepreneurship, Microenterprise and Marketing Skills for Women Entrepreneurs. These training programs were attended by participants from India and abroad.

We are thankful to Tata Trusts, Indore Municipal Corporation, National Bank for Agriculture and Rural Development (NABARD), Japanese International Cooperation Agency, Meghalaya Basin Development Authority (MBDA), Tech Mahindra Foundation, Federation of Indian Chambers of Commerce and Industry (FICCI), Samerth Trust, Raipur, Tarun Sanskar, Sightsavers, Development Bank of Ethiopia (DBE), Value Chain Capacity Building Network and International Fund for Agriculture Development for supporting us.

Thanks are also due to our Governing Board Members whose continued guidance and support has been a motivating factor for us to move ahead.

Team

Institute of Livelihood Research and Training

Who we are

The Institute of Livelihood Research and Training – ILRT (www.ilrtindia.org) is a practice based research institution promoted by the Basix Social Enterprise Group (Basix SEG) - www.basixindia.com, a livelihood promotion conglomerate of 14 entities. The mandate of the ILRT is to build up scientific knowledge base on livelihoods and disseminate it among livelihood practitioners for enhancing their understanding and implementation capabilities. ILRT is one of the Centre of Excellence (CoE) under the Value Chain Capacity Building Network (VCBN) as its founding member. This global network is promoted by International Fund for Agriculture Development (IFAD).

Achievements



Our Services



Our USP

In the process of building and disseminating knowledge on livelihood related issues, ILRT has built its collaborations and partnerships with government, non-government organizations, academic and research institutions within the country as well as at global level. Some of the key collaborators are The World Bank, Ford Foundation, Sir Dorabji Tata Trust, and Government of India, State governments of Andhra Pradesh, Karnataka, Tamil Nadu, Bihar, Madhya Pradesh, and Rajasthan, International NGOs/academic institutions like CARE, Oxfam, Grameen Foundation USA etc., and International Fiscal Studies.

ILRT has a dedicated team of qualified and experienced faculty members (drawn from both academics and practice) from diverse disciplines. The team comprises of well qualified professionals in social work, rural management and natural resource management.

In addition to above, the Institution also draws its strength from being part of the BASIX Group. Other group entities with their specialized knowledge and intensive experience in diverse sectors including microfinance, agriculture, forming and strengthening community institutions are a rich source of resources. The Institution sources them as and when required.

Activities during the year

Developing Digital Learning Material - Games, Videos, Maps and e-learning Modules for Improving Livelihoods of the Poor



“Developing Digital Learning Material - Games, Videos, Maps and e-learning Modules for Improving Livelihoods of the Poor” focuses on harnessing digital potential for Livelihood promotion. Several kinds of digital learning material was developed which included E Learning Courses, Digital Games and Video Documentaries. Following is the list of learning material that has been developed:

Mobile Based Livelihood Games



Krishi Lakshmi is designed to help farmers and livelihood practitioners. This game is based on helping individuals to understand the cost and benefits of different kinds of inputs (seeds, fertilizers, pesticides) and practices (deep plowing, irrigation, weeding). The game aims to highlight the importance of crop insurance to deal with externality, uncertainty, and risk involved in crop production and how insurance can be a method to mitigate such risks.

Pashu Paalan is a digital game meant to educate poor people / households about the economics of pig rearing and the importance of various techniques of livestock rearing insurance. The game also deals with the issue of risks and tries to convince people of the usefulness of buying livestock insurance.





Sanitation as a Business (SaaB) game is an attempt to decode the role of an entrepreneur in sanitation business. It is a strategy learning game for an entrepreneur to successfully make income from sanitation business, more precisely from toilet construction. The game highlights the need for sustainability, demand-based planning, self-financed toilets, and how a rural entrepreneur is able to do this by promoting a new approach.

Documentary Videos

This is based on real life experience of a farmer from Maharashtra. The video is available in Hindi and Marathi subtitles



Piggery is one of the major practices in states of Jharkhand, Assam, and Meghalaya especially for smallholders and landless. The documentary portrays the understanding of the difference in the rearing of local indigenous (desi) breed vis-à-vis crossbreeds. Success stories of farmers have been focused upon. It is available in English, Hindi, Assamese and Khasi so as to maximize its reach among farmers, government departments and educational institutions. Proper method of pig breeding, management, feeding and disease control against skin infection and swine fever etc. have been described in the video.

'Pehle sauchalay baad me ghar' (Toilet first and then house) is the voice today of rural India especially women. The video highlights the ill effects of open defecation and strategies taken up by Government to improve the sanitation coverage in the country. The video documents real life experiences in rural areas who have benefitted from these initiatives.



E-Learning Modules



This is an experiential based E-learning course '**Fundamentals of Livelihood Promotion**' and is based on 'The Fourth Edition of the Resource Book for Livelihood Promotion' published by BASIX. It describes both conceptual as well as practical approaches and gives a more improved understanding of livelihoods under various lenses such as social, cultural and political analysis.

The course on Evolutionary model for FPOs has been designed based upon the current scenario and challenge of FPOs. It is basically designed to support monitoring, assessment and rating tool of FPOs developed by ILRT for Farmer' Producer Organizations (FPOs). It is expected that the course will help the FPO manager and similar organizations for self-assessment of their progress on various parameters thereby helping them in planning and managing their activities. The assessment tool called Ascent for FPOs assess the current status, helps them in their business planning with the objective for growth in the value chain or aggregating. The course has been structured with different modules covering different aspects of rating tool.



The E-learning module for Economics Activities module has been prepared to understand how to compute the economics of various farm and non – farm activities. The course is of help to livelihood promotion agencies on the economics of any activity and the amount of fund required for the same. The profiles serve as an important source of reference for the field staff of any livelihood promotion institution.

The Traceability app has been developed with GIS feature to support the marketing of FPOs. The objective of the application development is to provide support to FPOs with a GIS-enabled tool that can support in tracking their product right from harvest field to point of sale.

**Traceability
APP**

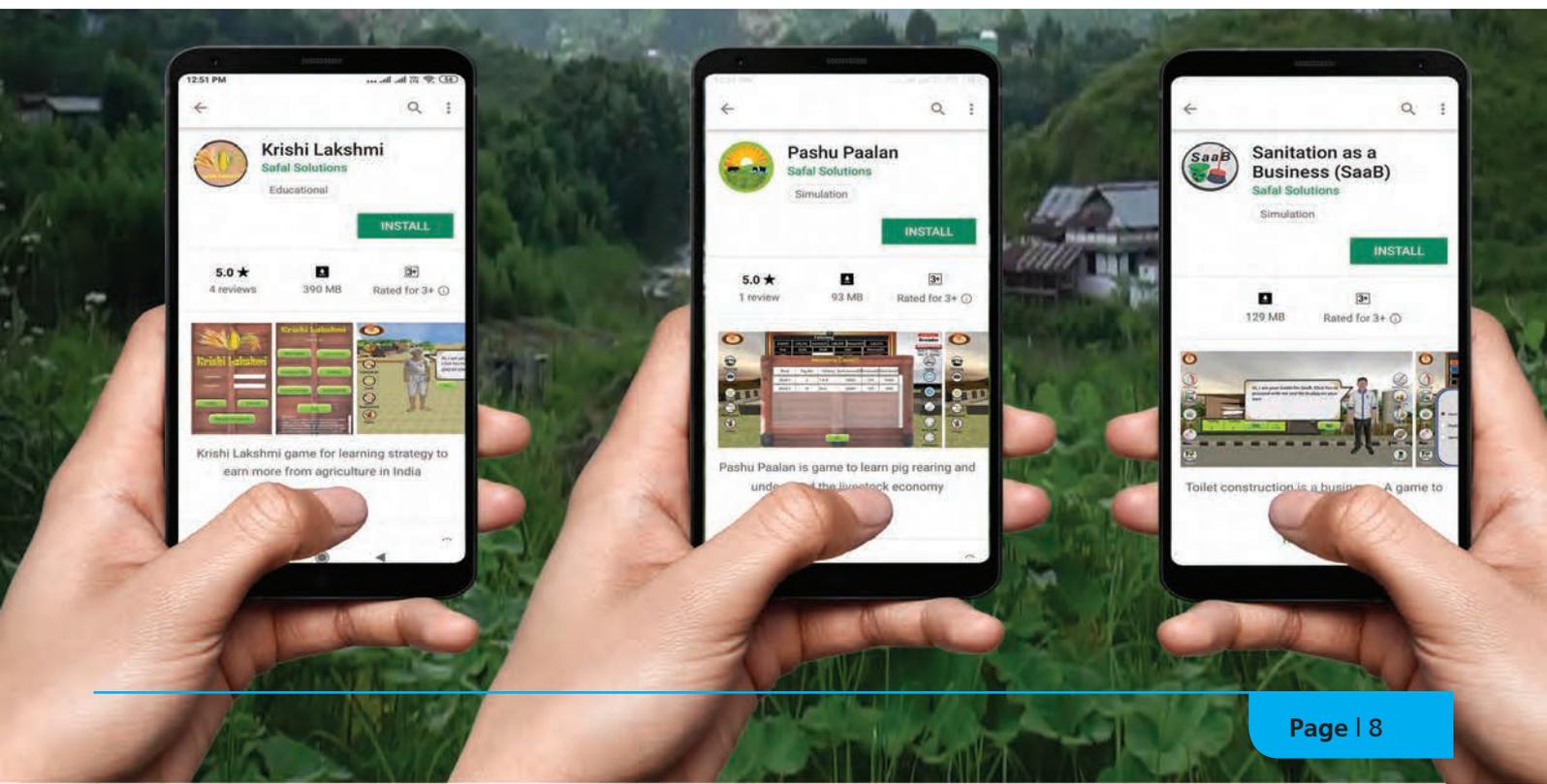
The main purpose of the project was to connect the power of digital learning to livelihood practitioners having limited access to simplified knowledge. The project has introduced Learning Management System with Web-portal integrating the digital tools at common platform for livelihood practitioners and poor who can benefit from it.

The development of tools has resulted in contribution towards-

- **Technology Development** – To provide wider reachability of the digital tools – both portal based and android app based tools were developed that can work in offline mode. The digital tools were of different designs e.g. Video documentaries, Simulation Games, E-learning courses and Traceability app for FPOs.
- **Knowledge development** – The lacuna in terms of available E-learning courses related to the Livelihood promotion. Although E-learning has gained popularity over past decade but still there is dearth of courses related to Livelihood Promotion professionals. The three courses developed by ILRT has shown demand for such courses particularly, self-paced learning courses on portal.
- **Knowledge Dissemination** – Use of technology and tools that are designed both to improve cognitive and affective ability. Digital tools on the ILRT portal and video documentaries linked through YOUTUBE channel has provided wider outreach than traditional training. While, digital tools are more on self-learning for specific knowledge learning but

Emergence of digital learning technologies during the last two decades provides a lot of hope in non-formal education and skill development. A new generation is emerging which is largely exposed to digital technologies. The development of digital tools and feedback received, shows high demand for such tools related to livelihood promotion trainings and programs.

Today it is possible to enhance learning at the individual level as well at the group and community level using digital learning material that most often makes complex dimensions a lot easier to understand and comprehend. For example, Geographical Information Systems (GIS) can be used to display spatial information in a more intuitive manner than spreadsheets or charts.



Study of change in livelihood status of Self-Help Groups established during JICA Phase II

The study titled “Study of Change in Livelihood Status of Self-help-groups established during JICA Phase II” assesses the role played by SHGs in bringing changes in the livelihood status of their members. The specific objectives of the study is to understand the utilisation pattern of revolving fund, assess changes in economic status of SHG members at individual, household and enterprise level, understand performance of enterprises and approaches adopted to strengthen livelihoods of SHG members. The study was undertaken in five different clusters and seven forest divisions. 31 forest ranges and 60 villages were covered for the study purpose. 80 sample SHGs were represented providing coverage to 240 SHG members. Data was collected from four clusters namely Sabarkanta, Narmada, Godhra and Valsad with representation of 20 SHGs and 60 members from each cluster. Junagadh forest division was covered as an outlier in which about 7 SHGs were covered. Data collection involved administration of two tools namely SHG factsheet and SHG member level questionnaire. Besides these FGDs and Key informant interviews were carried out with members.

The study inferred that although overall there was a net positive effect, the level of positive benefit was partial. Households tended to invest in wellbeing needs rather than making further investment into enterprise. Partial benefit was also due to the fact that the livelihood services offered by SHGs through convergence with government departments and resources agencies tended to be limited. Hence substantial change could not be seen in immediate livelihoods. Income changes were more a result of other extraneous factors.



Overall the data indicates that there were partial improvement in status of livelihoods of SHG members. Broadly the credit service met immediate need for cash for the households. Dependence on money lender saw reduction. While credit partially met need for cash for wellbeing and livelihood purpose, this was insufficient to meet the start-up and working capital requirements for an enterprise.

SHG also inculcated savings habit outside household savings among the SHG members. It could not strengthen access to Insurance services, which are needed by poor household to reduce their livelihood risks. SHGs contributed to psychological empowerment of the members through improving their participation in decision making in financial, livelihood and household issues.

Households as they saw increase in income saw investments made into household well-being needs rather than intensify or diversify livelihoods. Within household wellbeing needs, the focus tended to be on housing followed by education, health and food & nutrition security in that order. However, since partial income change was seen, investments in other than housing needs were limited.

The study recommended the following:

- Internal strengthening of the SHGs through investing on its capacity building related to internal governance (SHG norms, Role of members, Rules & Regulations, Rotational Leadership) and other Livelihood skills
- Institutional Linkage strengthening through building linkages with the relevant resource institutions namely line departments of the government, technical resource agencies, developmental agencies, private sector
- Integrating Livelihoods through investing on human resource building, value chain development, market integration and providing physical assets

The study found that the most critical factors that needs to be addressed include increasing the rate of credit disbursal to the SHGs enabled through bank linkage, capacity building of SHGs on managing the group and running businesses and linkages with the departments.

Livelihood Promotion for Small Fish Producers in West Bengal and Northern Bihar

The Institution completed this assignment during the financial year. During three and a half years of its implementation (May 2015 – October 2018) the project covered North 24 Parganas, North Dinajpur and Birbhum districts in West Bengal and; Madhubani and Gaya districts in Bihar involving more than 6,000 small and marginal fish farmers.

Inland fisheries is an important sector of food production in India, providing nutritional security to the food basket, contributing to agricultural exports and engaging about fourteen million people in different activities pertaining to fisheries. Despite Inland fisheries providing a 'safety net' for millions of rural poor in India, they face numerous management challenges. Many of those engaged in fishing constitute small-holder farmers. They face challenges at different levels of the value chain. In West Bengal and Bihar, the key challenges faced by the small holder farmers include Lack of access to quality Seed stock, Lack of scientific knowledge of fish production and poor extension services, poaching, post-harvest losses, problem of water retention in ponds, under-utilized potential of reservoir for culture fisheries, lack of proper extension support and supply chain for stocking fish seed, and other inputs and traditional species and lack of fish diversification to high value fish culture. As a result of low remuneration, much ignorance is being found in fisheries sector to take it as primary occupation by the small and marginal holders.

Keeping in mind the above situation, the current project was designed to reach 6,000 fish farmers of West Bengal and North Bihar for developing scientific fish cultivation. It focused on pro-poor pro-rural aquaculture growth. The overall goal of the project is 'to contribute to improve the socio-economic status of small and marginal fish producers in north Bihar and West Bengal through interventions in the fisheries value chain'.



The project was able to achieve the following:

- Established five production units on 23.7 acres of land and three hatcheries with an aim to produce quality seed for the producers of the nearby areas and also to create demand of quality seed among the nursery farmers, so that in future the hatchery owners/ fish seed producers start producing quality seed in their respective hatcheries in the long run.
- The project was able to outreach 6,128 farmers against the target of 6,000 farmers
- Total production comprised of:
 - Spawn: 454 Million
 - Fry and Fingerlings: 13.32 Million
 - Table Fish: 0.67 Million
- A total of 1,506 fish farmers were trained against targeted 1,000
- A total of 100 entrepreneurs were established and monitored on a regular basis

With the National Skill Development Policy of 2009 and later on National Policy for Skill Development and Entrepreneurship 2015, India is undertaking large scale skill development programs, aiming at addressing the challenges of 'Employability' and 'Joblessness'. Among the 20 priority sectors, the Logistics sector has been identified as one of the priority sectors. Tech Mahindra Smart Academy as part of its work with 'disadvantaged youth' sponsored the current study in Hyderabad.

The objective of the study was to identify trends in market related to skills development space in Logistics sector in Hyderabad. The specific objectives were to identify 10 job roles, assess trends related to salaries, entry qualification, major recruiters, undertake competitor analysis of training providers and explore accreditation aspects for the courses.

Four scans were undertaken which included Sectoral Scan, Employer Scan, Youth Scan and Training Institution Scan.

Sectoral Scan

The employment in logistics sector is witnessing a growth of 7 – 8 per cent per annum and is expected to increase to 31 million by 2022. The introduction of GST, dedicated freight corridors (DFC), e-commerce, development of multi-modal logistics parks are acting as a boost to the logistics sector. A separate Logistics division within Ministry of Commerce and Industry and Draft policy on Logistics are initiatives which are expected to further accelerate the pace.



Traditional patterns and approaches of sub-sectors are witnessing a change. Transportation subsector is moving from mere 'cargo transportation' towards emphasis on end to end solutions. Warehousing is shifting from a 'godown' based approach to provider of 'modern services'. Food processing and e-commerce has created demand on packaging industry for packing material. Demand for faster delivery has led to emergence of express delivery in courier services. Freight forwarding are gradually shifting from 'freight arbitrage' and 'custom brokerage' to 'end to end' solutions. E-commerce has witnessed growth with increase in digital payments and e-buying. Each of these trends has led to creation of new employment opportunities. The technological breakthroughs such as the Internet of things (IoT), Telematics, Block-chain, and Robotics, while on the one hand it threatens the current jobs – it also creates new opportunities for work.

Employer Scan

Manufacturing sector did not have logistics teams of their own except in the case of the larger firms, which had a specialised logistics team. Both larger and smaller firms contracted out a larger part of logistics to third - party logistics (TPL) firms. TPL firms were engaging in contract logistics with manufacturing firms and were engaging in a variety of services which included warehousing, transportation, freight forwarding etc. To perform these roles, the TPL firms had job positions related to Logistics and Supply chain management, Customs Brokerage, Warehousing, Import / Export, Freight forwarding etc.

The current subsector wise positions in warehouses included warehousing executives / managers, data entry operators, packaging supervisors etc. The Freight forwarding companies had positions for Import / Export documentation, Customs brokerage, Freight operations – Air & Sea, Sales & Marketing and Client relationship. The positions in Transportation were related to Fleet management, loading supervision and Data entry. The typical positions in retail operationswererelatedtoLogisticsandSupplychainmanagement,Storeoperations,Procurement, Sales, Customer relationship, Inventory analysis etc. In e-commerce there were positions related to management of hub operations and delivery of materials in e-commerce firms.

For the entry level positions in logistics management, warehousing, freight, fleet operations, packaging, data entry, documentation, a minimum qualification of 10+2 was sufficient. In specialised functions such as import/export which requires knowledge of regulatory compliance, Graduation was expected. This was similar in the case of functions such as supply chain positions, sales which required more sectoral knowledge and skills. In these cases, an MBA was expected.

Employers preferred functional skills and experience in logistics & supply chain management, procurement, warehousing, transport & fleet management, freight forwarding, customs brokerage, courier & cargo management, inventory management etc. for appointment to positions. For front end operations such as operations executive, logistic coordinator, ability to handle the clients, business negotiations and communication skills were expected. For backend operations, Computer skills in MS. Office were expected.

The recruiters followed multiple strategies for recruitment. Both paper and online advertisements for middle and senior positons were adopted. Sometimes Consultancy agencies were engaged. The practice of recruiting through referrals was seen in case of lower positions.

The future jobs mentioned were related to both general and high end specialisation. The specific areas included Logistics, Supply chain operations, Transport logistics, Warehouse operations, Customs Brokerage, Freight forwarding and Retail chains. In high end, specialities like Dangerous Goods, Temperature controlled goods, Chemicals and Perishable Goods, Cold storage were mentioned.

Employer agencies were willing to recruit trained candidates. The agencies were not particular about certifications by university / Industry associations / NSDC or other such larger certification agencies. It was felt that a simple certification by a credible agency should be sufficient. Many of them were open for certification by Tech Mahindra. A minimum 10+2 qualification was expected. The potential courses in which training was sought was on logistics, supply chain management, retail chains, sales management, dangerous / perishable goods logistics, cold storage management etc.

Youth Scan

It was conducted with 120 educated youth consisting of 32% Intermediate (Standard XII) educated and 49% with qualification higher than Intermediate. 89% were from Schedule Caste (SC), Scheduled Tribe (ST) and Other Backward Caste (OBC) community. None were fully employed. The annual income was less than Rs. 30,000. They were in lookout for betterment of education and employment status.

Preference was for general education in Commerce, Arts, Science, Engineering and Management streams and choice for skill education was limited. Sixty six per cent preferred to join skilled workforce and were willing to join skill courses, provided the same was made affordable and accessible.

Of the total respondents 70% felt lacking adequate job skills, which they believed could be addressed through educational qualification and acquisition of functional, managerial, ICT and soft skills. About two-fifth of the youth aspired for an entry level salary of Rs. 15,000-25,000 and another two-fifth between Rs. 25,000-Rs. 40,000.

Exposure of youth to skills training was limited with only one-third having undergone some form of skill training such as computer operations etc. On choices for skill training, preference was for courses in software and engineering stream. About 10% referred to logistics; 89% preferred undergoing skill course and 62% wanted a part-time course. Half of the youth preferred courses of 1-3 month duration and 15% of 3-6 month duration. In relation to ability to pay, about 22% stated they can pay about Rs. 5,000 - Rs. 10,000. 20% were willing to pay between Rs. 10,000 to Rs. 25,000. About 77% wanted certification of courses from external bodies for the skill courses.

An understanding of logistics sector was lacking. Only 28% knew about the sector. It was understood in terms of Courier services (21 percent), Transportation related sector (15 percent) and Production 12 Percent.

On choices of preference for employment in logistics sector, about two-fifth (38%) preferred employment in manufacturing based logistical operations; one-fourth (24%) preferred E-commerce based operations; one-sixth (16%) preferred railway based cargo operations, 9% air based cargo operations and 3% road based cargo operations. About one-eighth (12%) preferred employment in packaging services, one-tenth (10%) in warehousing operations, 3% in courier services and 2% in distribution services.

Youth scan indicated that though there was little awareness of the sector, there was willingness to join the logistics sector, provided that skill training is made affordable and accessible and is sure to provide jobs with adequate salaries. However, there was also a need for efforts for attracting youth to the sector, which was seen in the Training Institution Scan.

Training Institution Scan

The Training Institution scan covered seven players, six private and one government player. Following is the summary of the same:

Sl.	Name of the institute	Courses Offered
1.	Transworld Group and Skill One, Hyderabad	Diploma / Graduate Diploma / PG Diploma in International Logistics Management and Supply Chain Management Short duration courses in Import / Export, Air / Sea Cargo and Customs and Excise, Warehousing & Inventory Management, Procurement management, Channel management and Production & Operations management
2.	Indian Institute of Materials Management (IIMM)	Diploma / Post Graduate Diploma in Materials Management and Supply Chain Management approved by All India Council for Technical Education (AICTE). Offered on distance education mode with weekend classes
3.	International Institute of Import and Export Management	Shipping and Logistics Management and Program in Import & Export
4.	Trade-wing Institute of Management (TIM)	Diploma in Air Cargo Management and Diploma in Logistics Management. IATA Cargo Introductory course and IATA Supply Chain and Transport course are also offered. MBA course in distance education on Logistics and Supply Chain Management is also conducted.
5.	Telangana Jagruti Skills	Consignment Booking Assistant, Consignment Tracking Executive and Documentation Assistant
6.	MYS Foundation	Logistics operations, Warehouse Management, Storekeeping, Retail operations, Distribution Management, Shipping & Logistics, Sales Logix CRM, Supply chain management, Logistics – Import/Export and Supply Chain EXIM
7.	Central Training Establishment (CTE)	Dangerous goods

Training Institutes engaged in logistics and supply chain skill logistics have been able to successfully place the candidates. However, they find it difficult to mobilize the youth. The perception of lower social prestige associated with a logistics and supply chain management job is said to be one of the reasons.

However, a challenge being faced in the Training scenario is attracting the youth to the training courses. There is limited awareness among youth on opportunities in the Logistics sector. The misperception of low social prestige being associated with the sector also results in lower attraction to the sector. Hence there is a need to create awareness on opportunities in the sector. Social Mobilization and Awareness building on opportunities in the sector will be critical for success of training intervention.

Courses primarily around Logistics and Supply Chain management could be started. However a demand around the same need to be created. Strategies combining Awareness generation and Social Mobilization, making Trainings relevant for the current sectoral needs and an effective post-training system in place can result in effective training. An integrated approach can meet the needs from the perspective of business for the sector as well as employment for youth.

While the population of the country has increased multi-fold over a period of time, so has the demand from agriculture and allied sectors. However, unfortunately the rate of increase of farmers' income has not been at par with the growth in the country. This has resulted in severe distress of farming communities across the country. A country wherein, small and marginal farmers constitute almost 80% of the total farming community, the situation becomes more challenging as these farmers severely lack the wherewithal to improve their situation by themselves. The NSSO data of 70th Round of survey only confirms the magnitude of this problem which states that the monthly income per agricultural household during the agricultural year July 2012 – June 2013 was Rs. 6,426 and the average monthly consumption expenditure per agricultural household during the same period was Rs. 6,223. It definitely suggests an alarming situation and needs to be dealt with appropriately.

Assam is the gateway to the north-eastern states of India. While the state has a vast reservoir of natural resources, the utilization has been constrained due to many reasons. The state has enough scope in terms of improving livelihoods of the farmers through farm, off-farm, and non-farm activities. Many reports have highlighted and even this study has found that the scope of increasing farmers income through off-farm activities are more as the existing production has not been able to fully meet the local demand.

Agriculture in Assam:

Agriculture is of primary importance to Assam engaging about half of the total working population and generating roughly one-third of the state's gross domestic product. Rice accounts for more than two-thirds of the sown area. Tea, jute and sugarcane are also widely cultivated as important cash crops. Other crops include oilseeds, pulses (legumes, such as peas, beans, or lentils), corn (maize), sugarcane, rape (an oil-yielding plant, the leaves of which are used for fodder), mustard, potatoes, and fruits. Most rural families have access to agricultural land with about half a bigha¹ of homestead land adjoining their houses.

Areca nut, betel leaf, black pepper, Assam lemon are generally grown in the homestead land and the surplus is usually sold to supplement the existing income of the households. The production from homestead garden has not been able to reach its potential due to low level of awareness and lack of scientific orchard management. Factors such as improper spacing, manuring, irrigation, lack of replacement of old plants with new ones, and inadequate plant protection have been the main reasons towards low productivity in homestead gardens.

The present situation of demand supply promises good potential of interventions for allied and off-farm activities in the state. The state produces only 10 percent the supply of meat against the demand (pig meat constitutes 40% of the meat demand). Supply of fish is deficient by 42,000 MT. Per capita milk consumption is also very low, 74 ml per day against the prescribed quantity of 208 ml per day.

Sericulture is a traditional a combination of farm and off-farm activity at a household level, but remains under-utilized at a commercial level.

While there are challenges in terms of existing livelihood practices of the farming communities, the external factors viz. impact of climate change has also been affecting the overall liveli-

hoods scenario in the rural areas. The growing impact of climate change is visible in the state of Assam with every passing year. Assam has unique physiography and climate vis-à-vis its location in the North Eastern Himalayas with Brahmaputra River flowing through the State, and the state subjected to recurrent floods. The stake holder consultations for Assam State Action Plan on Climate Change (2015-2020) concluded that continued warming of the atmosphere and ensuing changes in precipitation pattern is impacting the State's water resources, agriculture, forest, its unique biodiversity and the habitats where people live. There are districts viz. Dhemaji which suffer from inundation almost every year. There are areas viz. southern part of Nagaon district, and the adjoining part of Karbi Anglong which fall under rain-shadow areas resulting in drought like situations.

Study Area:

For the course of the study, the selected districts represent four diverse agro-climatic zones in the state. Bongaigaon- Lower Brahmaputra Valley, Dhemaji-North Bank Plain, Nagaon-Central Brahmaputra Valley, Karbi Anglong-Hills. Considering the diversity of geography and social class it was considered imperative to review the situation at a community, village and district level.



Doubling Farmers' Income: Issues and Strategies for Assam



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT



Karbi Anglong:

Karbi Anglong, a hill district dominated by tribal population (mostly Karbi) presents very different opportunities and challenges of farmers' livelihoods practices. In the hilly area (which is 85% of the total geographical area), Jhum cultivation (shifting cultivation) is practiced by the tribal farmers. While Jhum cultivation has its negative impact on environment, on the other hand, the agriculture produce is completely free of chemical fertilizers and pesticides and the resulting produce is completely organic.

Ginger produced from Karbi Anglong has generated a high demand overseas, and the Ginger Growers Cooperative Marketing Federation Limited (GINFED) has paved way for the farmers to receive a better market price. Pineapple produced in the district is renowned for its high quality. However, farmers have yet to find a way to access better markets for better prices for their produce. Sugarcane cultivation and jaggery production is gaining ground in the district, even amongst the natives (in addition to the migrant population from Bihar and U.P.), but the income realized is subject to the price paid by the traders. While farmers from some of the villages cultivate sticky rice (Joha rice³- *Oryza sativa*), due to the absence of appropriate markets (which is mostly overseas) the production and opportunity to earn is restrained.

The district produces the largest quantity of Eri-silk in the state but the silk rearing farmers are still at the lowest rung of the value chain. They are confined to producing cocoon and are selling to traders who pay one third of the price than that of silk yarn. Pig rearing is prevalent among the tribal farmers with small unit size, resulting in low returns from the activity. Broom grass (*Thysanolaena maxima*) is an important forest-based commodity which has contributed to the income of the tribal households from the hilly region. In this case also, farmers are confined at the primary level of the collection while value added prices are realized by the traders. The collected broom grass is supplied to Rajasthan where broomsticks are made and sold back to the region with value added price.

In spite of diverse resources and many opportunities, farmers are not able to reap the benefits, due to political disturbances in the region, which plays a major role.

Dhemaji:

Dhemaji is one of the most remote districts of Assam where every year farmers' livelihoods are affected by flood. Adding to the woes, the road connectivity is also poor. Mono-cropping is still largely practiced due to farmers' inaccessibility to modern scientific tools and methods. Tribal constitute almost half of the total district population. Piggery is one of the major income generating allied activity for tribal population in the region.

Tribal households are also engaged in rearing Muga and Eri silk but remain at the primary level of the value chain i.e. cocoon production. Lack of irrigation facility is a major constraint in exploring multi season cropping.

Nagaon:

Nagaon is one of the oldest districts of Assam. Unlike Karbi Anglong and Dhemaji, the tribal population is only 4%. The social class of the district is also very different resulting in varied agriculture practices. The district has a large Muslim population primarily engaged in Fisheries and Jute cultivation. The district has a Jute mill - Assam Cooperative Jute Mill - but the procurement of jute directly from farmers is not prevalent. Farmers sell Jute to the middlemen who earn almost double the amount at which they procure from the farmers. The district is called the fish capital of North-East. Weaving at household level is for self-use only but the district has many handloom cottage industries which produce variety of Mekhla-chador and

Gamochoa⁴ in large volumes. Production of Mekhla-Chador and Gamochoa at household level cannot compete with the products of these cottage industries due to volume of production and diversity of design.

Handicraft is also practiced in the rural area of the district. Rural families make toys and other decorative items from the aquatic plant Kuhila (*Aeschynomene indica* or *Aeschynomene aspera*) which possesses local market.

Lack of irrigation, poor electricity supply and poor road connectivity are some infrastructure barriers in the district which affect the prospects of increasing farmers' income.

Bongaigaon:

Bongaigaon district has even lesser tribal population than Nagaon, which stands at 2.5% of the total population⁵. This district also has major population of Muslim community. Poultry and goatary are the major off-farm activities in the district. Cattle population is high in the district but high lactating crossbred cows are just 3.3% hence milk production is very low. The district produces variety of vegetables and has been exporting to the neighbouring country Bhutan. Due to indiscriminate use of pesticides, Bhutan has banned vegetable imports from Bongaigaon. Bamboo is largely grown in the district but farmers currently use the commodity for fencing or minor construction work on their own farm or homestead land at present.

Jute is an important cash crop in Bongaigaon for the farmers but they receive sub-optimal price from local traders as the quality of jute is not very good and influence of middlemen is very high in the present market.

It was understood that increasing income through farm-based livelihoods has its own limitations. The agriculture landholding of farmers is fixed. The only way, is to increase the productivity of cultivated commodities, which, in turn would increase production. This intervention requires a longer term intensive plan viz. improve irrigation facilities. Moreover, the existing agriculture market system has not been very efficient in terms of timely procurement of commodities with adequate and fair prices to the farmers. Improving the road connectivity and condition is also equally important to help the farmers' access alternate markets. Appropriate marketing facilities needs to be ensured for realizing fair prices of produce.

The study findings suggest a large scope of increasing the income through allied and off-farm activities. The combinations of livelihoods interventions for increasing the existing incomes proposed for tribal households are, a combination of piggery (which is largely the fattening of piglets), fisheries and silk yarn production; for Muslims households, a combination of fisheries and dairy; and for OBC and General households, a combination of fisheries and dairy.

The non-farm sector beholds potential for increasing farmers' income through value chain interventions for tribal households in sericulture. The farmers can produce silk yarn and sell it for almost three times the price than that of cocoons. Moreover, with the support of upgraded looms from the Directorate of Handloom and Textiles, the production of silk fabric can earn additional income for the households. While rearing of silk worms and yarn production may be restricted largely to the tribal community, the scope of earning an additional income through weaving is an open option irrespective of social classes.

It is also realized that while sector specific interventions have potential to double the farmers' income, there are associated subjects which need equal attention. One of the fundamental areas of attention, is the role of government in doubling farmers' income. The government

needs to capacitate and facilitate agencies such as the Assam State Agriculture Marketing Board (ASAMB) with financial and human resources in order to enable the agency to ensure adequate market connectivity for higher production levels that would result out of farmer collectives.

The government also needs to capacitate its line departments in the efficient provision of extension services to the farmers.

Line departments must take up the establishment of pig breeding farms, poultry farms, and hatcheries for fish within the proximity of the farmers who are producers of the commodity. Simultaneously, raising awareness of these proposed facilities to the farmers is imperative.

Financial inclusion, especially in the context of credit linkage and banking of farmers in remote rural parts of the four districts has been a mounting challenge. Some micro-finance institutions have built a

good rural loan portfolio but have their own limitations in addressing the needs of the larger population. Regional Rural Banks (RRBs) should conceive appropriate credit-linkage strategies to increase outreach to the rural population. The Assam State Rural Livelihood Mission Society (ASRLMS) has been entrusted with the mandate of financial inclusion in the state and serves as a good opportunity for convergence with the



RRBs too as there is immense scope and potential for financial inclusion. Another crucial cross-cutting intervention could be the promotion of rural producer collectives in the state. The approach has given dividends to the farmers in other parts of the country and ever since the AMUL model, the new age Farmer Producer Companies (FPC) have already begun displaying positive impacts. FPC in Nagaon district has started showing encouraging results.

Government policies need to be supportive to encourage models such as GINFED to increase its outreach to a larger base of farmers. Additionally, the government needs to be cognizant about encouraging youth engagement in farming activities, which has a potential to address unemployment amongst youth within the state. Relevant government policies addressing this need are required. It is imperative for governance systems to attract investment in value addition activities viz. fruit and vegetable processing. It will not only help the farmers to avail better prices, but will also ensure employment.

From Information, Education and Communication (IEC) to Behavioural Change – The Secret of Indore's Transformation: A Process Documentation

Active participation of citizens and other stakeholders in waste management and sanitation is critical to ensure cleanliness. Solid Waste Management (SWM) and Sanitation solutions sustain only if cleanliness becomes a part of the individual behaviour and culture of the city enabled by an efficient administration. Information, Education and Communication (IEC) activities undertaken by Indore Municipal Corporation (IMC) in association with its partner agencies/NGOs played a critical role in inculcating new behaviour among citizens which went on to make Indore the cleanest city by raising it to number – 1 position in cleanliness ranking in 2017.

Urban Local Bodies (ULBs) in India have an important role in addressing the twin issues. While Swachh Bharat Abhiyan (SBA) Urban, along with Solid Waste Management (SWM) Rules, 2016 provided an enabling environment, it was important to bring in different stakeholders both central and state governments, the public sector corporations, civil society organizations, NGOs, communities, schools and academic institutions, and private players, towards addressing this change.

The Issues:

Like most of India's cities, Indore too lacked proper system of municipal solid waste management (MSWM). Indore had its challenges. Growth in population to over 2 million and expansion of Indore city led to twin problems of waste generation and its management. The first resulted in growth of per-capita waste generation and total waste generation and secondly new challenges which arose in relation to handling waste. While systems for handling solid waste existed, these were quite inefficient.

The commercial and demographic growth of the city led to generation of solid waste from different sectors namely residential households, commercial enterprises, industries, construction sector. Increase in population and changing consumption lifestyles meant that both in terms of per-capita waste generation and total waste generation, this would only further increase. Secondly, non-availability of services for solid waste meant that challenges were bound to get difficult on ways and means of managing the waste. From a sanitation perspective, the poorer segments of Indore city lacked access to toilets. The old implementation models only showed partial results.

The Achievement:

However, within a two year period Indore improved its position from 149 to number 1 position in rankings based on cleanliness. This was made possible through interventions in MSWM and Sanitation. Indore's emergence as India's cleanest city within two years became an important transition story in Swachhata. Among the impacts included:

- Reduced air pollution whereby respiratory suspended particulate matter reduced from 147.3 in 2014 to 76 in 2017.
- Similarly, the communicable diseases decreased from 49,140 in 2015 to 9,703 in 2017.

INNOVATE was the principle adopted by the IMC. It included the following steps:

- Identify the problem
- Analyse the problem
- Generate Novel Solutions
- Organise pilots
- Verify results
- Authorise changes and modifications
- Aim at Total coverage
- Evaluate outcomes and improve

The Efforts:

Administrative and Political Will:

The transition process was a conscious effort enabled through political and administrative leadership. The leadership for the transformation of Indore from the 149 position to the number 1 position among the cities of India within a matter of 14 months came from the Mayor Smt. Malini Laxman Singh Gaur on the political side and from Shri Manish Singh, IAS, Municipal Commissioner, Indore. In each step, the role of Information, Education and Communication (IEC) was critical – from awareness building at the citizen level for waste segregation at source, to convincing the municipal workers and to involve and/or develop community based organizations (CBOs) to play an important role in cleanliness drive so as to ensure sustainability of this effort.



Implementation:

The implementation sub-processes undertaken included:

- Survey and data collection,
- Preparation and development of promotional material,
- Door to door waste collection services, street cleaning, drain cleaning, waste processing and recycling
- Preparation of project report and project monitoring and evaluation.
- Improving infrastructure – upgrading the entire transportation fleet, development of advanced facilities for waste management, such as street cleaning machines.
- Orientation and training of senior staff, division of wards into beats and introduction of biometric system, training, mentoring and accompany support to field level staff by NGOs and senior staff, introduction of reward and punishment for field staff of the Indore Municipal Corporation (IMC).

Implementation was based on a partnership model where IMC worked in collaboration with Civil Society Organizations (NGOs and private consultant firms) along with people organized into citizen groups such as residential associations, market associations, religious leaders, SHGs, etc. The tripartite partnership model was built around horizontal and vertical integration of roles and responsibilities of each of them. Each of the stakeholders was involved in a range of IEC activities which included Municipal Staff, Media, Socio-economic groups, economically weaker sections, Youth & school children and educational institutions. In relation to ODF implementation strategy, the process adopted included identification of insanitary places / houses, public awareness by moving swachhata rath, social and behavioural change awareness programs,

The implementation model emphasised on:

- Source segregation and collection
- Door step collection services
- Recycling of waste into compost and 18 other value added materials around recycled waste.

IEC activities aimed at three levels of change:

- Awareness generation
- Acceptability of new norms (internalization)
- Adoption (new behaviour).
- These were reflected in the behaviour which saw individuals, communities and mass citizens adopting new behaviour patterns. This new behaviour led to making Indore defecation free and a city which has waste collection and management system in place.

campaigning for application form for individual household latrines, CT/. PT renovation monitoring and removal of encroachment, swachhagrahi and swachhata committee, dabba gang with whistle, street play / skits by professionals, oath taking ceremony and hoardings to deliver the message of SBM.

Novelty:

IEC activities utilized a combination of media forms including traditional, print, electronic and mass media nature and targeted at behaviour change at individual, community and mass levels. Four types of IEC were used: innovations which bring behavioural changes at the level of individuals and masses through involvement of community and punitive measures.

Use of FM Radio for Imparting the Swachhata Message

Viny is a Radio Jockey of the FM Radio channel named My FM broadcasted in Indore. She has been in this field since the last 9 years. Her popular show 'Salaam Indore' from 7:00 am to 11:00 am is quite popular among people. This was utilized for conveying swachhata messages such as ODF, Waste segregation and disposal, healthier sanitation practices. Her interest in conveying swachhata messages was recognized by IMC and she was chosen as the Brand Ambassador. Her another popular program titled 'Janta ka jawaab' had persons such as Deputy Commissioner, Municipal Commissioner, Mayor and others responding to people's queries. It provided a forum for connecting people and the administration.

Municipal commissioner too participated in the program in which queries related to swachhata issues were answered. In the popular show, it also provided space to the listeners to share their experiences through using 311 App. Sharing of positive experiences inspired more listeners. According to Viny, "We act as a bridge. We make the message interesting and entertaining. The message is played at a frequency wave, which when repeated frequently reaches the sub-conscious mind." Referring to the change, she points "I have seen the change in Indore in the last two to two and half years. It is free from dust, waste dump and odor."

Frequency Modulation Radio Broadcast (FM Radio as is popularly known among people) has emerged as a medium for edutainment. It was possible to integrate sanitation related themes with these popular shows. In between the recreation program, messages related to swachhata aspects are broadcasted. Innovation lies in creative ways of depicting messages and mixing entertainment with education. The most striking feature of creating awareness and sensitising people has been the use of FM radio. People listen to it regularly and this was constructively used by IMC.

Aspects of novelty included door to door awareness generation by NGO staff and citizens' feedback about the services on regular basis, nomination of Radio Jockeys as Brand Ambassadors for outreach of IEC to mass, regular play of Indori Swachhata Song of Brand Ambassador singer Shaan and updating it regularly, accommodation of grassroots technological innovations, formation of 'dabba gang' and 'wanar Sena' (of children) to check open defecation, use of cultural events as a means to spread awareness, inclusion of younger generation particularly students and children, introduction of systems which enable citizens to reach out to service providers, creation of linkages between waste generators with waste processors and users, verification of progress and complaints through 311 app and other means.

Scalability:

The waste collection services started in the last quarter of 2015 on a pilot basis in two wards and later expanded across all the wards by first quarter of 2017. IEC formed an integral part of the process whereby the demand for waste collection services was created and uptake of the programs expanded.

The key elements which made IEC and Behavioural change activities scalable in Indore were: consistency in offering of services involvement of NGOs as a bridge between IMC and citizens to work along with the field level staff in ensuring effective delivery of different services and carrying out IEC activities for awareness building on cleanliness, inclusiveness of sectors, segments and stakeholders into the program; community ownership of activities; flexibility and constant innovation to accommodate various waste generators.

Financial Sustainability:

The period for assessment is FY 2015-16, 2016-17 and 2017-18 with actual expenses taken for the first two financial years and estimated figures for the on-going financial 2017- 18. These three years are referred to as Pre-Transformation, Transformation and Post- Transformation years.

Since IEC activities impact the implementation of the MSWM and SBM strategy, it is essential to explore their impact from the point of view of revenue receipts and payments. As seen in Table 5-1, in absolute terms, there has been a consistent YoY increase in surplus of 28.34% and 11.12% respectively over the three FYs assessed. Further, while revenue receipts increased by 39.93% and 19.07% respectively, revenue expenditure increased by 53.12% and 26.67% during the same period. This led to a rise in surplus, in spite of more expanded scope of work.

Relative revenue expenditure (expressed as a percentage of overall IMC revenue expenditure) witnessed a rise from 15% to 18% during the year of transformation due to a slew of initiatives introduced by IMC towards creation of a robust implementation system for MSWM & sanitation management. As systemic efficiencies started to kick in through greater community involvement under active IEC influence, revenue receipts rose faster than revenue expenditure, from 17% to 21%, thereby indicating that the MSWM and SBM initiatives were paying for themselves even as the city was getting transformed.



An example of Bureaucratic will

7th March 2017: Order released related to eviction of animal rearing households and land held by big animal farmers in Sadar Bazar and Malhargunj. Police requested to extend support for the same.

27th February, 2017: Similar order issued against big animal farmers in Pashu-pura

21st June 2017: Order released on, introducing the concept of spot fines. The same order fixed tax and user fee for release of waste. Similarly, each household was to be charged Rs. 60 for availing of services. Rs. 90 was to be charged from commercial areas.

10th August 2017: Order was released to hotels, restaurants, colleges, hospitals, nursing homes, residential areas, market associations to convert bio-degradable waste into compost through bio-methane process.

20th September 2017: Order called for installation of bulk generators in buildings which generate about 100 kg of solid waste in a single day or 30 kg of wet waste. They were encouraged to take up organic waste converter or compost pit.

25th December, 2017: Order issued by IMC on prohibition of spitting at public places. The order instructed Pan Shops to keep spittoon for public use. In addition to this, vehicles being used for public transport instructed to keep dust-bin in the vehicle so as to check spread of garbage on road. Special instructions to the truck and buses given to dispose the litter properly while cleaning the vehicles. Provisions of fines for non-compliance for the above mentioned orders were also stated.

Income from user charges have increased nearly seven fold between FY 2016-17 and FY 2017-18. And while IEC activity costs also increased, in the very first post-transformation year, the user charges more than covered this incremental cost. Over the years, user charges will grow and IEC costs will taper off.

The cost of IEC activities got covered from user charges a year after transformation. During the transformation year, the deficit can be met in the form of in-kind and CSR contributions, as was done in Indore in a large number of ways.

Impact:

The impact of the intervention can be captured from its incremental contribution in behavioural change. While the other two components such as Infrastructure and Services and implementation laid conditions for uptake of the program, IEC enabled in quickening the adoption of new practices of different stakeholders. The role of IEC was that of an accelerator of cleanliness agenda in the city of Indore. It was a key catalyst of change particularly the one that contributed to behavioural change among the stakeholders.

Cleanliness oriented behavioural changes were seen at the level of citizens, government functionaries, legislators, administration and law enforcing machinery. The behavioural change has potential for longer term impact which may influence the health and hygiene, economic productivity, quality of air and urban aesthetics in the city of Indore. Behaviour changes were observed at the following levels:

- At the level of citizens.
- At societal level
- At the level of bulk waste generators
- Among municipal staff



Projects in collaboration with B-ABLE;

ILRT is working on the following project in collaboration with B-ABLE. The progress on the projects are details below:

S.no	Project Name	State	Project Location	Sector	Job roles	Status	Remarks, if any
1.	Lal Path labs Foundation	Uttar Pradesh	Lucknow	Healthcare	Phlebotomist Technician	Ongoing	<ul style="list-style-type: none"> This is first of its kind of project that is being implemented by private sector. One can earn Rs. 20,000 per month post training Good scope for scale up.
2.	Bhagwanti Memorial Foundation	Uttar Pradesh	Greater Noida	Construction	Backhoe Loader Operator	Ongoing	<ul style="list-style-type: none"> One can earn over Rs 20,000 per month Limited scope for growth
3.	AkzoNobel India Ltd	Delhi	Kirti Nagar & Kapasheda	Construction	Assistant Construction Painter and Decorators	Ongoing	<ul style="list-style-type: none"> One can earn Rs 12,000 per month Has scope for training large number of beneficiaries
4.	Convergys India Services Ltd	Haryana	Gurugram	IT-ITes	CRM Domestic Voice	Closed	<ul style="list-style-type: none"> One can earn over Rs 15,000 per month but can grow on income quickly. Good number of persons can be trained.
5.	BC Jindal Foundation	Delhi	South Delhi (Vasant Kunj)	Agriculture	Gardener cum Nursery Raiser	Closed	<ul style="list-style-type: none"> One can earn over Rs 12,000 per month Has scope for training large number of trainees.

Participation across various programs conducted

During the year we have conducted around 19 training programs and trained around 575 participants out of which 432 are female and 143 are male.

S. No.	Name of the program	Venue	Program date	Funded by	Male	Female	Total participants
1	International Program Project Management in Rural Finance: A Training Workshop	Bishoftu, Ethiopia	16 -20 April, 2018	Development Bank of Ethiopia (DBE)	23	4	27
2	Study Program on Project Management in Rural Finance	Hyderabad	18 – 18 June, 2018	Development Bank of Ethiopia (DBE)	5	1	6
3	Exposure Visit within North East (Batch III)	Arunachal Pradesh, Itanagar	7- 11 May, 2018	MBDA	10	8	18
4	Exposure Visit within North East (Batch IV)	Grameen Sahara	16- 19 May, 2018	MBDA	5	7	12
5	Exposure Visit within North East (Batch V & VI)	Sikkim	17- 21 June, 2018	MBDA	8	17	25
6	Training program on capacity building on Business Planning and Management of Micro-enterprises under MILAP	Gram Vikas Bhavan, Kharghar, Navi Mumbai	25 -29, July 2018	FICCI	4	105	109
7	ToT organized for mentors of MILAP on capacity building on Business Planning and Management of Micro-enterprises under MILAP	Gram Vikas Bhavan, Kharghar, Navi Mumbai	18- 21, September 2018	FICCI	6	4	10
8.	Training program on capacity building on Business Planning and Management of Micro-enterprises under MILAP	Gram Vikas Bhavan, Kharghar, Navi Mumbai	25 - 29 July, 2018	FICCI	4	105	109

S. No.	Name of the program	Venue	Program date	Funded by	Male	Female	Total participants
9	ToT organized for mentors of MILAP on capacity building on Business Planning and Management of Micro-enterprises under MILAP	Gram Vikas Bhavan Kharghar, Navi Mumbai	18 to 21 Sept, 2018	FICCI	6	4	10
10	Training program on Collective enterprise and SHG Federation of the Persons' with Disabilities (PwDs) organised for the staff members of YVDKSS, partner NGOs of Sightsavers	KVK Sultanpur, UP	12 to 15 Nov, 2018	Yuva Viklang Avum Drishti Badihitharth Kalyan Seva Sansthan (YVDKSS)	2	34	36
11	Training program on Marketing Skills for Women Entrepreneurs under Mahasmita Innovation and Livelihood Acceleration Project (MILAP) Maharashtra SRLM organized by FICCI for the identified SHG members	Gram Vikas Bhavan Kharghar, Navi Mumbai	10 – 15, Dec, 2018.	FICCI	4	73	77

Board of Director's

1

He is retired Vice-Chancellor of Central Institute of Fisheries Education. He is a fisheries / aquaculture professional with over thirty five years of experience. He has worked with ICAR, FAO, UNDP, IFAD, UNOPS, and NACA in India, South and Southeast Asian countries and briefly in East African countries in various capacities. He has contributed to various studies on small-scale aquaculture, artisanal fisheries, community empowerment; institutional strengthening in the fisheries sector. He was Chairman of working Group on Fisheries for the preparation of XII five-year plan constituted by the Planning Commission, Government of India. He also prepared the 'vision document for development of fisheries and aquaculture for the states of UP and Bihar'. He also drafted fisheries sector development policy and investment plan for Nepal. Recently he worked for FAO in Myanmar for the formulation of "National Plan of Action for Poverty Alleviation and Rural Development in Myanmar through Agriculture". Currently he is assigned by NITI Ayog to Chair a Sub-group for the development of guidelines for Livestock and Fisheries Sector Insurance.

He has been working in community-based rural development projects for the last 32 years in various NGOs and bilateral and multilateral agencies. He has been involved in building up PRADAN as a national level NGO, and Grameen Development Services as a field NGO for Uttar Pradesh. He has been a founder member of two basic education organisations- Nalanda and IIMPACT. He holds an MBA from I.I.M. Ahmedabad (1978) and has worked for the last ten years in World Bank as a Senior Rural Development Specialist. He has also been a Consultant for national and international development agencies such as Swiss Agency for Development Cooperation (SDC); UNICEF, World Bank and MacArthur Foundation.

2

3

She is Head of Suzlon Foundation and Global Head for CSR for Suzlon Group of Companies. Seemantinee has over three decades of experience in the development sector, 20 years of direct implementation with NGOs, 5 years of Bilateral Aid and UN and 6 years of CSR with leading wind energy company, Suzlon. Her experience and interests includes strategic planning and managing comprehensive development programs, coordinating multi-stakeholder analysis and policy research, and facilitating use-focused and learning oriented evaluations of development programs, both in India and overseas. Her experience of executing and monitoring grass-root level development programs, strengthening community based organizations and empowering them to promote sustainable natural resource management comprises a significant part of her current profile. Suzlon Foundation, headed by her, is aligned to the vision of the Suzlon Group of Companies. Her focus has been on ensuring that business policies and practices support sustainability as the guiding principle so as to contribute towards creating a better world for all. She leads CSR policy formulation and programmes for all companies in the Suzlon Group, the world's third largest wind power company with a market cap of \$7 billion. She is a champion of Inclusive Growth and Participatory Development. Her focus has been and remains on increasing engagement of marginalized communities in planning and implementation of development programs so that there is equity and justice. Under her leadership, Suzlon has won CSR best practice awards by Aaj Tak, FICCI and CMO Asia. She did MASW at Tata Institute of Social Sciences in 1982 and BA (Psychology) from University of Pune in 1980.



Dr Dilip Kumar,
Chairman



Mr Biswajit Sen,
Director



Ms Seemantinee khot
Director

4

He is presently Director of Development Management Institute (DMI), has a PG Diploma in Rural Management from IRMA, Anand, Gujarat, India. Completed courses, like Rice Mill Management Programme organised by Post Harvest Technology Centre of Indian Institute of Technology, Kharagpur, India and Cooperative Studies organized by Coady International Institute, Canada. He worked with Multi Coops' Association (MCA) and IRMA, ANAND. He served in long term research projects with Rural Livelihood Systems and Sustainable Management of Natural Resources in Semi-Arid Areas of India and Growing Rural-Urban Disparities in India. He served as a member of various Consultation Projects. He contributed chapters in various publications and Presented Papers related to Ethics and Values, Enhancing Livelihoods and Cooperation and Development.

5

He is a retired Indian Forest Service (IFS) Officer of 1980 batch. Prior to his retirement, he was Principal Chief Conservator of Forests (PCCF) and Head of the Forest Force (HoFF), Jharkhand. He has also served as the special secretary in the departments of Welfare, Water Resources, Forests and Environment and Managing Director of Jharkhand State Scheduled Castes Development Corporation (JSSCDC). During his tenure as the Managing Director of JSSCDC, he laid the foundation of welfare activities of the corporation for the targeted group of people. Besides this, while in the Welfare Department, he has also worked as the nodal officer of IFAD assisted Tribal Development Programme. He has also worked in close association with the Pradan for developing and executing a prototype of development scheme for the sustainable economic empowerment of the tribal population of Jharkhand. He has keen interest in the sustainable governance of Forests and of the people residing in the fringe areas.

6

He has M.Sc and Ph.D from Centre of Research for Development, University of Kashmir, Srinagar. Besides he has post doctoral experience in Applied Agricultural Research from BARC, Trombay, Mumbai and University of New Hampshire, New Hampshire USA. After a very brief tenure as the faculty member of SK Agricultural University, Shalimar, Dr Qasba joined Civil Service. He has held very prestigious assignments (for over 27 years) in the area of Rural development, promotion of livelihoods, skill development, Non convention Energy, Agro Industries, Tourism, Urban development, medical Education and Cooperatives. The areas of specialisation include, micro finance, Dairy / poultry development, banking and finance, rural livelihoods, entrepreneurship dev, tourism, small and micro Agricultural enterprise, human resource dev, general Administration, Adamn Hospital and tertiary care health establishments, material management, Urban planning and City administration. Some of the assignments held by Dr Qasba include: (a) Commissioner, Srinagar Municipal Corporation; (b) Vice Chairman, Srinagar Development Authority; (c) Registrar, Cooperatives, Jammu & Kashmir; (d) MD, J&K Tourism Development Corporation; (e) MD, J&K Agro Industries Development Corporation; (f) Director, Bureau of Public Enterprise, Finance Department; (g) Chief Executive J&K Energy Development Agency; (h) Mission Director, J&K State Rural Livelihoods Mission; (i) Chief Operating Officer, DDGKY, HIMAYAT, J&K; and (j) Joint Director and Chief of Materials Management, SK Institute of Medical Sciences.

4



Prof K V Raju,
Director

5



**Mr Bankim
Chandra Nigam,**
Director

6



Dr G N Qasba
Director

7

He is from Indian Agricultural Research Institute, New Delhi. and he retired as Chief General Manager, Business Initiatives Department, National Bank for Agriculture and Rural Development (NABARD), Mumbai. He served as Director on the Board of National Commodity & Derivatives Exchange Ltd. (NCDEX), Mumbai (2013-2014), Member on the Inter Ministerial Group on Agriculture Marketing, New Delhi (2013) and Member of 12th Plan working Group on Watershed/ Water resources. He worked with Indo-German Watershed Development Programme (Regional Programme Coordinator), Maharashtra, Reserve Bank of India, CRIDA (Scientist) and Coffee Board (Agronomist). He has Expertise in Programme Management and Administration, Farm based livelihoods, Livelihood Promotion, Water Resources Development, Rural Innovation in Renewable Energy and Drinking Water Sectors, Designing and Promoting Rural Communities to manage local resources efficiently with focus on Self-Help Groups (SHGs), Joint Liability Groups (JLGs) and Farmers Producers Organizations (FPOs).

8

He is an MBA from Osmania University in 1988. He had undergone Entrepreneurial Development Programme and did set up a Micro Enterprise in 1992. Given the financial constraints, he opted to join Basix in 1996 and worked with field operations during the early year of the establishment of Basix. He later established Micro insurance, Corporate HR Divisions, built systems and developed Operations and HR manuals for BSFL, the flagship company of Basix. He led Corporate HR and Insurance as Sr. Vice President. Subsequently, he took up the role of COO of BSFL during the illustrative performance years during Sept 2008 to July 2010. In Sept 2012, he took charge of Basix Sub-K iTransactions Ltd. as CEO & MD and achieved turnaround bringing the enterprise into profits by March 2014. He had taken an additional role at B-ABLE as ED in Sept 2015 and as CEO & MD in Sept 2016. He has been instrumental in turning around B-ABLE into a profit making, strong and process oriented institution by September 2016. He has developed deeper understanding of economic activities and their profiling to create a resource book on Livelihoods. He has attended Management Development Programmes at IIM Ahmedabad. Presently he is the CEO & MD of BASICS Limited, the holding company of the Basix Social Enterprise Group.

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She is a leading exponent of the human development approach, is currently Tata Chair Professor at the Tata Institute of Social Sciences, Mumbai. She is also Senior Advisor to the Prime Minister's Rural Development Fellows Scheme of the Ministry of Rural Development, Government of India. From 2001 to 2013, she was with the United Nations Development Programme's India country office and played a key role in preparation of human development reports and implementation of policy recommendations therein at various levels in government. Prior to this, Seeta was a Professor of Development Economics at the University of Bombay and was engaged in teaching and research on themes ranging from social security, health, gender, poverty, budget analysis and human development. She has published several books and articles in leading national and international journals on these themes. She has been an Advisor to the Indian Planning Commission, National Commission of Women, Reserve Bank of India, State Governments, and several multi-lateral and bilateral agencies. She was also a member of the Ministry of Rural Development's advisory group on poverty and Ministry of Tribal Development's advisory group on Tribal Human Development Report. Currently Seeta is a member of the Governing Council of the Indian Council for Social Science Research (ICSSR)



Dr Venkatesh Taga,
Director



Mr Sattaiah Devarakonda,
Director



Prof K Seeta Prabhu,
Ph.D – Permanent
Invitee

Auditors' Report

INDEPENDENT AUDITOR'S REPORT

To
The Members of the
Institute of Livelihood Research and Training

Report on the Audit of financial statements

Opinion

We have audited the accompanying financial statements of 'Institute of Livelihood Research and Training (Formerly The Livelihood School)' (hereinafter referred as "the Society") which comprise the Balance Sheet as at March 31, 2019 and the Statement of Profit and Loss for the year then ended, and a summary of significant accounting policies and other explanatory information.

Basis of our opinion

In our opinion, and to the best of our information and according to the explanations given to us, the financial statements give a true and a fair view in conformity with the accounting principles generally accepted in India in the case of the Balance Sheet, of the state of the affairs of the above Society as at 31st March 2019 and in the case of the Income and Expenditure statement, excess of Income over expenditure for the year ended on that date.

Information other than the financial statement and Auditor's report thereon

The Company's Board of Directors is responsible for the preparation of the other information. Other information does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information

is materially inconsistent with financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

Responsibilities of Management and Those Charged with Governance for the financial statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial performance of the society in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's responsibility for the Audit of the Financial Statement

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the standards on auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the

financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the society's in preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

for V. Nagarajan & Co.,
Chartered Accountants
ICAI Firm Regd. No.: 04879N

Place: New Delhi
Date: May 08, 2019

A.G. Sitaraman
Partner
M. No.: 017799

Financials

Balance Sheet

	₹	
	31-Mar-19	31-Mar-18
SOURCES OF FUNDS		
Committed project based grant		
Livelihood education and research	1,631,485	10,548,172
Reserves and surplus		
General reserve	11,587,645	11,310,114
Assets acquisition fund	4,349,908	3,702,935
Total	17,569,038	25,561,221
APPLICATION OF FUNDS		
Fixed Assets (at cost)	4,349,908	3,702,935
Current assets, loans and advances		
Cash and bank balances	14,949,794	11,890,114
Advances and other Recoverables	5,029,198	13,409,951
	19,978,992	25,300,065
Less: Current liabilities and provisions	6,759,862	3,441,779
Net current assets	13,219,130	21,858,286
Total	17,569,038	25,561,221

As per our report of even date
for V. NAGARAJAN & CO.,

Chartered Accountants

sd/-

A.G. Sitaraman

Partner

ICAI Firm Reg. No.: 04879N

M. No.: 017799

Place : New Delhi

Date : May 08, 2019

for Institute of Livelihood Research and Training

sd/-

(Dilip Kumar)

Chairman

sd/-

(Navin Kapoor)

Executive Director

Income and Expenditure

	₹	
	31-Mar-19	31-Mar-18
INCOME		
Grants, program service support and fees for livelihood education and research	13,188,639	14,716,355
Fees from seminars and conferences on livelihood education	1,36,388	54,237
Interest Income from Bank	1,75,790	1,61,502
Interest on refund of tax	-	13,596
Total	13,500,817	14,945,690
EXPENDITURE		
Personnel cost	8,415,102	7,496,622
Professional Charges	781,402	989,533
Travelling expenses	1,552,276	2,288,839
Program support charges	1,526,584	2,566,451
Other Administrative Expenses	898,494	1,461,527
Total	13,173,858	14,802,972
Surplus/(deficit) for the year	326,959	142,718
Less: Transferred to Assets Acquisition fund	49,428	1,499
Transferred to Reserves and Surplus	277,531	141,219

As per our report of even date
for V. NAGARAJAN & CO.,

Chartered Accountants

sd/-

A.G. Sitaraman

Partner

ICAI Firm Reg. No.: 04879N

M. No.: 017799

for Institute of Livelihood Research and Training

sd/-

(Dilip Kumar)

Chairman

sd/-

(Navin Kapoor)

Executive Director

Place : New Delhi

Date : May 08, 2019

