



# Annual Report

2017

Vrutti is registered as a Not-for-profit Society under the Karnataka Societies Registration Act, 1960.

Date of Registration: 13 March 2002

It has the following regulatory approvals:

- Section - 12 A and Section – 80 G of the Income Tax Act, 1961
- Foreign Contribution Regulation Act (FCRA) of 1976. That means it can accept donations from foreign nationals. It has been renewed and is valid until 31 Oct 2021.



# 1

## Message from the Chairperson



Dr. C. Vijaylakshmi  
Chairperson, Vrutti

In my capacity as Chairperson of Vrutti over the past two years, and as a supporter and well-wisher of the organisation for several years before this, I have had the pleasure of watching Vrutti grow and impact the lives of several communities it works with.

Through the hard work and dedication of those associated with Vrutti over the years, our efforts to promote the livelihoods of the poor and marginalised and drive inclusive development are now yielding results at a much larger scale. It's deeply gratifying to see that Vrutti now covers over 97,000 farmers and their families, with a clear aim of tripling their incomes in 10 years' time, while also maintaining a steady focus on environmental sustainability. The organisation's support to communities is further amplified by providing them with technical support as a resource agency and acting as a professional service provider to other implementing organisations. Through these roles, Vrutti has reached out to more than two lakh farming communities. Their contribution to policy dialogue is another critical input for greater impact.



In addition, Vrutti lays great emphasis on promotion of women's livelihood and financial security. Its intensive engagement with 35,500 farmers includes 41% women farmers. The support provided to 32 women owned business is helping women entrepreneurs to grow their enterprises, and in doing so, increase their economic participation. Vrutti's work with 1.4 lakh vulnerable population including women in sex work, MSM and transgender people to enable financial security is promoting the health and safety of this extremely marginalised community and giving them increased control over their own resources.

While we have made tremendous progress on multiple fronts in the last few years, the challenges that lie before us are myriad -- climate vagaries such as drought, floods and cyclones deeply impact our small holder producers and their collectives in terms of procurement, sale and financing of goods. In addition, institutional building for our Farmer Producer Organisations (FPOs) is a challenge, both from the institution's perspective and the capacities of our own staff in this complex activity. Working with banks to drive financial inclusion is another challenge area in terms of getting them to look beyond mere achievement of their own financial targets and to respond to the demands of marginalised communities. Despite all these challenges and in fact because of them, the need to create jobs and sustainable livelihoods at a national level and ensure income equality for all our people has made our mission more relevant and critical today than ever before.

I would like to acknowledge and thank all Vrutti's partners – from grassroot to national level, for their support across implementation, technical inputs, technology, funding and strategic value add. These partners work hand in hand with Vrutti, and together we are learning from each other, and making a difference to ourselves and the communities we work with.

A defining moment this year was the appointment of Mr. Pramel Gupta, Director of the Northern operations to the post of Chief Executive Officer and Secretary as well as the appointment of Mr. S. Balakrishnan, Director of Southern operations to the post of Chief Operating Officer and Treasurer of the Society. I look forward to working with the new leadership as they pursue Vrutti's vision.

The Vrutti team has set ambitious targets for itself this year in terms of the reach, coverage and impact of its various programmes. It seeks to expand its reach in the next year to fishing communities and to strengthen inputs on financial access to communities we serve. Its current reach, impact and signs of change from the field as well as its plans for the future demonstrate that it is moving well towards its vision. I wish the team well on its journey.

Dr. C. Vijaylakshmi  
Chairperson, Vrutti

# Accomplishments in 2016-17



## **Working with Small Holder Farmers:**

- Cover 97,100 farmers in 6 states
- Intensive engagement with 32,500 farmers
- Provided technical support to 54 implementing organisations on business planning and technical capacity building as a resource agency
- Ensured other thematic engagements on biodiversity, horticulture, livestock, water rejuvenation and farmer's institutional building

## **Working with marginalised communities:**

- Worked with marginalised population for financial security (women in sex work, MSM, Transgender): 1.4 lakh across 6 states

## **Working with Women Entrepreneurs**

- Supported 32 Women Owned Businesses (WOBs)





## **Policy engagements on farmer's collectives and sustainable agriculture:**

- Provided expertise in national and state level consultations on farmer's producer companies
- Contributed to the development of a roadmap for Farmer Producer Organisations in Karnataka
- Member of Round Table for Responsible Soy (RTRS) and Better Cotton Initiatives (BCI) international certification platforms for soy and cotton commodities respectively
- Undertook 10 technical support assignments, directly by Vrutti and in collaboration with Catalyst Management Services in biodiversity, land and ecosystem management, soil and water conservation, organic and sustainable agriculture, drip irrigation and agriculture and nutrition.
- Participated in 15 national and international platforms on sharing and learning



# 2

## A Year in Review

Vrutti is a centre for sustainable livelihoods enhancing people's well-being through knowledge, innovation and transformative actions

Since 2002, we have been focused on building sustainable livelihoods; we are enablers of transformative solutions that seek to end poverty, marginalisation and create wealth and build resilience for small producers and marginalised and vulnerable communities.

2016-17 was a year of sharpening our focus and streamlining our work and strategies with three communities: the farming community, women entrepreneurs and women in sex work.

We have been working with farming communities for the past eight years and have developed, tested and scaled various intervention models.

With the aim of further building scale and sustenance, we worked closely with our partners to develop an intervention model of intensive engagement that increases farmer's incomes three-fold over 10 ten years and developed technology solutions in line with this. Currently covering 32,500 farmers, we have set our sights on reaching 500,000 farmers by 2026.

Our work on the financial inclusion of women in sex work, which started with one intervention in Bangalore city in 2005, was scaled up to over 80 community organisations in 2014. Continuing our work with these organisations during the year, we were also engaged in designing a national level initiative for financial inclusion to marginal and vulnerable communities.

With women entrepreneurs in the farming and non-farming sectors, the year presented us with the opportunity to further build on our experience through a programme that is intended to enhance the capacities of women owned businesses to partner with large retailers.

This Annual Report for 2016-17 follows the people and the communities we have worked with during the year and traces the direction, journey and impact of the various programmes we have undertaken to build sustainable livelihoods.

# 3

## Farming Communities

### Manoj increases his yield and income through new agriculture practices

**Manoj Gour** hails from Mardanpur village in Sephora District in Madhya Pradesh. Manoj owns 2.5 acres of land. He is a member of the farmer club formed by Vrutti and a shareholder of Salkanpur Farmer Producer Company Limited. Manoj is a regular at all the training programmes conducted by Vrutti. At one such training organised in association with the National Seeds Corporation, Manoj learnt about a new variety of black gram seed that is immune to yellow mosaic, a common disease in black gram. He sowed 4 kgs of black gram seeds on 0.5-acres of land, following all the required practices of seed treatment and spacing. He applied 5 quintals

of vermicompost produced on his own, rather than using chemical fertilizers bought from the market. The first flowering was seen in 60 days.

The new variety yielded him 1.53 Quintals in 0.5 acres compared to neighbouring farms that fetched 0.75 to 1 Quintal per acre. Having used lesser quantum of seeds and home-made fertilisers, his cost of production was also lower by Rs. 2,800. Through the support and training he received, Manoj was able to better the productivity of his crop, lower costs, reduce risk from disease and care for the health of his land.

**Shobhana Iraya** from Gulbarga is a Board member of the Menabal-Kagina Farmer Producer Company. She has learnt much through her association with the Producer Company and Vrutti. She participates in Board meetings, procurement processes and has gone for various exposure visits and other training programmes. "This year our Farmer Producer Company started procurement of Tur from its members. I earned a profit of Rs. 25,000, which was much higher than before." Shobhana got the benefit of procurement and marketing services of Farmer Producer Companies.

Manoj and Shobhana are two of the 140,000 farmers that Vrutti works with to build wealthy, resilient and responsible farmers.

Vrutti has focused on working with farming communities as agriculture is the primary source of livelihoods for over 50% of Indians, and over 70% of farmers are small holder producers. We revved up our direct engagement with farming communities from 2010-2011 when we piloted, and subsequently developed a proof of concept for the “Agriculture Enterprise Facilitation Centre” (AEFC). Scaling up from two districts in Madhya Pradesh and 2,000 farmers, to 29 districts across six states and over 97,000 farmers, the model is constantly evolving and growing, with its latest avatar being the 3Fold Model – which involves intensive engagement with farmers and their institutions.

We focus on regions that are largely rainfed, in districts identified by the government for special assistance under the Backward Regions Grant Fund, and communities that are socially and economically marginalised such as scheduled castes and scheduled tribes, and small and marginal farmers.

These farmers, who typically have between two to five acres of land and an average annual income of Rs. 15,000 to 40,000, face many challenges that prevent them from lifting themselves out of poverty. Small landholdings and rapidly depleting quality of soil and water limit their choice of crop, and yield and productivity are affected. Poor access to knowledge, finance, markets, farming equipment and new technology, further exacerbate these problems, and limit their entry into new markets. A fragmented ecosystem limits scale, support and sustenance.

## MP

Number of districts: **11**

Number of farmers: **30,142**

No of FPOs: **22**

No of SHGs and FIGs: **409**

No of Enterprise Groups: **190**

Total Business Done (Rs.): **19,82,47,399**

Total Finance Facilitated (Rs.):  
**2,00,50,000**

Funders: **NABARD, SFAC, Edelgive Foundation, APPI, GAVL**

## CG

Number of districts: **2**

Number of farmers: **3,000**

No of FPOs: **2**

No of SHGs and FIGs: **71**

No of Enterprise Groups: **4**

Total Business Done (Rs.): **6,45,600**

Total Finance Facilitated (Rs.): **16,60,000**

Funders: **APPI NABARD**

**AP** - Andhra Pradesh  
**CG** - Chattisgarh  
**KA** - Karnataka  
**MP** - Madhya Pradesh  
**TS** - Telanga State  
**TN** - Tamil Nadu



## TN

Number of districts: 5  
Number of farmers: **16,963**  
No of FPOs: **19**  
No of SHGs and FIGs: **685**  
No of Enterprise Groups: **5**  
Total Business Done (Rs.): **5,50,97,181**  
Total Finance Facilitated (Rs.): -  
Funders: **NABARD, Edelgive, SFAC, TNSFAC**

## TS

Number of districts: **2**  
Number of farmers: **3,000**  
No of FPOs: **8**  
No of SHGs and FIGs: **125**  
No of Enterprise Groups: **2**  
Total Business Done (Rs.): **13,50,00,000**  
Total Finance Facilitated (Rs.): **15,26,000**  
Funders: **APPI, NABARD**

## KA

Number of districts: **8**  
Number of farmers: **39,000**  
No of FPOs: **31**  
No of SHGs and FIGs: **1,225**  
No of Enterprise Groups: **22**  
Total Business Done (Rs.): **1,16,88,23,382**  
Total Finance Facilitated (Rs.): **14,90,000**  
Funders: **GAVL, SVP, NABARD, 3M, Green Foundation, APPI, SFAC**

## AP

Number of districts: **1**  
Number of farmers: **5,004**  
No of FPOs: **6**  
No of SHGs and FIGs: **365**  
No of Enterprise Groups: **6**  
Total Business Done (Rs.): **3,75,000**  
Total Finance Facilitated (Rs.): **25,000**  
Funders: **SFAC, NABARD**

Our engagement with farming communities is through multiple approaches:

- Building and executing intervention models (either through our team or through partners)
- Technical support
- Policy engagements
- Knowledge sharing

During this year in particular, the intervention engagement was of two types: intensive and theme-based. The intensive engagement covers multiple services at the levels of the farm, market, finance and community institutions, envisaging outcomes at all these levels. The theme based support relates to inputs and services on a single “theme” such as horticulture, livestock, etc. with a view to improving outcomes on the particular theme.

During 2016-2017, we undertook intensive engagement with 32,500 farmers, and we aim to cover 500,000 farmers by 2026.

Around 64,600 more farmers were covered during the year through theme based engagements in areas such as FPO support, biodiversity conservation, horticulture promotion, livestock management, and water recharge.

## Intensive engagement with farmers: The 3Fold Model

Vrutti's 3Fold model aims:

- To build **wealthy, resilient and responsible farmers**
- To **increase farmers' income threefold** in 10 years
- To focus strategies on the triad of **farm, famer and family**

The 3Fold model entails an intensive engagement to address the lack of integrated services (end-to-end) for farmers by establishing a sustainable ecosystem that enables collaborative actions for collective impact. Resilience is built through diversified enterprises, financial inclusion and risk transfer. Promoting good practices such as use of bio-pesticides and bio-fertilisers, and linking farmers to organic product markets contributes to responsible farming practices.

The 3Fold model, which includes four areas of focus and elements (Refer image/box xx), is being implemented across 10 Business Acceleration Units (BAUs) and five states of India (Madhya Pradesh, Chhattisgarh, Telangana, Karnataka and Tamil Nadu) currently covering 32,500 farmers. We intend to cover 500,000 farmers by 2026.

**Services provided in the 3Fold model are:**

1. Farm advisory and planning
2. Farm finance
3. Providing inputs and services to agri and allied enterprises
4. Value addition and marketing
5. Community institution strengthening
6. Ecosystem building

Our partners in this journey have been providing inputs that are critical to scaling and sustaining this programme. Our strategic partners namely Social Venture Partners, Mindtree and Catalyst Management Services have supported the ideation and strategic visioning of the model. In addition, Social Venture Partners has provided funding and assisted in developing linkages to funders and Mindtree has also provided extensive support in designing technology solutions.



Grant funding, which is important to set up and support the interventions till they mature and become financially self-sufficient, is being provided by Azim Premji Philanthropic Initiative, Edelgive, Social Venture Partners, Godrej Agrovet Ltd., NABARD, Small Farmers Agribusiness Consortium and GREEN Foundation.

Financial access services are being provided by Ananya Finance, Friends of World Women Banking and Nabkisan Finance Ltd. Ananya Finance has also provided capacity development support.

## Signs of change

Farmers have begun to exhibit improved awareness and implementation of farming practices, technologies and farm and allied enterprises are more geared towards increased income, reduction of risk and improved environmental sustainability.

**23,000 farmers** have been supported with the development of farm plans, training on good agricultural practices, farmer field schools and demos, and exposure visits.

**15,500 farmers** benefited through FPO services (eg: soil testing, seeds, fertilizers, pesticides, growth promoters) promoted by Vrutti.

Farmer's wealth is being built through lowered input cost and increased returns for their produce. Inputs supply to farmers was undertaken directly through FPOs, as well as through convergence with government line departments. Farmers received seeds of potato, maize, black gram, peas and vegetables; fertilizers; bio-products; and farm equipment at costs lower than the average in the market.

On the marketing side, the FPOs with support from the project have facilitated procurement and marketing of various commodities that include onion, red gram, green gram, black gram, maize and custard apple. These initiatives have not only benefited the facilitating FPOs to make profits, but also helped farmers to get an additional income through better price. **7,000 farmers benefitted** with Rs. 15,820 average income through procurement and marketing services for tur, green gram, cotton, groundnut, black gram (14,300 tonnes).

The farmers benefited from diversified enterprises as over 9,000 enterprises were built/supported during the year with inputs on feasibility, business plan, technical, financial and market support. These included goat rearing, poultry farming, vermicompost production units, flour mill and roti-making units as major individual-level enterprises. Group-level enterprises have also been started on mushroom production, bio-pesticides production, ginger processing, incense sticks manufacturing, grocery shop, food centre, vermicelli manufacturing and dal mill.

**Rs. 3.4 crore** was mobilized as credit for farmers, Farmer Interest Groups and FPOs; through linkages with financial institutions: SBI, Sanghamitra, L&T, Pradhan Mantri Rojgar Yojana, District Credit Cooperative Banks (DCCB), Friends of World Women Banking (FWWB), Ananya Finance and NABKISAN.

An important focus during the last year to reduce risk and promote resilience was to create awareness on financial inclusion. Awareness on savings has improved.



## The 3Fold model: Focus and elements

The focus of the 3fold model is to:

(a) Enable farmers to be independent entrepreneurs, by helping them acquire business and operational knowledge, and rebuild hope and trust. This starts with building a personal growth plan, followed by business planning for farmers' enterprises and potential diversification. Guided by the plan, customised capacity building and mentoring support (farm advisory) are provided to every farmer.

(b) Facilitate accelerated and assured services with an integrated package that is farmer and enterprise focused, building on their business plan. The services include access to seeds, inputs, agricultural machinery services; financial inclusion and access to capital; and access to markets (local and distant markets, retail/ institutional/ commodity markets, branded, etc.). Access to products and services is enabled by developing local entrepreneurs, linking farmers to services for financial literacy and financial access, continuous opportunity assessment and feasibility assessment and linkages for marketing support as well as linking to government programmes and schemes.

(c) Set up farmers' interest groups, women enterprise groups and farmer producer organisations and provide enterprise development support and linkages for undertaking group-based enterprises, agriculture produce aggregation for marketing, value addition enterprises and market engagement. Through these group based approaches, the scale for running enterprises, complementing skills and dealing with markets are achieved. Accessing services and inputs at a lower cost and sharing risks enable entrepreneurs to take up these enterprises successfully.

(d) Provide farmers and their institutions continuous support (handholding, mentoring, advisory, capacity building), along with exploring opportunities from markets, scientific community and public investments. To enable this, we incubate clusters called 'Business Acceleration Units (BAUs)' which establish a strong ecosystem in the agricultural sector so that farming enterprises in these clusters become sustainable and scalable. To deepen and accelerate impact, each BAU focuses on three to four key 'commodity chains' (that are suitable to operate in the cluster and have market potential to increase incomes), and ensures that farmers, enterprise groups and producer institutions move

up in those commodity chains to maximize their share of the consumer pie. In each BAU, the coverage starts with 1,250 farmers in the first year, to reach 2,500 farmers in the third year, and then accelerates to reach 10,000 farmers in the sixth year.

Four key elements in this model that accelerate and sustain the impact are:

**Technology:** Augmented by the information technology solution by Mindtree (I Got Crops), each farmer is onboarded with their plans, the enterprises, good practices and market information for decision making and support at every farmer and every cluster level. Dashboards at every level track status, opportunities for improvement and market linkages. This enables farmer-specific/ enterprise-specific farm advisory, order booking, inputs requirements, outputs predictions and aggregation for marketing.

**Activators:** Within each BAU area, for every 300-400 farmers, an activator support is provided. Activator is an integrator of all the services and support needed for the farmers; a one-stop point for the farmer and farmers' enterprise group to get solutions and support. Integration at this point is critical to ensure impact. Activator is enabled with the technology solution that improves their efficiency to support farmers in a holistic way.

**Partnerships:** Given the number of services and support needed for the farmers to make an impact, there is a need to identify, nurture and enable partnerships at BAU and Vrutti levels. The partnerships include government departments, market players, financial institutions, consultants, human resource agencies, donors, auditors and company secretaries, etc.

**Business Model at FPO and BAU Level:** Vrutti strongly believes that the BAUs and FPOs should provide continuous support irrespective of the 'project/ grant support' to enable and sustain impact. For this, it is critical that the costs required for basic support at the BAU and FPO level is generated within that BAU area, building on the 'value created' to the farmers and farmers institutions. The engagement of BAU with farmers and their institutions starts with incubation funding (through CSR, donors, government, etc.), but over a period, sustains its support through sharing of values created through transaction fees, retainer fees and success fees. Vrutti expects that beyond a five-year incubation period, a BAU will be able to generate adequate funds to continuously support the FPOs and farmers in a BAU area.

## Promoting and Sustaining Farmer Producer Organisations

As farmers' institutions, FPOs are pivotal to aggregate farmers and leverage economies of scale towards improving farming livelihoods. Promotion of FPOs entails technical support to farmers through extension services, institutional establishment and development of FPO, farmer interest groups (FIGs) and farmer clubs; and promoting market and financial linkages.

Vrutti facilitates convergence with programmes of the National Bank for Agriculture and Rural Development (NABARD) and the Small Farmers Agribusiness Consortium (Government of India SFAC-and Tamil Nadu SFAC), Dept. of Agriculture Andhra Pradesh, Dept. of Horticulture, Karnataka, and National Food Security Mission, Bankers Institute of Rural Development (BIRD) to promote FPOs.

We are empanelled with the SFAC, Ministry of Agriculture, Government of India for Karnataka, (former) Andhra Pradesh, Tamil Nadu and Madhya Pradesh. As an empanelled agency, we are recognised as a qualified resource institution that maybe deployed for the promotion of FPOs, either by the state government or SFAC itself.

Vrutti is also a Producer Organisation Promoting Institution (POPI), as designated by NABARD in Karnataka, Madhya Pradesh, Telangana, Andhra Pradesh, Tamil Nadu and Chhattisgarh. We are a resource support agency of NABARD in two states—Karnataka and Madhya Pradesh.

Through this convergence funding, Vrutti has promoted 88 FPOs in six states, covering about 97,000 farmers. These institutions of small, marginal and landless farmers and tribal farmers deal in several agriculture products such as paddy, groundnut, black gram, coconut, red gram, sunflower, soy, Bengal gram, cotton, maize, and livestock and forest

produce. Financial access services are being provided by Ananya Finance, Friends of World Women Banking and Nabkisan. Ananya Finance is also supporting capacity building efforts.

## Biodiversity Conservation and Rural Livelihood Improvement Project (BCRLIP)

The BCRLIP project of the Ministry of Environment, Forest and Climate Change aims to conserve biodiversity in selected landscapes, including wildlife protected and critical conservation areas, while improving rural livelihoods through participatory approaches. The Development of Joint Forest Management (JFM) and eco-development in some states are models of new approaches to provide benefits to both local communities and conservation efforts. BCRLIP intends to build on these models and expand lessons to other globally significant sites in the country to strengthen linkages between conservation and improving livelihoods of local communities that live in the neighbourhood of biodiversity rich areas, as well as to enhance the local and national economy.

Vrutti is implementing BCRLIP in Satpura, Madhya Pradesh. The Satpura Landscape Site (SLS) encompasses protected areas, their buffer zones and territorial forest divisions comprising both forest areas and revenue lands.

The project has focused on crop advisory, SHG revival, bio-dynamic composting, training farmers on preparing organic manure and water conservation, livelihoods promotion plans developed at the household level, approving ecotourism sites (e.g. Alam Dev) with the help of Gram Vaan Samiti, reducing cost of cultivation, bio pesticide production at the SHG Level and providing a 12-month package of practices to farmers cultivating oranges.





## Samarth

Vrutti partnered with Godrej Agrovet to provide skill-based livelihood training to farmers and youth under its flagship program 'Samarth' which trains small and marginal farmers on livestock management to help improve cattle health and increase milk yield, and in turn increase disposable incomes of poor farmers. The training curriculum has been developed by veterinarians and animal nutrition experts at Godrej Agrovet.

### Diversifying incomes at Kinnisultan Village

Kinnisultan, a small village under Aland block of Kalaburagi district in the state of Karnataka is home mainly to smallholder farmers who depend on farming as their primary source of income. As one of the most backward and drought-affected areas, the farming community here faces huge hardships.

Vrutti started its engagement with the farming community of this area in the year 2011 and has been working on promoting farmer's enterprise. To reduce the risk in agriculture through diversification, Vrutti identified dairy development as a suitable allied enterprise. To equip farmers with livestock management techniques, Vrutti joined hands with Godrej Agrovet to implement their livestock management programme. Twenty-five farmers of Kinnisultan village were trained under this programme on breed selection, shed management, cattle management, and health and nutrition management. Through this support, the total number of cows in the village has increased from 8 to 25 and the total production of milk has increased from 60 litres to 240 litres per day. An additional milk collection centre was added due to the overall increase in yield.

## **Creamline Dairy Pvt. Ltd.**

Associated closely with the Samarth programme is the grant from the Creamline Dairy Pvt. Ltd. to train 3,600 farmers in and around its Kesavarnam plant in Telangana under the Samarth programme. The programme launched in February 2017, is for one year and during the reporting period set-up activities of recruitment and training of trainers and MIS, and baseline was started.

## **Water Channel Rejuvenation Project**

Funded by the United Breweries Ltd., Vrutti led the project to rejuvenate the rain water channel in Badagabellur village to increase the water table level, and put in place mechanisms to sustain the benefits over time through social engagement and community ownership. The project was implemented at Badagabellur village is located about 25 kilometers away from the UB plant in the industrial area in Baigumpaddy, Mangalore.

During the year Vrutti was engaged in rejuvenating efforts of desilting, widening and deepening and building check dams. A community institution group was mobilised to monitor the quality of the work and oversee maintenance of the structures. The rejuvenation of this nullah has improved the water table in the cultivable lands surrounding the nullah and the farmers who own these lands are able to cultivate two crops a year now. The water recharge potential of this project has been estimated at 270,000 KL per annum. The project has benefitted 80-90 farmers and had a direct impact of 350-400 ha. of land

## **Rejuvenating the lives of farmers**

Prema Rama Devadiga is a farmer in Badagabellur Village of Karnataka. Since her husband's death five years ago, Prema relies on daily wages for her livelihood and owns a small piece of agricultural land which her children help her in cultivating. Her son also works as a driver of a school bus to earn extra wages, while her daughter-in-law takes care of the house work.

"We have a small piece of land near the nullah and we restrict ourselves to cultivating one crop a year. This time though, there was enough water stored in the nullah due to excavation, so we decided to cultivate one extra crop. A big thank you to the UB Group for this project," says an elated Prema. This 24 cents of agricultural land lies very close to the project site. Prema and her son put up a small bund in the nullah as there was enough water flowing through due to excavation work. This helped her to utilize the water for her second crop. Prema feels that this project is going to make a big difference to the village.

## **Sustainable Livelihoods for Wadi Tribals**

Since April 2012, Vrutti has been working with about 500 Gound tribal families in Hoshangabad district of Madhya Pradesh under NABARD's Tribal Development Fund (TDF). The project provides sustainable livelihoods for tribal families by developing orchard-based, integrated farming systems called Wadi, and promoting sustainable participatory livelihood programmes, both Wadi and otherwise.



Under this programme, we promoted horticulture, offered ways to improve agriculture, developed water resources and undertook soil and water conservation. Apart from this, we sought to empower tribal families, women in particular, by equipping them with knowledge and skills in the areas of health and finances. Finally, we supported activities that led to the development of tribal markets, and to improved processing and marketing of products manufactured by tribal families and communities.

Through our efforts:

- About 500 families have benefited from the Wadi model till date, through financial and technical support and providing products such as fruit saplings, storage tanks for irrigation, water pipes and motors for water resource development, and solar lanterns and smokeless chulas (stove) for cooking purposes; we have also organised health camps for people and animals.
- In 2016-17 there were 330 families associated with the Wadi programme; about 170 families left the programme due to migration and noncompliance of Wadi rules.
- Of the 330 families, about 150 have started selling their fruits in the local area to earn profits. Many of the farmers have also benefited from the vegetable scheme and earn Rs. 7,000 per family through vegetable cultivation.



## Vegetable Cultivation Through Kitchen Garden

A project funded by Fullerton India Credit Company Limited is being carried out as pilot with 100 farmers in 5 villages each from Durg and Dhamtari districts of Chhattisgarh with the aim of improving the income, health and nutrition standards of tribal farm families., 200 women beneficiaries were divided into 20 small groups having 10 members per group. These Women Groups were given trainings for vegetable cultivation Mini kits of Vegetable Seed and also training on

Coco peat based Nursery Development.

1. 10 coco peat prepared in 10 villages.
2. 10 women SHG formed.

## Working with Sustainability Organisations Round Table of Responsible Soy and Better Cotton Initiative

Vrutti worked with organisations like Better Cotton Initiatives (BCI) and Round Table of Responsible Soy (RTRS)- International standard for sustainable supply chain development. This year worked with worked with around 10000 small holders cotton farmers with promotion of 2 producers units (PUs) in Chhindwara district of Madhya Pradesh. Vrutti is working with across the cotton value chains- ginner, spinners etc. to strengthen the sustainable business. Vrutti as RTRS member working with around 12000 small holders farmers across the MP in 5 districts. Last years' 18600 credits gains and sold to the different industry such as Moypark, Axfood

Under the BCI and RTRS Vrutti established producer internal control systems (ICS) to promote and monitor the adoption of sustainability principles. Our role was to provide training to the farmers on different

principles, to develop master trainer in area(s). We conducted good package of practice demonstrations at lead famers levels Organizes SHs consultations/meeting around both the commodity to ensure proper market linkages with involvement of FPOs.

## Technical support

Our support to farming communities also involves providing to partners to integrate and improve their efficiency. As a resource agency on Farmer Producer Organisations, we have supported about 54 organisations on business planning, technical capacity building, facilitating exposure visits, etc. covering nearly 1.2 lakh farmer

BIRD training the CEOs of FPOs done we need to bring in

In addition, during the year we were engaged in assignments in the areas of impact and programme evaluations, and research. These services enable the implementers to scale their interventions, design strategies and interventions, ensure accountability and understand issues to enable them to better move towards their impact. During the year we executed the following assignments:

- Biodiversity Impact Assessment of the Integrated Land and Ecosystem Management to Combat Land degradation and Deforestation programme in Madhya Pradesh for the Global Environmental Finance Small Grants Programme of UNDP
- Socio-economic Impact Assessment of the Integrated Land and Ecosystem Management to Combat Land degradation and Deforestation programme in Madhya Pradesh for the Global Environmental Finance Small Grants Programme of UNDP
- Impact Evaluation of Organic Cotton Programme of Cotton Connect
- Mid-term evaluation of soil and water conservation for sustainable improvement of local agriculture and living conditions of marginalized families

- Evaluation of the Aga Khan Rural Support Programme's Expanding Drip Irrigation Project
- Baseline and Evaluation of the DSCL-IFC Sugarcane Agribusiness Project
- Monitoring and Evaluation for farmer support programme for sustainable sugarcane in India (Joint initiative of the International Finance Corporation IFC and Solidaridad)
- Assistance in Establishing Enterprises in Comprehensive Pilots for Sustainable Access to Services and Products, and Maximising Returns to Farmers
- from the Value Chains to organisations in the Revitalisation of Rainfed Agriculture
- Agricultural Incomes and Nutrition: A Study on The Effect of Seasonality and Household Coping Mechanisms on nutrition in four districts of Madhya Pradesh for the Bill and Melinda Gates Foundation, led by Dr. Anjini Kochar of Stanford University, with Dr. Rajiv Dasgupta and Dr. Rajiv Tandon as senior technical consultants on nutrition
- Training of Farmer Producer Organisation CEOs on behalf of Bankers Institute of Rural Development
- Feasibility study for IDH sustainable grape initiative program in Nashik
- Vrutti provided training for the CEOs and Leaders of FPOs in South India Organized by BIRD, Lucknow.



## Knowledge sharing

Knowledge sharing is undertaken with a view to build perspectives towards integrating models, scale-up and replication. During the year, through participation in platforms at the national and international levels we were given the opportunity to share our work and learn from others. Some of the main forums we were engaged in include:

- Mr. Pramel Gupta was a speaker at the two-day National Conference on Farmer Producer Organisations, Institute of Rural Management, Anand; February 2017
- Mr. Pramel Gupta was selected for the one-year Dasra Social Impact Leadership Program based on Harvard Business School course design in Mumbai
- Mr. N. Raghunathan received the “Most talented Rural Marketing Professional in India”, an award presented to 50 individuals annual by CMO, Asia (February 2017)
- A select Vrutti team from Bhopal attended the National Workshop on Doubling Farmer’s Income, New Delhi, organised by NABARD on its establishment day.
- A select Vrutti team from Bhopal accompanied Board of Directors of a few FPOs for “Seed Production Training to Farmers Producer Company (FPCs)” Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur (January 2017)
- CEO of producer companies attended a five-day training on farmers producer Organisations (FPOs) development-Banking institute of rural development (BIRD), Lucknow (September 2016)
- Mr. Pradeep Rao attended the National level workshop on “Securing the forest, land and soil, by Club of Rome, New Delhi (November 2016)
- Mr. Jiten Kaurav, Project Manager, attended the Better Cotton Initiative (BCI) Implementing Partners Meet, Hong Kong (2016)
- The Vrutti team attended a workshop by ITC on Broad Bird Fellow (BBF)

Implementation partners - A stakeholder consultation on scaling up BBF (August 2016)

- Vrutti senior management presented its 3Fold model at the Million Jobs Mission Conclave, New Delhi (January 2017)
- Mr. Arunabha, Mr. Pramel, Mr. Balakrishnan participated in the Roundtable discussion on the capacity-building needs of the non-profit sector in India, organised by SVP. (January 2017)
- Mr. Raghunathan presented the 3Fold model and progress at EDGE, a platform where EdelGive annually brings together its NGO partners and Donors to discuss and share their work and explore new partnerships. (November 2016)
- Mr. Raghunathan was a panellist at the Communities of Future Summit, organised by Mindtree, sharing his experiences to budding social entrepreneurs (March 2017)
- Mr. Narendran and Mr. Arunabha attended the Inclusive Finance India Summit, organised by ACCESS
- Mr. Muralidharan, Mr. Narendran and Mr. Arunabha participated in the Livelihoods Asia Summit 2016
- Mr Raghunathan and Mr Pramel Gupta went to Ethiopia to share study findings on Agricultural Incomes and Nutrition-Formative research on the effect of agricultural income seasonality on the health of pregnant women and infant children and an exploratory analysis into the determinants of causal relationships

## Policy engagement

Through extensive presence, experience and evidences from the field we have been engaged in platforms at the policy level

### Farmers Collectives:

We are engaged in national and state level consultations on farmer’s producer companies as experts and resource intuitions. We are members of the NABARD Producer



Organisation Development Fund (PODF) advisory committee, which sets strategic direction for the fund and periodically reviews progress.

Mr. Balakrishnan participated in the road map for establishment of Centre of Excellence for FPOs in Karnataka, organised by Department of Horticulture, Karnataka. Vrutti will be engaged in CoE.

## Sustainable agriculture

Vrutti is as member of Round table for Responsible Soy (RTRS) and Better Cotton Initiatives (BCI) international certification platforms for soy and cotton commodities respectively. As part of both platforms Vrutti works across the value chain players to sensitise and invest in sustainability. Both initiatives have potential to formulate policy on sustainable and responsible commodity from farm to market level.

## The Revitalising Rainfed Agriculture Network

Vrutti is hosted the Secretariat of the RRAN. The Revitalising Rainfed Agriculture Network (RRA Network) is a growing network of over 60 civil society organisations, research institutions, policy makers, donor agencies and individuals advocating for a differentiated agricultural policy and support system for rainfed areas in India.

The network is established to focus on improving the status of rainfed agriculture in India as there is a very high link to the level of poverty and the status of rainfed agriculture. The Revitalising Rainfed Agriculture (RRA) Network has been supporting nine action research Comprehensive Pilots across through its network of NGO partners across India Vrutti's role is currently to "To house and establish enabling mechanisms and systems for the Secretariat of RRAN to deliver its roles and functions to the RRAN".

The scope of the support of Vrutti is limited to Secretarial Functions and not the functions related to the membership mobilization, policy advocacy, and other coordinating functions that are undertaken by other arms of the Network.

Vrutti has been facilitating the contracting of the project management unit, NGOs as per the decisions of the Board of the RRAN, as per the board instructions Vrutti releases the grant and managing the grant and reporting to the board and to the donors under the Secretariat. Apart from this, we have facilitated the auditing and statutory reporting as required under this contract.



# 4

## Marginalised and vulnerable communities

### Shobhika starts a new journey with financial independence

Shobhika, a 45-year-old mother of three, was diagnosed with HIV four years ago. Her husband, an abusive alcoholic had pushed her into sex work at an early age to provide for the family.

Since 10 years she is a member of the community organisation 'Savitribai Mahila Sanstha' which one of the 80+ community organisations supported under the Avahan-3 initiative of the Bill and Melinda Gates Foundation, implemented by Swasti health resource centre in collaboration with Vrutti.

Through engagement with the project team Shobhika learned to save money instead of allowing her husband to take it away to buy

alcohol. Her organisation encouraged her to take a loan, with which she purchased a buffalo, that now yields enough to sustain her as well as repay her loan. Her financial independence enabled her to move away from sex work and live life on her own terms. Today, she says: "Moving away from sex work gave me emotional freedom in a way I hadn't experienced."

Navya Shree Mahila Welfare Society (NSMWS) is a community organisation in Warangal district of Telangana working with marginalized women in the region. Kavita is one of the many community members and an outreach worker working under Bill and Melinda Gates funded Avahan-3 programme. During discussions with the women and insights from a baseline study, Kavita realized that there was no felt need for bank accounts by the community members or their families.

Kavita started visiting the members and educating the members on the benefits of a bank account. While some members were willing to visit the bank, others were reluctant to travel to the bank in Warangal to apply for bank accounts owing to travel expenses and loss of wages for a day. With the guidance of the programme team, she calculated the opportunity cost for the



members and even devised a cost-benefit dialogue to convince members that it worth their effort. She mobilized three more women from within the community to help her amplify the effect. Simultaneously, she requested the Financial Security mentor under Avahan to initiate dialogue with the bank officials at Warangal for opening new bank accounts.

Kavita started helping the members in the documentation process in batches. She helped over 20 batches of five members each and visited the bank with the members who needed support. The applications under Pradhan Mantri Jan Dhan Yojna were successfully submitted at the bank after one and a half month of hard work and the members of the community organisations now had bank accounts.

Vrutti works with women like Shobhita or the members of NSMWS – communities in difficult circumstances, women in sex work, communities living with or vulnerable to HIV. These communities are disempowered and unable to take decisions on their lives and livelihoods. A critical component that triggers and sustains this situation relates to finance. Vrutti steps in to provide support related to financial literacy, financial inclusion, livelihoods support, which provides them a sense of security and of pride, empowering them to take decisions for their and their family's well-being.

In the past year, Vrutti has been working closely with women in sex work, transgender communities and their institutions. Our work with these communities started around 2005 and we are currently covering over 1.4 lakh key population through two projects





## Swathi Jyothi

Sex work as a means of livelihood for many vulnerable and marginalised women is an option born out of desperation rather than choice. Lack of financial knowledge and security not only pushes them into sex work, but increases their vulnerabilities to sexually transmitted infections and HIV,

In 2005, Swasti in collaboration with Vrutti and Swathi Mahila Sangha, a community organisation of women in sex work began to implement Pragati, a project funded by the Bill and Melinda Gates Foundation, for empowerment of women in sex work. Designing the initiative, we learned that women in sex work were unable to access financial services from mainstream and micro finance institutions because of stigma attached to the occupation, absence of skill and orientation of the staff to serve this community, absence of adequate identity documents, and street-based and mobile characteristic of the community. Further, the women had little knowledge of good financial practices and management, and skills of financial negotiation, exacerbating their vulnerabilities.

To address these financial aspects that contributed to women's disempowerment, in September 2007 we set-up Swathi Jyothi, a Micro Finance institution designed through a cooperative model that enabled financial services to women in sex work and supported financial literacy. We led the development of the concept and strategic direction, and have been providing technical support to manage the cooperative. The model addressed all the issues that prevented women from financial security.

Over the last 10 years, Swathi Jyothi has enabled around 7,900 members to save money and gain financial literacy. The Swathi Jyoti model enabled this community to access

affordable individual and group credit for their personal, household or enterprise needs, and avail insurance. Since September 2016, we have revamped operations, got a new banking solution installed and significantly reduced cash transactions in the field. Also, a new Governing Board has taken over and new financial products are being launched.

Some numbers that reflect the achievements of Swathi Jyothi as on March 31, 2017:

- Total membership: 9,209
- Number of loan accounts: 9,816
- Total member savings: Rs. 93.2 lakh
- Total loans distributed in the year: Rs. 1.04 crore
- Total income by Swathi Jyothi: Rs. 24.6 lakh
- About 39% of the members strengthened their business or started new businesses by availing loans
- Swathi Jyothi has access to on-lending funds from Friends of Women's World Banking (FWWB)

## Avahan III

The Avahan India AIDS Initiative which began in 2003, was a focused prevention initiative funded by the Bill & Melinda Gates Foundation (BMGF) that worked in six states of India with an aim to reduce HIV transmission and lower the prevalence of sexually transmitted infections in vulnerable key populations – female sex workers, the gay and transgender community and injecting drug users – through prevention education and services. In its first two phases, the programme focused on HIV prevention through saturation of coverage of the target population, improved uptake of services to treat sexually transmitted infections and regular and consistent use of

contraceptives. The second phase brought in building and strengthening of community organisations of the key populations, including collectivization and building community platforms for discourse, advocacy and sustenance of the outcomes. The two phases yielded results and made gains in lowering the HIV prevalence.

In its third phase, from 2014 the objective of the Avahan programme was to “sustain the impact of HIV prevention efforts in four states in India.” BMGF partnered with Swasti and Vrutti to implement phase III of the Avahan programme. Building on the learnings from the Swathi Jyoti programme, Vrutti focused on interventions that were aimed at financial security and literacy among this community. We worked with key populations in 80 locations across five states of India – Maharashtra, Karnataka, Andhra Pradesh, Telangana and Tamil Nadu. A total of 1,26,209 of this population now have membership in community organisations that the programme covers.

The operational strategies for this programme included facilitating access to financial products, building common facilitation centres to enroll key populations with in government schemes, establishing cooperative banks where required, facilitating access to financial products, financial literacy and planning.

Our intervention has helped the key population have more control over their

- **80%** received sessions on financial literacy and planning
- **63%** developed financial plans
- **73%** have bank accounts (better than national average of 45%)
- **77%** availed insurance services from banks, Jivan Jyoti Bima Yojana, Indira

Jeevitha Bima Pathakam, LIC and other govt. schemes

- **35%** have investments
- **45%** at least one deposit account

They have now been incorporated into the mobile app and better follow up is expected in the coming quarters. Post demonetization, imparting of digital literacy skills has been prioritized.

## Technical support

Through our work with marginalised and vulnerable communities we are supporting Breakthrough, a human rights organisation working to make violence and discrimination against women and girls unacceptable, by conducting an impact evaluation of its programme to increase the age at marriage of girls in Bihar and Jharkhand through media and field strategies. The evaluation is funded by the International Initiative for Impact Evaluation (3ie)





# 5

## Women entrepreneurs

“ The Women Enterprise Development Programme (WEDP) has been an eye opening and a great learning experience. It has made me more aware as a social entrepreneur. Various workshops by the experts enhanced my knowledge in different field like finance, management and marketing. The mentors were very warm and supportive. The knowledge and confidence gained has helped and will continue to guide me to make my organisation strong and economically viable. I am highly thankful to Walmart and Vrutti for giving me the opportunity to be a part of this very useful programme. The important lesson I have learnt from WEDP programme that we need to open ourselves and continue to work to strengthen our organisation with new ideas and possibilities. If we have a will to change our situation, we can!

– Moon Sharma, Participant WEDP

“ The way I look at business had changed. I feel more confident and ready to face challenges. Now am confident enough to approach corporates which was impossible before attending the WEDP. Team Vrutti had been very supportive always ready to help us no matter what. They treated us like a family with utmost care. Thank you, Walmart, for the conducting such a one of a kind programme. It was beyond our expectations.

- T.Sailaja, Participant WEDP



“

It is for me a matter of immense pride that my product will now be seen in Walmart Stores. I have worked hard for this moment and I feel indebted to this program.

”

- Prabha, Participant WEDP

Prabha, Shailaja, Moon, all entrepreneurs, faced obstacles that most women entrepreneurs face, including inhibiting laws and regulations, lack of self-confidence, isolation from business networks, and social and familial pressures related to gender roles. Another critical barrier to the growth of Women Owned Businesses is access to formal finance. Over 90 percent of finance

requirements are met through informal sources and nearly three-fourth of these businesses have unmet financial needs.

The opportunity to focus specifically on women entrepreneurs as a group for livelihoods promotion was realised through Walmart's Women Enterprise Development Programme (WEDP).





## Women Enterprise Development Programme

Under its theme of growth, competitiveness and sustainability of Women Owned Businesses, Vrutti partnered with Walmart to implement its Women Entrepreneurship Development Programme (WEDP) from December 2015 and April 2017. This programme sought to build the capacities of women owned businesses (WOBs) and equip them with professional and life skills to develop robust businesses.

Based on rigorous assessment process, we identified 44 WOBs from three clusters (National Capital Region, Hyderabad and Vijayawada), which were near the Walmart Best Price Cash & Carry Stores. We developed a capacity building programme that was designed and delivered based on a thorough

assessment of their needs. 32 were supported during the year

The programme used a combination of Capacity Building Workshops, handholding and mentoring support, and networking to strengthen both the entrepreneur and enterprise and connect them to large corporations including Walmart.

The WOBs participated in regional workshops on Life Skills, Marketing and Social Media; Financial Management and Business Planning; Regulatory & Legal Compliance and Operational Excellence. The Life Skills component included a Life Skills workshop and participant interaction with successful entrepreneurs who could become mentors and role models to them.





In total, 32 women entrepreneurs graduated from the WEDP, which trained these entrepreneurs in professional and soft skills to help build robust businesses. Eight of these were identified as future Walmart India suppliers, since their products fitted the assortment.

At the graduation event a book, 'Wind Beneath The Wings,' was launched by Shri. Amitabh Kant, CEO, Niti Ayog, which captures the real life stories of women entrepreneurs and the accomplishments and struggles unique to them as they establish and grow their businesses.

### Some signs of change:

- **90%** shown good progress in their life skills and social capital (self-reported) to pursue their dreams

- **25 WOB** developed Business plan; using it to access loans and investments
- **Women report Improved awareness and capacity** on corporate governance, marketing and finance
- **Linkages** forged with other Women owned businesses; opportunities for sharing, learning and finding solutions to challenges
- **Network and partnerships** with various initiatives through social media, organized sessions for WE,
- Facilitation of Govt. Schemes and building partnerships (National Institute for Entrepreneurship and Small Business Development - NIESBUD, JU, Confederation of Women Entrepreneurs COWE, Edukans)





# 6

## Partners

We would like to acknowledge and express our gratitude to our partners who have provided us immense support and walked with us on our journey. They have been strategic co-creators of our models, helped us with funding and communicating our work to others, and brought in the latest technology solutions.

### **Funding partners:**

- Godrej Agrovet
- Azim Premji Philanthropic Initiative
- Edelweiss
- NABARD - National Bank for Agriculture and Rural Development
- NABFINS - NABARD financial services
- SFAC - Small Farmer's Agribusiness Consortium
- Ananya Finance
- FWWB - Friends of Women's World Banking
- TNSFAC - Tamil Nadu Small Farmers Agribusiness Consortium

- CDPL - Creamline Dairies Pvt Ltd
- Ford Foundation
- Swasti Health Catalyst
- UB - United Breweries

### **Business Partners**

- Walmart
- NEISBUD National Institute for Entrepreneurship and Small Business Development
- SIDBI Small Industries Development
- Bank of India
- NMMSME
- BMGF Bill and Melinda Gates Foundation
- Syndicate Bank
- Swasti

### **Partners engaged in model co-creation and execution:**

- Social Venture Partners
- Mindtree
- Community Organisations - 74
- Producer Companies – 80
- Swati Jyothi
- Catalyst Group Partners:
- Catalyst Management Services
- Swasti
- GREEN Foundation
- Fuzhio



# Enablers

Vrutti's accomplishments have been driven by a hardworking, driven and passionate staff of 98 employees, of which 86% are male and 14% female. The staff was supported by 10 interns.

The Finance, People Engagement, MEAL (Monitoring, Evaluation and Learning) and Admin teams provided support through the year to all the other operational teams. Their contribution to the scale that Vrutti is reaching is significant. This enabler team ( Finance, Human Resources and Administration ) provided the backbone support to the

## Vrutti organisation

Keeping in mind the challenges to scale, especially that of enablers, critical initiatives taken during the year include:

- **Financial Assurance System (FAS):** The finance team participated in the FAS, an internal audit, which identifies gaps in systems, processes, capacities, etc. and recommends actions for improvement.
- **Leadership Development Programme:** The People Engagement team coordinated a leadership development programme for senior managers, who were stepping into leadership shoes.

## 8

## Governance

Members of the Vrutti Governing Body (as on 31 March 2017):

S-No	Name	Designation in the Society	Educational Qualification	Brief Profile
1	C. Vijayalakshmi	Chairperson	M Sc (Ag), PGDRM (IRMA). FPM (MDI-Gurgaon)	She is currently Professor at IFMR. She has 25+ years experience working in the development sector. Prof Vijayalakshmi's research expertise and interest in organizational transformations in public sector organizations including banks and her corporate experience in senior management positions and as a consultant support her teaching career. She has several international publications to her credit. She has conducted several MDPs for corporate clients. She has also carried out research and consulting assignments for clients including NABARD, Hand in Hand and CII Foundation.
2	Pramel Gupta	Secretary	Msc (Agri Economics), BSc (Agri)	Over 20 years experience in implementation of Agriculture & NRM based livelihoods projects and in supporting various NGOs and programs on community based rural livelihood promotion, agriculture-based and integrated farming system interventions, Micro credit, Local Self Governance, Institutional Development and participatory monitoring and evaluation in different parts of the country. He has worked at the grassroots level for about 10 years, directly with community groups and BoP households for enterprise development and livelihoods promotion. I have vast experience in working across India; especially in the States of Rajasthan and Madhya Pradesh. Have been part of numerous livelihoods projects of DFID in various capacities (community organizer, M&E specialist, impact assessments consultant, Supportive Supervision team leader, domain expert etc.).



3	S. Balakrishnan	Treasurer	PGDMM, PGDBM	Bala works on promoting Sustainable Livelihoods, He is involved in Institution Building, Value Chain Development , Business Planning & Support, Integrated Action Research, providing Advisory -Technical Support, Monitoring and Evaluation, Mentoring and Advisory Services He has been supporting inclusive livelihoods promotion by other livelihoods promoting institutions, building up networks, supporting CSOs in effective delivery of livelihood models, policy engagement at the region level and developing and establishing a effective delivery system it includes team mobilisation, recruitment, induction, capacity building and supporting the team on the job.
4	T. Muralidharan	Member	B.Sc.(Agri), PGDBA	He has 35+ years working on social Finance. He works on facilitating financial access for Farmer Producer Organisations & MSMEs from financial institutions & commercial banks & Capacity building of FPOs and MSMEs for 'credit readiness He has worked in HiVOS as a Programme Officer (Financial Services & Enterprise Development) and supported projects & programmes with with special focus on micro-finance, financial inclusion, value chain finance and business development services for the poor. He has helped in operationalising the Hivos Triodos Fund with support to 4 leading MFIs in India (Basix, Share Microfin, Cashpor, Spandana) -Jointly responsible for setting up the wholesale microfinance fund viz. The Bellwether Microfinance Fund, Hyderabad .Supported 5 microfinance organisations with seed capital for scaling up operations, capacity building, legal transformation and reaching sustainability viz. Grameena Koota, Sakhi Samudaya Kosh, Janara Hana of Samuha, Jan Chetna Sansthan, Peoples Forum. - Facilitated establishing a debt and equity fund viz. Caspian Impact Investment Fund a debt fund for Producer Organisations for meeting financial needs of working capital and investment credit along Value Chains. Prior to that he spent about 20+ years in Vijaya Bank

5	Shiv Kumar	Member	B.Sc. (Agri) PGDBA	A Social Entrepreneur, institution and people builder, Shiv has dedicated 25+ years working on social development, in India and internationally. His experience is in the fields of Health, Education and Livelihoods and interests include Governance, Monitoring, Evaluation, Learning, Technology in Development, Behaviour Sciences and Institutional transformation. Starting his career in a leading farmer owned co-operative, he has founded several organisations within the Catalyst Group - Catalyst Management Services, a consulting firm; Swasti – a health resource centre and Vrutti – a livelihood resource centre and Fuzhio, a impact product company. Shiv holds a Postgraduate Diploma in Rural Management (1989-91) from IRMA
6	N. Raghunathan	Member	BE(Agri), PGDRM	A Social Entrepreneur, institution and people builder, Raghu has dedicated 25+years working on social development, in India and internationally. His experience is in the fields of Health, Education and Livelihoods and interests include Governance, Monitoring, Evaluation, Learning, Technology in Development, Behaviour Sciences and Institutional transformation. Starting his career in a leading farmer owned co-operative, he has founded several organisations within the Catalyst Group - Catalyst Management Services, a consulting firm; Swasti – a health resource centre and R– a livelihood resource centre and Fuzhio, a impact product company. Shiv holds a Postgraduate Diploma in Rural Management (1989-91) from IRMA
7	MRC Ravi	Vice Chair Person	LLB	A qualified in Business Administration and has obtained his Bachelor Law Degree from Kamaraj University, Madurai. He has rich experience of 32 years in the field of Consultancy and Advocacy. He is also a Senior Partner in ILPM CONSULTANTS which is a leading industrial law and corporate law Firm with a specialized in bound practice having started its operations in the year 1970.

8	V. Vivekanandan	Member	PGDRM (IRMA).	A Fisheries expert working for strengthening livelihoods through new technology, marketing coops, microfinance, input services, etc. proponent of community based fisheries management and co-management for the last decade. . Mr V Vivekanandan has worked in the South Indian Federation of Fishermen Societies (SIFFS) for over 25 years, initiating programmes in fish marketing, boat building, micro finance, development of fish marketing societies, socio-economic research, experiments in community based resource management, etc.
9	R. Parthasarathy	Member	Tele-communication Enginner	A Telecommunication Engineer. 40 years in the Corporate sector, A retired Director of International Telecommunications Satellite Organization (INTELSAT), a satellite communication industry in Washington ,Currently supporting development initiatives





# About Vrutti

## Vision

Vrutti is a centre for sustainable livelihoods enhancing people's well-being through knowledge, innovation and transformative actions

We focus on livelihoods; we are enablers of transformative solutions that seek to end poverty, marginalisation and create wealth and build resilience for small producers and marginalised and vulnerable communities.

As social entrepreneurs, we pursue problem solving with entrepreneurial zeal, business acumen, courage to innovate and we consistently challenge traditional practices and ensure we measure our progress.

We design ecosystem solutions for smallholders and marginalised communities that combine the strength of communities, efficiency of market, reach of Vrutti and power of the state.

## Core Beliefs

We strongly believe that 'Sustainable Livelihood Approaches' can be a great lever to address poverty, marginalisation and inclusive development. It is important that these approaches are customised to address different forms of marginalisation, needs and aspirations.

We believe strongly in 'People first' – all our work starts with 'empathy-led design' with people and their issues at the centre. We believe in the innate capacity of all people to contribute meaningfully to development.

Constraints provide the opportunity to be creative, and we work within constraints imposed from outside, as well as generate self-imposed constraints to design creative solutions.

Influenced by individuals and initiatives in the development sector such as Dr. Kurien and Arvind Eye, uncompromising compassion, affordable excellence, and sustenance of support are non-negotiable aspects of our engagement and design efforts.

To us, scale is about reach and impact at the community level and we consider our success by the depth of impact and sustainability of benefits. We strongly believe in objectively evaluating ourselves and improving.

## Our Strategy

- Design models that are directly executed by Vrutti
- Co-create models/collaborate with partners for scale-up
- Provide technical support to partners to integrate and improve efficiency
- Knowledge sharing, building perspectives towards integrating models, scale-up and replication
- Meaningful engagement to contribute to policy shaping

For more information on our strategy visit: <http://vrutti.org/index.php/strategies/strategies-overview>

## Catalyst Group

Vrutti is a part of the Catalyst Group, which was established in 1994 and has been contributing towards empowering poor and marginalised communities across India and other developing countries.

We are six institutions that form the Catalyst Group Catalyst Management Services (CMS),

Swasti, Vrutti, Fuzhio, GREEN Foundation and the Catalyst Foundation. Together we engage with the development sector through various levers of model building and execution, institutional development, professional services and trading. Each lever requires different legal formats, strategic focus and human resource profiles, and hence the need to have multiple organisations.

CMS, established in 1994 works to empower development organisations by providing professional services geared towards impact acceleration of their interventions, maximisation of social returns on investment and creating shared value. CMS is a private limited company registered under the Companies Act 1956.

Swasti, established in 2002 achieves public health outcomes for those who are socially excluded and poor. Swasti is a niche service provider in the public health sector, delivering end-to-end solutions as well as short and long-term support and facilitation, combining research and practice. Swasti is a not-for-profit registered under the Societies Registration Act, 1960.

Vrutti is a Centre for Sustainable Livelihoods, enhancing people's well-being through knowledge, innovation and transformative actions. Vrutti is registered as a not-for-profit Society in the year 2002 under the Societies Registration Act, 1960.

Fuzhio, established in 2005 facilitates market access to women and small holder farmers and marginalised communities to maximise returns for their products and services. Fuzhio is registered as a private limited company registered under the Companies Act 1956.

The Genetic Resource Ecology, Energy and Nutrition Foundation (GREEN Foundation), was established in 1994 to build a well-preserved ecosystem diversity for sustainable rural livelihoods of the present generation without eroding the resource base of the future. GREEN Foundation is registered as a Trust.

The Catalyst Foundation, established in 2016, provides and guides the vision of building health and wealth of marginalised communities. The Catalyst Foundation is registered as a Trust.

## Acknowledgements

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<b>Twitter</b>	<a href="https://twitter.com/Vrutti_Catalyst">https://twitter.com/Vrutti_Catalyst</a>
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