

ANNUAL REPORT 2020-21



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Chairman's Message

2020-21: The year that was ...

The financial year 2020-21 is an important one in Vrutti's calendar! It taught us how to draw on our inherent resilience and overcome unprecedented challenges for the sake of the communities we work with and work for.

The year was born in the national lockdown that started on 24 March 2020 to prevent the spread of the deadly SARS-CoV-2, known popularly as Covid-19. The World Health Organisation had on 11 March 2020 declared the disease as a pandemic.

Confusion and uncertainty were reigning supreme as the new order necessitated quick changes in a short span of time. Like the rest of the country, Vrutti's headquarters and field offices were closed and our staff members were advised to work from home.



MRC Ravi
Chairperson, Vrutti

In a quick realignment aimed at helping our target groups, we initiated Covid-19 relief and rehabilitation efforts. We worked with the state governments in overcoming this unprecedented situation.

Some of the measures we took up were, targeted awareness generation programmes in local languages, supplies of relief materials including household essentials, medical and safety kits besides support in strengthening livelihoods. To cite an example, we created market and financial linkages for farmers to sell their produce even amidst the strict lockdown!

Vrutti is also a strong member of the Covid Action Collaborative (CAC), an all-India multi-sectoral group helmed by Catalyst Management Services.

The CAC helps in maximising resources in an urgent and dynamic manner to build community resilience in vulnerable populations. Working under the umbrella of the CAC, Vrutti initiated High-Impact Intervention (HII) packages for livelihood restoration during the year under discussion.

We are thankful to our donors who trusted us with their hard-earned money. We have ensured that every last paisa reaches the beneficiary most in need!

A word of thanks!

It has been a tough year for all of us. The silver lining amidst all the hardships is the generous support and help that poured in from different quarters.

We would like to acknowledge the unflinching support provided by our Founder and Chief Mentor Shri N Raghunathan and Founder and Mentor Shri Shiv Kumar who helped us in identifying new doors when the road ahead seemed difficult to traverse!

Vrutti Board of Directors have been an immense support by lending their expertise and guidance at all times and take this opportunity to thank them also for their proactive support.

Our sincere thanks to our sister organisations in the Catalyst Group and the Group at large for helping us strengthen our systems and learning.

Our donors trusted our vision and sincerity, and partnered with us in our joint endeavour to help those in need. We extend our thanks to all donor partners for associating with us.

A word of thanks also goes out to all our stakeholders - farmer organisations such as Farmer Producer Organisations (FPO), National Association for Farmer Producer Organisations (NAFPO), Small Farmers' Agri-Business Consortium (SFAC), National Bank for Agriculture and Rural Development (NABARD), Government line departments and Krishi Vigyan Kendras; financial intermediaries such as Sammunati, FWWB and Rang De; fisheries organisations such as National Fisheries Development Board, Central Marine Fisheries Research Institute, Marine Products Export Development Authority; small entrepreneurs; banks and other lending organisations.

Our humble thanks to the Union Ministry of Agriculture & Farmers Welfare; Union Ministry of Fisheries, Animal Husbandry and Dairying and the Union Ministry of Micro, Small and Medium Enterprises.

Finally, heartfelt thanks to our farmer friends, fishers and small entrepreneurs for whose development we are committed to, and take genuine pleasure in their empowerment.



THANK YOU

About Vrutti

Vrutti is a not-for-profit organisation registered under the Karnataka State Societies Registration Act 1960 and are a part of the Catalyst Group of Organisations.

We have been in the social impact space for nearly two decades and have made a difference in the lives and livelihoods of over a million poor and marginalised individuals and households.

We work through an ecosystem approach integrating and delivering end-to-end services that empower small producers and the marginalised to grow their way out of poverty and uncertainty and to be 3 times more profitable.

OUR VISION

Enhancing People's Wellbeing through Knowledge,
Innovations and Transformative Actions.



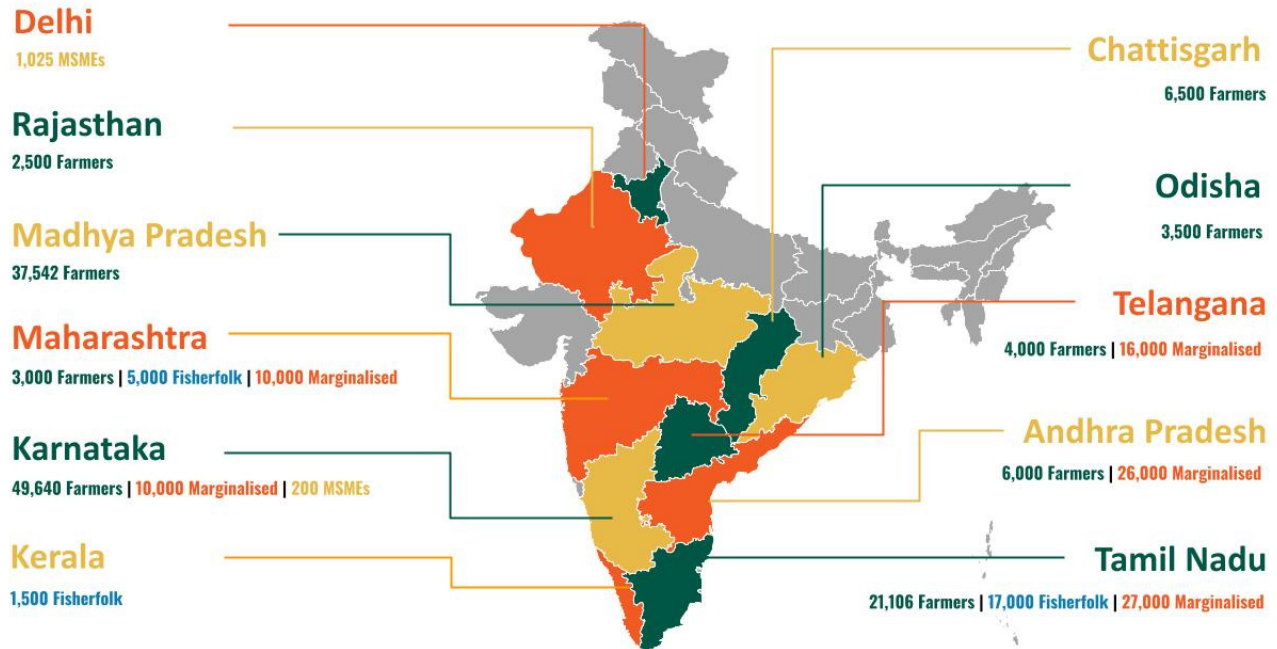
OUR MISSION

Building Wealth and Resilience of Small Producers
and Vulnerable Communities through
Transformative Livelihoods Solutions.



Where we work

Cumulative Reach: 1,33,788 Farmers | 23,500 Fisherfolk | 1,20,000 Marginalised | 1,300 MSMEs



Communities we work with

People born in the world's poorest places and difficult circumstances deserve the chance to achieve their full potential because every human life is valuable

Farming Communities

Vrutti has focused on working with farming communities as agriculture is the primary source of livelihood for over 50% of Indians, and over 70% of farmers are smallholder producers. We intervene through the 3Fold model, which involves intensive engagement with farmers and their institutions

Fisherfolk

Our long term goal is strengthening the livelihoods of small scale fishing communities and the sustainable use of fishing resources

Marginalised Communities

Vrutti works with communities in difficult circumstances, women in sex work, communities living with or vulnerable to HIV.

Women-owned Businesses & MSME

One of Vrutti's livelihood transformation models is working with MSME & Women-Owned Businesses (WoB)

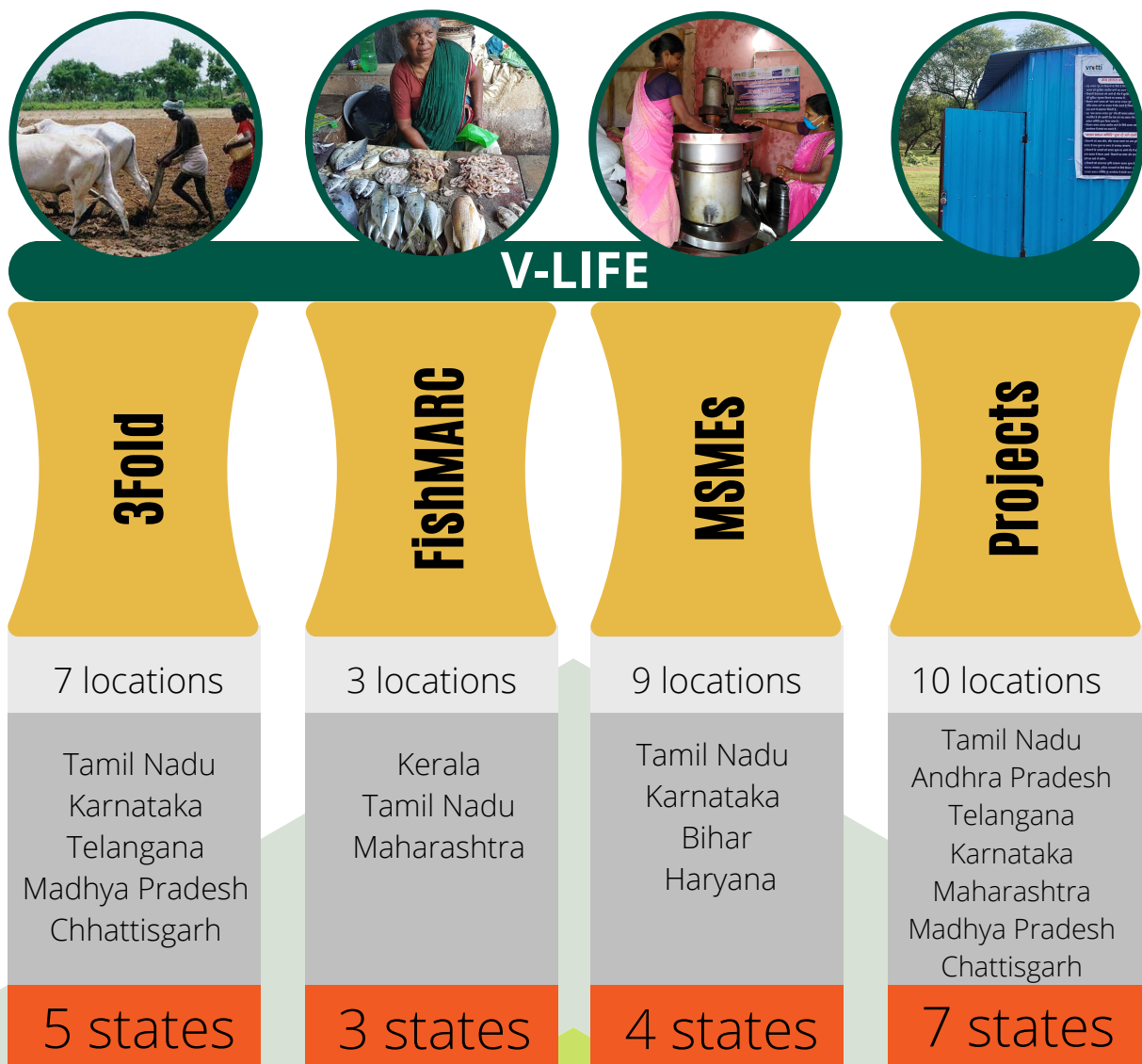
How we work

Vrutti-Livelihood Impact Partners, works with the Vision - "To Enhance People's Well-being through Knowledge, Innovation and Transformative Actions".

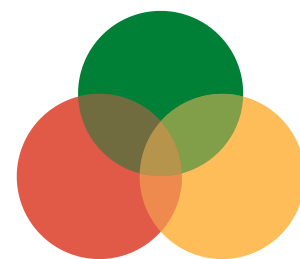
Founded by IRMA Graduates in 2002, it is a part of the larger Catalyst Group, a 27-year-old institution that has made a difference to the lives and livelihoods of over a million poor and the marginalised. Vrutti strongly believes that sustainable livelihood approaches, if designed and delivered well, has the huge potential to bring transformative change among women, small producers and marginalised communities, through integrated ecosystem solutions.

The focus groups of Vrutti's work are small & marginal farmers, artisanal marine fisherfolk & women fish vendors, micro, small and medium enterprises & women-owned businesses and people in special/difficult circumstances - sex workers and transgenders.

We reach out to these groups through four verticals - 3Fold, fishMARC, MSMEs and Projects. Vrutti Livelihood Impact Finance Enabler or V-Life is the horizontal wing that enables all the four verticals.



3Fold Programme

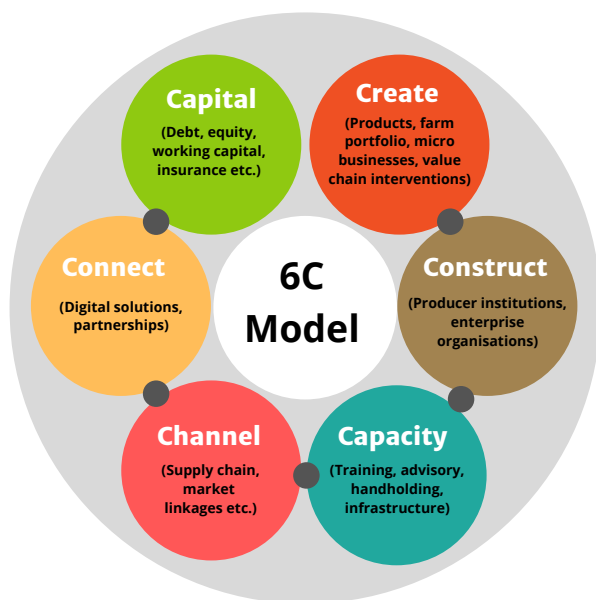


Our flagship programme, 3Fold is about building wealthy, resilient, and responsible farmers - making them successful entrepreneurs and sustained job creators, and having their income increased by three times.

The 3Fold model is built on the key approach of promoting and facilitating an entrepreneurship-led ecosystem in agriculture, sustained through strong farmer producer organisations. It believes in the empowerment of farmers and their entrepreneurship orientation/potential and nudging the same to achieve the impact.

It addresses the key gaps of lack of integrated services (end-to-end) which is appropriate to the farmers, need for 'diversified options' (value addition, farm, allied and non-farm), augmented by 'integrators/activators at field level' and 'technology', and establishment of a sustainable ecosystem at a cluster level, that enables collaborative actions for collective impact.

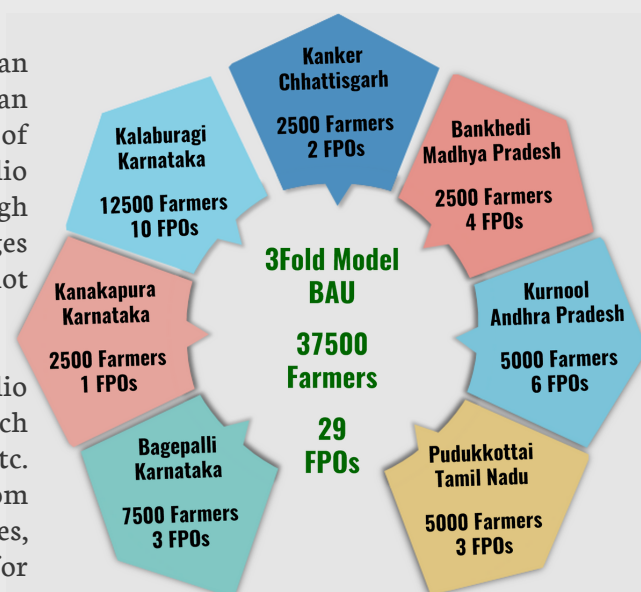
The model is being presently implemented in 7 locations across 5 states covering 37,500 farmers; it aims at increasing the wealth of smallholder farmers in these locations by three times along with making them resilient from disaster and shocks and responsible to their institutions and the environment at large.



Wealthy | Resilient | Responsible

The farmers' journey with 3Fold starts with an onboarding wherein they will be attached to an activator and support to them starts. Achievement of 3Fold income starts with the farmers' existing portfolio by reducing their costs, better productivity through package of practices, appropriate financing linkages and better marketing of existing products. This is not sufficient.

Over a period, for every farmer, an expanded portfolio will be suggested based on local conditions, which includes addition of allied activities, value addition, etc. In these cases, there will be an added investment from the farmers, which brings diversified income sources, supplementary incomes and also risk reduction for farmers.



FARM ADVISORY



Farm Advisory Services

A wide range of farm advisory services was provided to farmers on their respective crop cultivation cycles during 2020-21. A total of 11,574 farmers were trained on Good Agricultural Practices (GAP) across the seven 3Fold locations.

Training programmes

As many as 1,623 training programmes and demonstrations were conducted covering topics such as land preparation, seed treatment, management of commodities to improve the quality of produce, adopting scientific methods for storage of grains. The training programmes also included preparation of bio-inputs and growth promoters such as *jeevamrutha*, *panchakavya*, fish tonic and preparation of enriched compost to increase microbial activity.

Demonstrations

Demonstrations on rice intensification systems, mixed cropping of millets and pulses were carried out. Moreover, 875 farmers benefited from training on better livestock management practices, which covered aspects such as cash management, feed management, disease management, fodder preservation, and other techniques for cattle and sheep rearing. Moreover, awareness programmes on existing government programmes were conducted for the benefit of the farmers. Further, 432 farmers were also provided with packages containing growth promoters and biopesticide products to shift towards sustainable farming practices while increasing yield and minimising the cost of production.

Good Agricultural Practices

Organic Route to a Better Life!

Thennagam of Sooranviduthi village, Pudukkottai district in Tamil Nadu is a contented woman today! After adopting sustainable agriculture practices, the smallholder paddy farmer's income during one crop cycle increased from Rs.12,700 to Rs.25,350, and her expenses reduced from Rs. 40,500 to Rs.32,150.

Thennagam's journey to a better life started in September 2019 when she became a member of the Farmer Interest Group (FIG) and enrolled herself as a shareholder in Ambuliaaru APCL. She started attending FIG meetings and awareness sessions that introduced her to sustainable agriculture and Good Agricultural Practices (GAP).

Thennagam went through training programmes and demonstrations on the preparation of bio inputs such as *panchakavya*, 3 Oil Mixer and *jeevamrutha*. The farmer understood the benefits of sustainable agriculture practices, and also the demerits of excess use of chemical fertilisers such as soil compaction, erosion, and an overall decline in soil fertility in the long run. Vrutti's field team motivated Thennagam to try out organic paddy cultivation in one acre of land. The farmer started paddy cultivation with ADT-37 variety and the field team provided her with regular monitoring and farm advisory services.

The sustainable method of cultivation and GAP helped the farmer to increase the yield by an additional quantity of 120 kilos or 2 bags to make it a total of 50 bags. The FPO procured the paddy at a higher price of Rs.50 per bag than the market price. This enabled the farmer to get an additional Rs.2,500. The FPO also procured the paddy at the farm gate, which saved the farmer an amount of Rs.1,050 towards costs of transportation and loading as these were borne by the FPO. In addition to the income benefits, the farmer benefited by Rs. 8,350 through a reduction in the cost of cultivation.

The farm advisory provided through Vrutti's intervention has brought smiles to Thennagam's life, and she is now considering sustainable cultivation in her remaining four acres of land.

**INCOME
INCREASE**
₹ 12,650
in One Crop Cycle



Community Seed bank & Conservation Agriculture

Vrutti has also taken up steps to improve the self-sustenance of farmers through supportive measures such as community seed bank, bio-input preparation, soil and water conservation, rare variety demonstration and Farmer Field Schools in select 3Fold locations. These activities are being carried out in association with our group organisation, the Green Foundation.



Community Seed Bank - Seed conservation is a practice that farmers and their families have been engaged in for thousands of years. As part of this activity, the farmers are encouraged to produce quality seeds and to collect indigenous varieties of seeds that are best suited to their locations.

Currently, Vrutti has established 16 community seed banks across the five 3Fold locations - Kanker, Bankhedi, Kanakapura, Gulbarga and Pudukkottai.

Soil and water conservation - It is highly beneficial for crop cultivation. As part of this activity, the farmers are informed about various Government schemes available for soil and water conservation. Vrutti, with support from the local governments, has also constructed trench cum bunds for the farmers.



Bio-input preparation - Herein, our farmers are advised to use bio inputs such as *panchakavya*, *jeevamrutha*, Fish Oil, Chilli garlic solution, 3 Oil Mixture and vermicompost as against harsh chemical fertilisers and pesticides. Periodic training programmes and demonstrations are held to introduce farmers to these.

The purpose of introducing bio-inputs is to enable the farmers to reduce their cost of cultivation besides improving soil health.

Rare Variety Demonstration - Rare variety demonstration (RVD) is an in-situ method of agrobiodiversity conservation wherein rare varieties are demonstrated to the farmers. The benefits of cultivating rare varieties are explained to the farmers. Vrutti has taken RVD for ragi, paddy and millets through Farmer Field Schools (FFS).



Soil and Water Conservation Activities

Vrutti strongly believes that the small water bodies and ponds remain as important sources of groundwater recharging and drought-proofing and help in maintaining the balance of the ecosystem. The water bodies are the source of water security in the villages and were instrumental in recharging groundwater in the area. Years of neglect and encroachment have resulted in their deterioration, leading to acute water shortage. There has been a rapid depletion of groundwater, resulting in a shortage of water for drinking and agricultural activities. Hence, Soil and Water Conservation initiatives have been an integral part of Vrutti's interventions under the 3Fold Model across the Business Acceleration Unit (BAU) locations.

During the year 2020-21, Vrutti implemented soil and water conservation activities at both the community and farmer level in Pudukkottai and Bagepalli BAU locations with the support of Edelgive and HT Parekh Foundation (HTPF) respectively. The activities in Kanakapura and Kanker at the farmer level were facilitated in convergence with the Department of Agriculture and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).



Enhancing ecosystem through agroforestry initiative

Pudukkottai, Tamil Nadu

- 33 village ponds identified, Water Management Committees formed, areas cleared and desilting done
- 930 households, 400 acres of cultivable land and 134 farmers benefited
- Rechargeable benefits to 28 Borewells and 13 Open Wells
- 700 saplings of 10 indigenous varieties planted
- Total amount utilised Rs. 3,28,000
- MGNREGS involved, 36 persons provided employment for 12 days
- An income of Rs 77,760 generated over 432 man days
- Farmer Level Conservation - 11 farmers provided with Rs. 15,000 each, at a total cost of Rs 165,000 to carry out water conservation activities on their respective farming lands.



Kanakapura, Karnataka

- In collaboration with the Department of Agriculture, 38 farmers were supported for trench-cum-bund formation.
- Farm pond creation done by 2 farmers, land levelling done by 2 farmers.
- In total, Rs.1,162,556 worth of service was provided to 42 farmers.
- 247 farmers were guided on ploughing across the slope and soil test done for 36 farmers

Kanker, Chattisgarh

- 63 farmers supported in all, 55 for bund formation and 8 farmers for fish pond formation covering 100 acres.
- An amount of Rs 825,000 approximately spent on bund formation and around Rs 304,000 expended on fish pond formation through MGNREGS

Bagepalli, Karnataka

- Desilting work carried out across 5 villages - Srirampura, Mallasandra, Gorthapalli, Shivapura and Byrepalli benefiting 110 farmers covering 3 FPOs.
- Overall, 220 farmers benefited in all, covering 385 acres of land
- Encouraged 210 new shareholders to enroll themselves in the FPOs.



FARM ENTERPRISE



Farm Enterprise

The promotion of enterprises and transformation of farmers as entrepreneurs towards diversification of income for an improved livelihood is one of the core objectives of the 3Fold model through its bundle of services.

A total of 1161 enterprises were promoted across the 7 Business Acceleration Units (BAU) locations for the benefit of the farmers at various levels. The enterprises were facilitated at Farmer level, ABA Level, Group Level and the FPO Level to benefit the different categories of the smallholder farmers in generating additional income for their livelihoods.

Enterprises included poultry, sheep, goat, spraying machinery, dairy farming under allied enterprises, and chili grinding machine and flour mills under value addition enterprises. Non-farm category enterprises included cloth and tailoring shops and provisional stores. The farmers are also engaged in bio inputs preparation units and produce products such as *jeevamrutha*, *panchakavya*, 3 oil mixture, herbal pest repellent and so on.

Enterprise promotion at various levels was mainly facilitated through financial support from the programme donors under the 3Fold model. In addition, to increase the bandwidth of new entrepreneurs, more farmers were supported with financial linkages from institutions such as FWWB, SELCO, Rang De, Sanghamitra and KCC schemes.



Neelamma's Enterprise

The way to a better future is not by sticking to one's established ways, but rather by taking up additional sources of income generation, as Neelamma's story here shows.

**ADDITIONAL
INCOME**
₹ 3,490
Monthly

Neelamma, a ragi farmer in Veerainathoddi village in Ramanagara district of Karnataka owning 3 acres of land, could only make a subsistence minimum and not a profitable income. Factors such as a high cost of production, absence of market linkages, and natural calamities were her enemies. Her six-member family could only meet ends with the income she earned.

A shareholder of Janadhanya Farmer Producer Company since 2008, Neelamma was introduced to the concept of enterprise management for a better livelihood through the Vrutti project in her village. Determined to change the course of her and her family's life, Neelamma took up the enterprise of dairy farming. Vrutti supported her with a grant of Rs 15,000. She raised Rs 20,000 on her own, with great difficulty, to buy a cow in June 2020.

Vrutti trained Neelamma on enterprise management and supported her in establishing the unit. The farmer was linked to the Nandini Milk Dairy Unit to sell milk at the rate of Rs.29 per litre.

Neelamma gave it her all and adopted the best practices in dairy management. Thanks to her hard, consistent effort and Vrutti's timely intervention, Neelamma is now able to add a decent Rs 3,240 to her monthly income. In addition, the farmer uses compost for Biogas cooking in her household. The bio-slurry is sold at a rate of Rs.250 per month.

Here's Neelamma's entry in her little diary, see for yourself!



Income from Milk Yield
Daily = 11.3 Litres (Average)
Selling = Rs.29 per Litre
Monthly = 11.3 Litres x Rs.29 x 30 days
Total Income = Rs. 9840 from milk
Total Expenses = Rs. 6600 (feeds & medical)
Net Income = Rs.3240 per month
Income from Milk - Rs. 3240 per month
Bio Slurry - Rs. 250 per month
Total Income from Enterprise - Rs. 3490 per month



FARM FINANCE

Farm Finance

Financial linkages were facilitated through formal lending sources to benefit the smallholder farmers across the 3Fold locations to relieve them from the clutches of informal money lenders and avoid exorbitant rates of interest.

The credit facilities mainly helped the farmers towards the promotion of enterprises for income diversification and crop cultivation during the year.



Credit support to farmers

A total of 3484 farmers were provided financial assistance of Rs.12.43 crores towards farming and enterprise promotion through various financial institutions during the year. A majority of the farmers were facilitated through Kisan Credit Card (KCC) scheme and availed credit ranging between Rs. 20,000 to 1,20,000 through various banking institutions.

The other major institutions supporting the farming community in financial assistance include FWWB, Sanghamithra, Rang De and SELCO Foundation. The credit facilities were provided at farmer and group level.



Financial Literacy

Farmers were also given training on financial literacy and awareness was provided on various schemes such as Atal Pension Yojana, PM Kisan, insurance policies (eg: crop and livestock insurance) and Kisan Credit Card benefits.

Training programs also covered topics such as loans, interest rates, subsidies, KCC repayments and cash management. These sessions also motivated women farmers to become entrepreneurs.



Institutional Financing

At the FPO level, a credit of Rs.50 lakhs was availed by two FPOs from NABKISAN and FWWB. In addition, a total grant amount of Rs. 46.39 lakhs was received by 5 FPOs from SFAC Equity grant, Tamil Nadu Rural Transformation Project (TNRTP) and Selco Foundation for business operations and value addition.



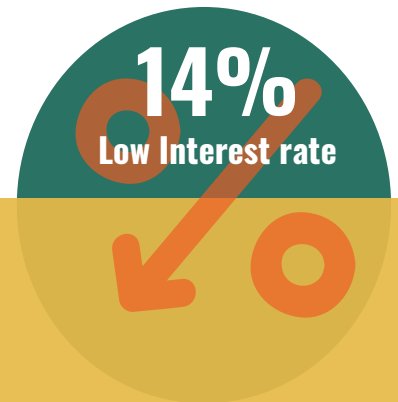
Social Protection

Social protection schemes such as PM Kisan Yojana, insurance schemes, Ujwal Yojana, agri schemes and other Govt Identity cards such as Aadhaar Card, Labour Card, Pan Card, and opening bank accounts were facilitated for farmers. Facilitation of various schemes has benefited 1857 farmers during the year to the tune of Rs. 58.95 lakhs.

Breaking the Vicious Circle of Informal Lending

High rates of interest and informal lending are the bane of small farmers who find it very difficult to escape them. Kanakala Murugesan's story here proves how offering credit at low-interest rates helps many farmers like her in India!

Credit Support for Agri Inputs



Kanakala's livelihood depended on local lenders who used to charge interest rates as high as 32 per cent for purchases of basic farming inputs such as seeds and fertilisers.

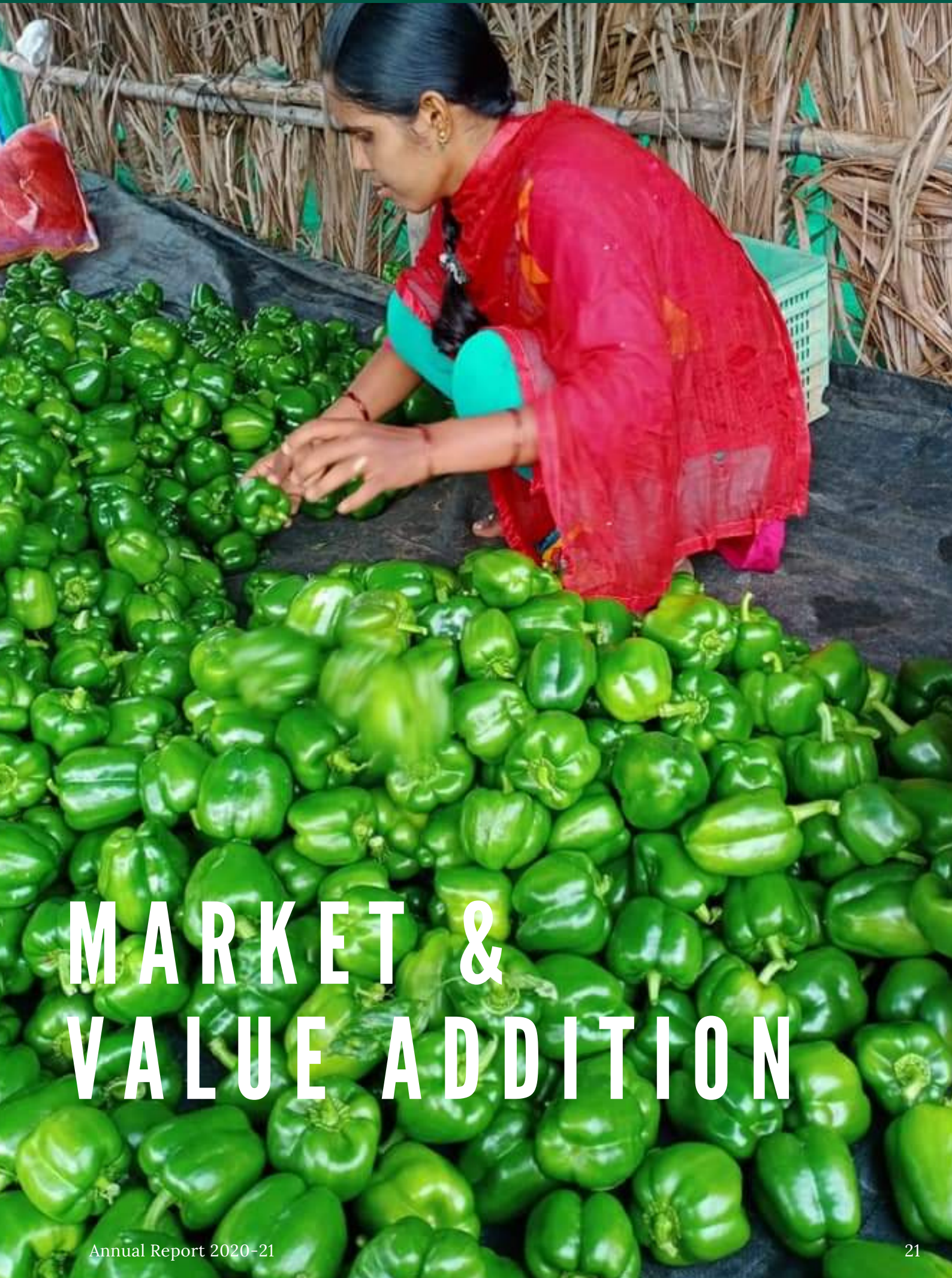
She started charting a new life course in 2017 after becoming a shareholder member of Ambuliaaru APCL in Vinayagapuram village of Tamil Nadu's Pudukkottai district.

In November 2019, Kanakala opted for Vrutti's Input Credit Plan (ICP) that is tailored to suit the needs of farmers like her. The scheme enables small farmers to procure quality seeds and bio inputs worth Rs 5,000 on credit along with a buyback assurance from the FPO.

Kanakala got seeds for groundnut cultivation at a lower interest rate of 18 per cent as opposed to the ones charged by local lending sources. She was also given training in Good Agricultural Practices (GAP) and was introduced to intercrop cultivation of black gram on the groundnut field.

Under the input credit plan, the FPO procured the groundnut from the farmer and offered a price of Rs.2,000 per bag, which was higher than the market price by Rs.100. The farmer realised an increased income of Rs.2,650 from the FPO.

The adoption of GAP led to an increased yield of 52 kilograms as compared to the previous season. In addition, the farmer generated an income of Rs.1,500 from 25 kilos of black gram through intercropping technique adopted during the groundnut cultivation.



MARKET & VALUE ADDITION

Market & Value Addition



AGRI-INPUT

Supply at Farm



COMMODITY

Procurement at Farm Gate



VALUE ADDITION

Market-ready products

Agri-Inputs

During the different crop cycles throughout the year, quality inputs such as seeds, fertilizers, pesticides and other farm-related materials were provided to 11,133 farmers across the 3Fold locations through FPOs.

An average benefit of Rs.291 was realised by each of the farmers through demand aggregation of inputs during the year, whereas the FPOs achieved an overall turnover of Rs. 4.15 crores through the supply of inputs.

Market & Value addition

Farmers across BAUs were able to benefit from the sale of vegetables and crop commodities through FPOs. Commodities procured from farmers, namely paddy, maize, groundnut, tur, greengram, blackgram and major vegetables were supplied to local traders and key market players such as BigBasket, Waycool, Ninjacart, Big Bazaar, More, Clover Ventures, Star Bazaar etc. through FPOs.

The output market facilitations across the FPOs were provided to 9,058 farmers on various commodities throughout the year.

Overall a total turnover of 6.83 crores was achieved from the sale of these commodities across the BAU locations and the farmers were benefited with an average of Rs.872 for their produce.

A Sweet Treat!

A major hurdle faced by farmers in our Indian villages is the lack of market avenues that fetches a price commensurate with their investment of money, time and labour. Bayyareddy's case is a pointer to how assured market opportunities prompt farmers to increase their investment and widen their engagements with the soil!

INCOME EARNED

₹ 1.49 Lakhs

2 acres of Sweet potato cultivation

Market and Value Addition



Bayyareddy, a farmer with 10 acres of land in Shivapura near Bagepalli of Karnataka, was dependent on income from farming and buffalo rearing to provide for his family of six members. He mainly cultivated vegetables such as tomato, carrot and onion using inorganic methods of cultivation. Bayyareddy also depended on the money lending systems of borrowing. This, coupled with the use of inorganic fertilisers kept his cultivation cost high. Fluctuating daily prices also meant that he ended up in a situation of loss.

In August 2020, the Chitravathi FPO conducted an awareness meeting at the village level on FPO concepts, Vrutti's 3Fold model and pre-fixed sweet potato contract farming. Motivated, Bayyareddy enrolled himself as a shareholder of the Chitravathi Farmer Producer Company Limited (CFPCL).

He cultivated sweet potatoes on his two acres of land. The FPO gave him sweet potato veins free of cost along with regular farm planning tips, advisories, and monitoring. At the end of the crop cycle in November 2020, the farmer was able to produce 16.5 tonnes of sweet potatoes.

While Bayyareddy had to spend Rs 123,300 for cultivating carrots on two acres of land, his expenses for sweet potato cultivation on two acres were only Rs 66,400. Sweet potatoes also fetched him Rs 3 more per kilogram than carrots that were sold at Rs 9 per kilogram.

As the price of Rs 12 per kilogram of sweet potatoes was assured by the FPO, the farmer had the confidence to diversify the crop, which also resulted in a considerable reduction in expenses. The reduced cost of cultivation and assured price of the crop helped the farmer increase his net income from Rs 2,700 (carrot cultivation in 2 acres) to Rs 1.49 lakhs with sweet potato cultivation.

Bayyareddy is willing to cultivate the same crop on another two acres of his land. What's more, he is now an advocate of Vrutti's marketing intervention and the 3Fold model at large. A sweet treat indeed!

Community Institutions

A total of 2184 shareholders were mobilized across the FPOs in 7 locations and 134 SHG/FIG were promoted to strengthen the institutional development activities. Institutional development was facilitated via training sessions geared towards capacity building. BoDs and staff were trained on topics such as legal and statutory aspects, business promotion.

Periodic BoD meetings were held across the BAUs, covering features such as input marketing, grant equity application, credit recovery of the previous business, conducting AGM, share mobilization, and establishment of new businesses.

Other training programs conducted for staff members were on topics such as project orientation, agricultural practices, organisational and human behaviour, digitisation, data collection and marketing strategies.



Health and Wealth of Farmer Families

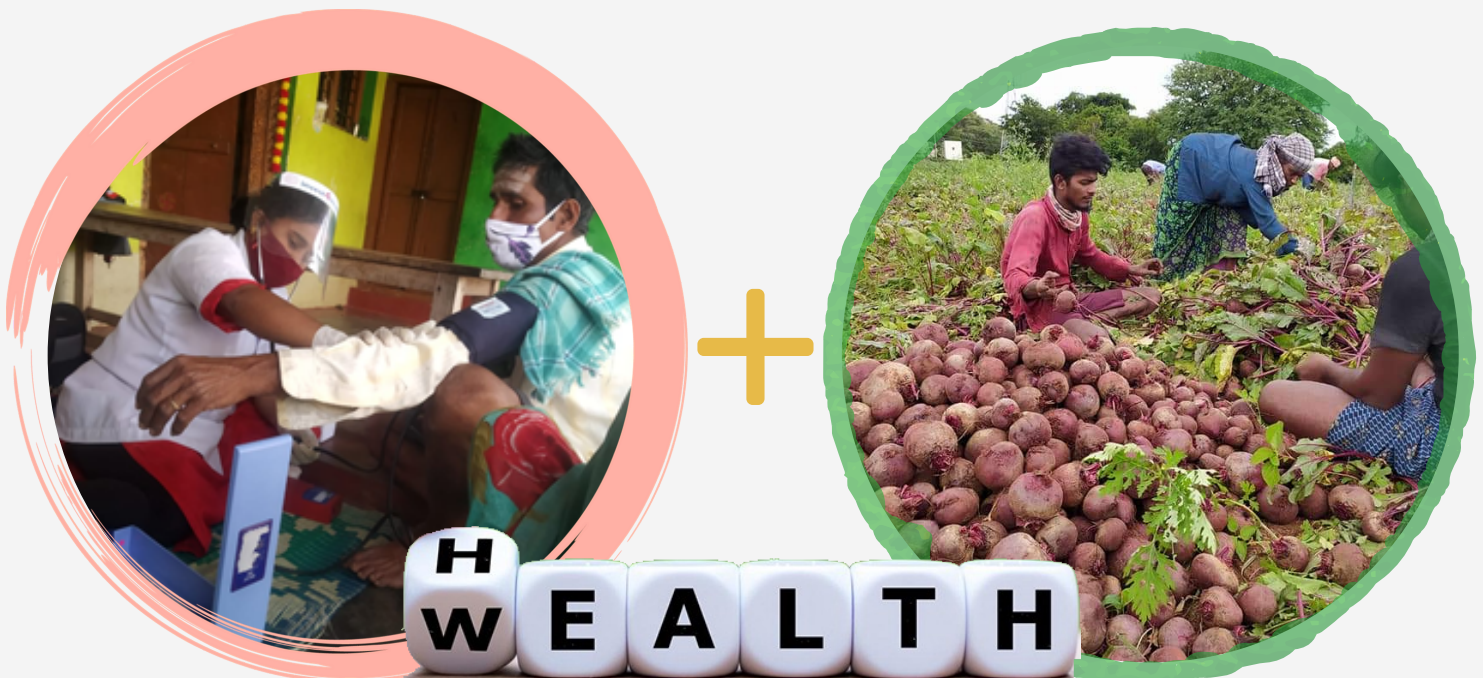


Health and Wealth of Farmer Families

The majority of the smallholder farming households are poor, particularly in the rainfed setting.

They suffer from poor nutrition and food insecurity leading to poor health and increased vulnerability to diseases, especially among the women and children.

Women working on a family farm or in a family business also have slightly higher levels of anaemia than other women.



To address this, Vrutti in association with group organisations Swasti Health Catalysts and Green Foundation has embarked on a pilot in Kanakapura taluk of Karnataka.

The initiative called '3Fold-i4We' aims to increase the health and well-being of farmers and their family members. i4We stands for Invest for Wellness, a health programme implemented by Swasti.

There are two pathways under this initiative. For those who are ill, their illness is diagnosed followed by treatment, root cause analysis, prevention of repeat episodes and ensuring continued health.

For those who are well, the health screenings will show any undiagnosed illness, which is then treated, causes for the condition are analysed and case management started.

Fisheries Management Resource Centre (fishMARC)



Economic Resilience of Women Fish Vendors

Vrutti, through our fishMARC (Fisheries Management Resource Centre) vertical, has been working for the economic resilience of women fish vendors (WVFs) via various interventions aimed at strengthening their livelihoods and promotion of community institutions to sustain it.

Our engagement with women fish vendors began in the year 2018 with a Ford Foundation supported project called “Strengthening Economic Agency of Women Fish Vendors in Select Coastal Cities of India”. The project aims at making a significant beginning in addressing these problems and selected the three cities where the concentration of women fish vendors is the highest - Mumbai, Trivandrum and Chennai.

The Covid-19 pandemic and the lockdown was a major deterrent to our work and necessitated a change in strategy and plans as staff travel was not possible for most of the year.



The activities taken up during this report period viz., April 2020-March 2021 are as follows

>> Establishing a new fish vendor organisation in Chennai and strengthening existing fish vendor organisations in Mumbai and Trivandrum were the major activities during the period of unlocking and during the inter-wave period of December 2020 to February 2021.

>> In Mumbai, we work through an organisation called Daryavardi Mahila Sangh (DMS), a trade union of women fish vendors. In Chennai, fishMarc-Vrutti directly shoulders the interventions.

In Trivandrum, the approach is all the more different as we work with pre-existing organisations, two of them operating as representative bodies, and the third as an economic service provider.

>> With the support provided by the Ford Foundation, around 1,000 fish vendors in Trivandrum have regular access to credit by the groups rotating their own savings; all of them are part of a “death fund” to which they have subscribed.

>> A few services for women fish vendors - financial services, fish supply, information on markets, etc. - have been initiated and initial contacts have been established with the Municipal authorities in all three locations.

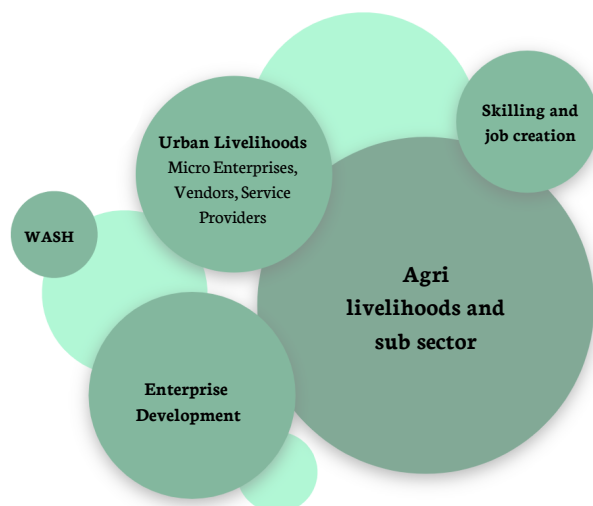
- >> Online systems were developed for staff meetings and to keep in touch with the WFV leaders to understand livelihood status and to discuss the plans for our intervention.
- >> Workshops for fisher leaders of Kerala, Tamil Nadu and Maharashtra on the Draft National Fisheries Policy that was put up by the Government of India, on a “shipping corridor” on the west coast of India by the Director General of Shipping, and fish marketing issues in the Covid context are noteworthy.
- >> WFV leaders played a critical role by reaching out to individual members in collecting information, organising relief distributions and talking to officials of the Municipal Corporation and the Department of Fisheries, among others.
- >> Potential models and partnerships for creating access to financial services and studies on WFV’s access financial services and areas for building their capacity on financial and digital literacy were also explored.



Projects

Projects, a key vertical of Vrutti, undertakes activities that are aligned with our organisation's mission and are for the wellbeing of the marginalised segments of the society. From enterprise promotion, livelihood diversification and rural development to WASH and skilling/job creation, our Projects have basically focused on driving the social and economic empowerment of the poor. Various CSR partners have supported us in the conception, execution and implementation of the Projects, often in convergence with the local bodies.

During the year 2020-21, we were involved in Projects in 10 locations across the seven states of Tamil Nadu, Karnataka, Telangana, Andhra Pradesh, Maharashtra, Madhya Pradesh and Chattisgarh.



Cattle and Dairy Management Services

Vrutti in association with IDFC Foundation initiated a programme called 'ShwetDhara' in Pipariya and Bankhedi blocks of Hoshangabad District in Madhya Pradesh to provide artificial insemination, feed, credit and management services at the doorstep of dairy farmers. The five-year engagement started in May 2018 and will continue to serve the community till 2023. The project covers 64 villages and each village has one nodal person called Gram Sakhi (GS) to provide services to the dairy farmers through ShwetDhara (SD) Groups. Two farmer facilitation centres known as Pasu Vikas Kendras (PVK) have been established and services are provided through these centres.

During the year 2020-21, training for the various rungs of the programme, farmer meetings, household visits, animal camps, input services and other related activities. It is significant to point out that of the total 2052 members, 412 members joined SD groups during the year.

Training Programmes Conducted

Project Staff Training

4 ToTs have been conducted on topics including first Aid (treatment) for animals; common cattle diseases, increasing milk yield and reasons for delayed heat period

3 training programmes on Farmer Producer Organisation (FPO) formation - on topics such as farmer institutions, governance of farmer organisations and statutory compliance for Producer Company (PC)

Business enhancement training covering customer segments, value propositions, custom relationships and cost structure, among others

Training sessions on Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, also called the POSH Act conducted by IDFC CSR team and Vrutti.

Gram Sakhis Training

7 training programmes conducted for the Gram Sakhis on first aid (treatment) for animals; common cattle diseases, increasing milk yield and reasons for delayed heat period

SD Members Training

204 training programmes conducted for SD group members on first aid for animals; common cattle diseases, increasing milk yield and reasons for delayed heat period.

As many as 3189 dairy farmers, including SD members, non-members and repeat participants, attended the training programmes during the year.

Meetings, Household visits, Animal Camps

Regular internal meetings of PVK members and Gram Sakhis continued. In spite of Covid-19 restrictions, 204 meetings were held with farmers for awareness about the ShwetDhara programme. A total of 3612 household visits were done by trainers and veterinary doctors during the reporting period.

As many as 16 animal camps were organised in the project villages. Farmers have to pay only for the cost of the medicine; doctor's consultation is free.

Dairy Development Services

As many as 3,438 cows and buffaloes were administered artificial insemination with high quality semen during the year by trained artificial inseminators (AITs), and pregnancy diagnosed in 1,866 animals.

Moreover, 345 animals were given the required treatment by trained veterinary doctors and AITs

Mineral Mixture Supply

Both organic and chemical mineral mixtures are supplied. As many as 243 units of the mixture including 104 chemical mixtures and 139 organic mixtures were supplied.

Mineral mixtures procured from the manufacturer Amruth Organics are supplied in 1 kg packets by Pashu Vikas Kendras under its own brand name DugdhDhara.

Liquid Calcium Supply: A total of 468 litres of liquid calcium meant for maintaining milk production, better growth and stronger bones of cattle were supplied to dairy farmers.

Green Fodder Cultivation

Dairy farmers were introduced to green fodder cultivation during this year. An improved variety of Sorghum seed promoted through the PVKs. As much as 1800 kilos sold to the farmers, which is expected to cover 72 ha and produce 7,200 metric tons.

Berseem seed, an annual leguminous crop, is expected to cover 91 ha. A total of 2.28 metric tons were sold during the year, which is expected to produce 6,500 metric tons of the fodder. The fodder seeds were packed in 1 kilo packets by the PVKs and sold out in all the working and non-working villages of Pipariya and Bankhedi.

Cattle Feed

Vrutti has facilitated the supply of nutrient-rich cattle feed to the dairy farmers. It has facilitated an agreement with Godrej Agrovat Ltd for supply of cattle feed in Pipariya and Bankhedi areas at prices lesser than the market rate and the MRP. Both the PVKs sold 56.20 metric ton cattle feed pellets through the Gram Sakhis and AITs during the reporting period.

A new variety of cattle feed called Chuni, a protein-rich cattle nourishment fodder for cattle, was introduced in the month of March 2021, and 13 quintals of the feed sold.

Dewormers Supply

Dewormers meant to protect cattle from internal parasites such as lungworms and gastrointestinal roundworms were also supplied during the year. As many as 426 units of Fenbendazole and Bandykind Bolus and Syrup were supplied.

The PVKs have generated a total turnover of Rs 21.85 lakhs during the year 2020-21 through cattle management and input services provided to the dairy farmers.

Cattle Feed Production Unit

Vrutti and Jindal Steel Works (JSW) Foundation have collaborated on a project to ensure sustainable improvements in the quality of lives of 2,000 families of Mecheri village in Salem district of Tamil Nadu.

A major component of the project is the construction of a cattle feed manufacturing unit for FPO business promotion, which was undertaken during the period April 2020 - March 2021.

The activities started with the development of a business plan which was finalised after vetting by the JSW team. For the construction of cattle feed unit infrastructure, 25 cents of land opposite to JSW Temple gate was taken on lease in the name of the FPO on 19 November 2020. Exposure visits were undertaken to several cattle feed manufacturers and machinery manufacturing units before setting up the new cattle manufacturing unit in Mecheri.



A loan amount of Rs. 10,00,000 was acquired from NABKISAN Finance Limited towards the construction of a cattle feed unit manufacturing shed and an adjoining godown. On 27 January 2021, the Bhoomi pooja for construction of a shed was conducted and construction work initiated.

The construction work was completed in March 2021. The machinery was provided by the JSW Foundation through a grant support.



Holistic Rural Development Programme

Vrutti has been implementing HDFC's Holistic Rural Development Programme (HRDP) since 2019 to improve the wealth and resilience of 2,000 smallholder farmers in Balod district, Chattisgarh. The purpose of the project is to improve the wealth and resilience of smallholder farmers across 12 villages in Balod and Gunderdehi blocks through sustainable agriculture based livelihood interventions, facilitating an effective entrepreneurship-led ecosystem, sustained through farmer collectives.

The 12 project villages are Jagtara, Dewarbhat, Jamurwua, Jamgaon, Pereguda, Karhibhadar, Latabod, Tekapar, Saloni, Belmand, Mongri and Pairi.

During the year 2020-21, Vrutti worked on six thematic areas under the programme, viz., water resource development, income diversification for farmer families, post harvest infrastructure, crop diversification to vegetable cultivation, introduction of SRI technique in paddy cultivation, and promotion of enterprises.



Water Resource Development

- 30 pipes with 5 nozzles to 24 farmers across the 12 intervention villages given during this year, enabling farmers to reduce utilisation of water and thereby water conservation.
- Rs.10,000 each was provided by HDFC and Agriculture Department subsidy towards meeting the cost of a sprinkler system priced at Rs 23,000. Individual farmers pumped in the rest of the money.

Income Diversification Poultry Enterprises

- Facilitated the setting up of 6 poultry units benefiting 60 families across 12 villages.
- Each family was provided with 100 chicks and the cost of vaccination, feed, feeder, drinker and medicine worth Rs. 12,500 by HDFC.
- Beneficiaries incurred a maximum cost of Rs. 10,000 towards shed construction, labour and other day-to-day expenses.
- On completion of the rearing cycle, the families are expected to generate a net income of Rs. 4000-5000 per month.





Introduction of SRI Technique - Paddy

- The System of Rice Intensification (SRI) technique in paddy cultivation brings benefits such as cost reduction and increased yield as compared to conventional methods.
- 20 farmers adopted the SRI method in one acre on a pilot basis and were provided paddy seeds (RASI 138), fertilizers and micronutrients worth Rs.2900 each.
- Reduced cost of cultivation by Rs.5000 in terms of seed and fertiliser quantities, weeding and labour cost.
- Expected yield increase is by 4-5 quintals per acre.

Crop Diversification - Vegetable Cultivation

- An amount of Rs.20 Lakhs provided towards supply of quality vegetable seeds to 60 farmers as part of crop diversification
- Farmers were provided vegetable seeds worth Rs.3350 each including Ladies finger, Bitter gourd, Cluster beans and cucumber
- 100 farmers have undertaken crop diversification presently
- Three-pronged benefits for the farmers, profitable income from the local markets, realisation of consumer demand for vegetables, and benefits of vegetable cultivation.



Promotion of Enterprises - Spices and Masala Unit

- Identified 3 women groups comprising a total of 22 women
- Provided machinery worth Rs.50000 for each group towards establishing spices and masala making units.
- Enterprise units provided with wet and dry grinders, weighing scales, packaging material and machines.
- The units produce masala and spices from chilli, coriander and turmeric and sell them at the local market and nearby villages.
- Each unit generates Rs.5000-6000 per month, which is expected to increase their turnover

Post-harvest Infrastructure

- 3 low-cost storage units at a cost of Rs 1 lakh each in the villages of Dewarbhat, Saloni and Jamaruwa were constructed to make it profitable for the farmers by 'Holding and Selling' their produce.
- Holding and Selling enables the farmers to sell their commodities at a better price at an appropriate time and make profits.



Inclusive development of tribal farming

Vrutti in association with L&T Public Charitable Trust (LTPCT) has been running 'Uddyam' project aimed at the inclusive development of tribal farming communities by improving the income of 3,000 families in three focus Grama Panchayats - Kochai-Bormal, Zari and Girgaon - of Talasari block in Palghar district of Maharashtra. The objective of the project is to improve the livelihood of identified families and by helping them earn an income of Rs 36,000 per annum by strengthening community cadre and market linkages.

The project Uddyam is a platform for learning new techniques and tools in agriculture for the tribal community. The following are the major components of the project

- Agriculture Extension and Farm Advisory Services for promotion of Good Agricultural Practices
- Agri and Allied Demonstrations for promotion of Agri based livelihoods
- Agri Commodity Marketing for Agribusiness Promotion
- Establishment of Agricultural Commodity Supply Chain
- Strengthening & supporting of Women Collectives
- Enterprise Leadership Development Programme for local cadre



The concept of technology demonstration and extension services provided under this project resulted in multiple effects of change in attitude and behaviour. Until two years ago, chilli was not a cash crop of Talasari block as is the case today. The farmers have understood and realised the importance of chilli as a cash crop for the Rabi Season as a result of the Uddyam Project. More farmers have now come forward to cultivate the chilli crop this year.

The farmers who never knew that they could aggregate, mobilise, and procure and sell through collective actions, were exposed to collective procurement and marketing. They now realise a better price for their commodity. The farmers are exposed to new ways of agriculture with improved technology, practices and cropping patterns, 386 farmers have been developed as model farmers in the three focus GPs. Similarly 300 tons of commodity procured and sold to various traders and institutional buyers, established 20 procurement centers, formed 63 farmers producer groups as backward support to increase the production, which will be a surplus one to be sold collectively through PCs.

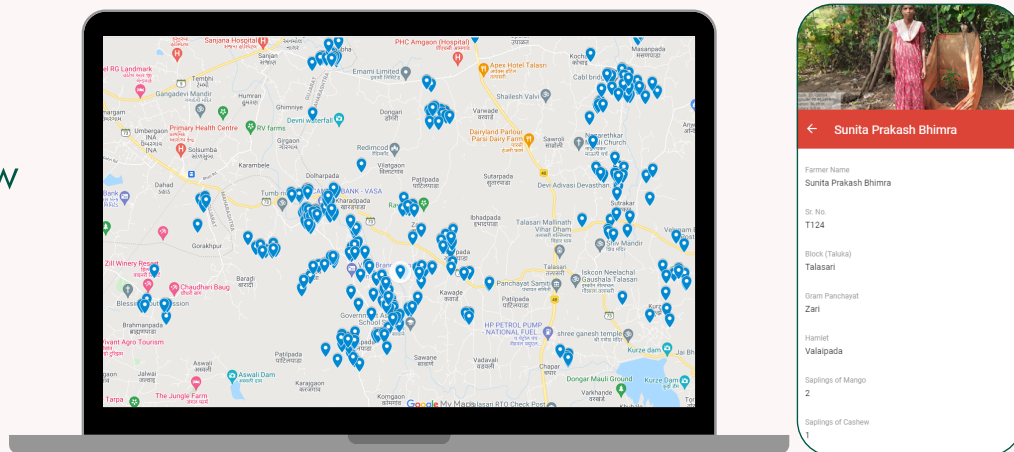
The farmers who were unaware of Minimum Support Price (MSP) now realise its benefits, process, documents and legal aspects, and sell their paddy to the Maharashtra Tribal Development Corporation collectively. Establishment of the market chain, negotiation and bargaining with traders for price fixing and prompt payment to the farmers besides building a credibility for Talasari as the hub of green chilli are the outstanding rewards of this project.

Green Initiatives

23,997

Mango/Cashew Saplings

Vrutti has put in place a GPS tracking system to monitor the plants.



Green Initiative, launched with the support of L&T Public Charitable Trust, aims at creating an alternative but sustainable source of income to deserving farmer families. Vrutti is the implementing agency for this project implemented in Talasari block of Palghar district in Maharashtra.

Among others, the purpose of the project are to provide technical information on orchard management; maintain ecological balance by planting as many trees as possible; fill the nutrient deficiency and to increase per day per capita availability of fruits.

During the report year, as many as 23,997 cashew and mango saplings were supplied to 2,676 tribal beneficiaries worth Rs.14.5 lakhs. Of these, 8,769 plants were supplied through our project and the remaining 15,228 plants were procured in convergence with the Department of Agriculture.

Animal Husbandry Capacity Building Programme



This programme aimed to improve milk productivity and in turn increase disposable incomes of poor dairy farmers. The curriculum was developed by veterinarians & animal nutrition experts at Creamline Dairy Products Limited, a subsidiary of Godrej Agrovet Limited.

The programme addressed unhygienic practices in milk production, lack of access to livestock services due to unavailability of veterinary services, and low productivity of animals.

The intervention covered three chilling centres across 64 villages of Madanapalle & Gurugonda in the two districts of Chittoor & Cuddapah in Andhra Pradesh. Training programmes were conducted for as many as 1,730 farmers.

On adoption of the best practices provided by the training programmes, the quality and quantity of the milk increased, which eventually resulted in a rise in the per-litre price of milk. The milk fat and solids-not-fat (SNF), important determinants of price, also increased correspondingly, thereby increasing the price of the milk.

In a nutshell, the programme has not only increased the level of awareness but has also enabled the farmers to climb up the economic ladder successfully.

Vrutti Livelihood Impact Finance Enabler (V-LIFE)



Vrutti Livelihood Impact Finance Enabler or V-Life aims to provide access to a range of institutional financial services (Savings, Pensions, Insurance, Credit & Remittance) that are affordable to individuals and community organisations to promote sustainable livelihoods leading to improved well-being. Vrutti is an Enabler and not a Provider of financial services.

“V-Life’s goal is to provide affordable and timely access of financial services to communities and their organisations”

Agri & Livestock Loan to Farmers

V-LIFE in partnership with Rang De has facilitated interest-free agriculture loans to 280 farmers in Karnataka and Andhra Pradesh for Kharif crops. The total loan disbursement was Rs 27.12 lakhs.

176 farmers in Bagepalli BAU were assisted in taking up livestock enterprises by providing them financial support through Rang De. The total loan disbursed was Rs 34.80 lakhs.

In Pudukkottai, 115 farmers received livestock enterprise loan support from FWFB to the tune of Rs 34.50 lakh.



Kisan Credit Card (KCC)

V-LIFE in partnership with Canara Bank has supported 1301 farmers in Bagepalli BAU in availing KCC loans in the year 2020-2021. Total loan disbursement was Rs 6.08 crore.



Working Capital to FPO

With the support from Friends of Women's World Banking, India (FWWB), a Rs 30 lakh working capital loan was arranged for Bala Bhimasena FPO in Kalaburagi/Gulbarga to do Tur Dal business.

Partnership with Samunnati and SEEDS; technical assistance to SEEDS and its FPOs

10+ products available for taking up with partners; products and initiatives- sharing of experience and learning done in various webinars and workshops

Group Loan

Group Loan facilitated through Sanghamithra Rural Financial Services for 48 SHGs worth Rs 1.08 crores towards enterprise promotion in Kanakapura and Gulbarga of Karnataka .

FPO Shakti

FPO Shakti is an impact investment for FPOs to address market barriers effectively and to unlock impact investments for FPOs by designing and testing specific innovative financing structures. The platform, managed by Vrutti and its partners, delivers on three key fronts:

Engaging stakeholders to arrive at these solutions will need to be co-created. We will bring like-minded partners such as FPO investees, investors, intermediaries, enablers on building the facility for innovation, technical assistance and design, test and scale new products.

1

A platform to bring key stakeholders from impact investment ecosystems with commercial capacity to design, test and scale innovative impact investment products.

2

Tackle the long-standing issue of “disjointed approaches” by systemically leveraging development capital for strengthening specific value chains for viable models.


3

Three products (design and test in specific value chains in small-farmer FPO-led agri-businesses - (1) SDG Impact Bonds (Outcome-based financing structure); (2) Agri Value Chain (AVC) Financing Structures; (3) Catalytic Financing Structure



MSMEs

Micro, Small and Medium Enterprises



Indian micro, small and medium-sized enterprises (MSMEs) typically face challenges in the following areas: (i) supply chain efficiency and inventory management, (ii) technical and soft skills of the workforce, (iii) product marketing and go-to-market strategy, (iv) meeting environment and compliance standards, (v) technological readiness, (vi) limited access to financial and legal services, among others.

Initiated in December 2019, the programme aims to support the setting up of 25 Walmart Vriddhi institutes over the next five years at select MSME clusters across the country.

Vrutti has been supporting the implementation of the programme in collaboration with Swasti.

Equipping MSMEs to Make in India

Vriddhi Supplier

Development Programme supported by Walmart Inc. aims to support 50,000 Indian micro, small and medium-sized enterprises (MSMEs) to “Make in India”, the chance to participate in global supply chains and contribute to India's economic development as a whole.

Key Activities

1,215
REGISTRATION
MSMEs
1,130 men and 85 women
as of 31 March 2021



MSMEs in Learning Journey



L1 Learning Journey
946 men and 72 women

L2 Learning Journey
953 men and 73 women

MSMEs Training



843 men and 67 women MSMEs
complete L1 learning

838 MSMEs (799 men and 39 women)
complete L2 learning



Women owned Businesses

BeautyPreneurs

The nano enterprise development for women beautyPreneurs (BP) project was implemented via a partnership between Vrutti and Godrej Consumer Products Ltd (GCPL) for women entrepreneurs. It was a 9-month-long upskilling programme to develop their business and improve the incomes of existing entrepreneurs across eight locations in Karnataka.

The broad components of the programme that started in January 2020 are, providing beauty skills and training, business management training, business advisory and handholding support.

BeautyPreneurs were mobilised across 8 locations: Kolar, Hoskote, Chitradurga, Davanagere, Mysore, Mandya, Chikmagalur and Hassan of Karnataka.

During the report period, viz., April 2020 - March 2021, as many as 164 BPs were supported through the Vrutti-GCPL intervention.

164

Beautypreneurs



Beauty Skills Training

As part of the technical training, the BPs were given a 5-day training on the Standard Operating Procedures (SoPs) of pedicure, manicure, facial and hair colour application. This was followed by a two-day business management training in which they were oriented towards keeping a tab of their income and expenses, customer data collection etc.

Handholding support along with virtual training programmes also forms a part of it.

Exploring Business Ideas

The Slide Deck shared by Godrej on business ideas during Covid-19 lockdown period was also given to the BPs. New business ideas included PPE kit stitching, home remedies etc. that could provide avenues for income generation to the BPs.

Orientation on Social Protection Schemes

The period of lockdown was also effectively utilised to orient the BPs on various social protection schemes and enabled 236 persons to access benefits under Jan Dhan, Ujjwala Scheme and PM Kisan Scheme.

Microcredit Programme

To help the BPs tide over uncertain Covid times, GCPL through an organisation called Samhita advanced loans to 134 BPs. While loan amounts of Rs.5000 each were given to 39 BPs, as many as 95 BPs were given loans of Rs 10,000 each. The interest-free loans were given for a period of 10 months.

Exploring Home Remedies

The BPs were remotely oriented to the 'Home Remedies Slide Deck' shared by Godrej. Six new home remedies put forth by the BPs were explored and the process and its benefits were documented.

Technology

About PIE

Platform for Inclusive Entrepreneurship (PIE) is built to help farmers and artisans improve their economic and social well-being. By leveraging open-source technology, knowledge resources and deep hand holding support from pools of professionals, PIE enables enterprises to directly access national and global markets and reach scale.



KNOWLEDGE

Curriculums, SOPs, designs, across multiple value chains accessible to the first mile at minimal costs, affordable to them.



TECHNOLOGY

Technology is used to create, communicate, deliver, and monitor the adoption of products and services



EVANGELISATION

Collaborators co-create, provide access to innovative ideas and develop a shared ownership of the platform.



NETWORKS

The platform facilitates interactions between civil society, government bodies and the marketplace.



AGENCY

Built on first mile needs, empowerment, transparency and data ownership restores agency to primary producers.



SCALE

Intuitive app design, built on 6C system services provide the basic framework for rapid & decentralized scaling.



We are focused on building wealthy, resilient and responsible farmers by providing a bundle of services, acting like a system integrator augmented with technology



I- Enterprise

It brings the power of information technology in the hands of users enabling them to streamline their business operations.

- Manage customers
- Material procurement
- Inventory management
- Product processing
- Sales management



Participatory Digital Attestation (PDA)

- record attendance
- receive attestation
- access to session content
- share attestation and content to others

Covid-19 Response

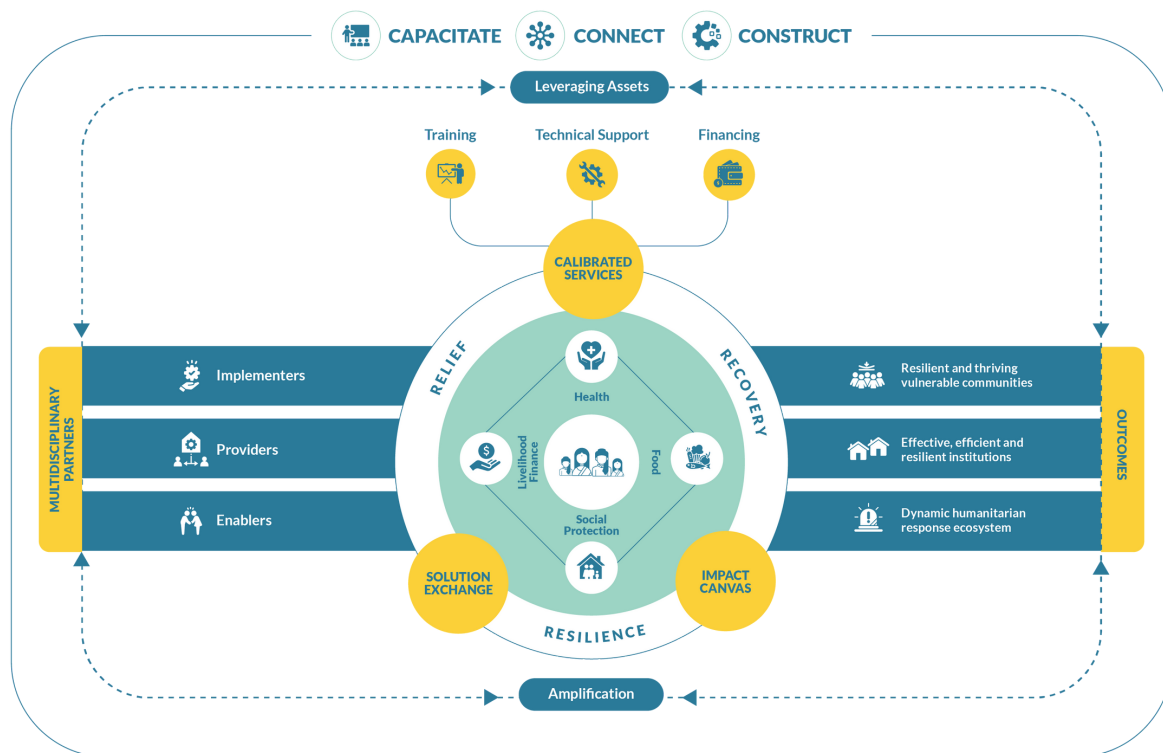
Covid Action Collaborative

The Covid Action Collaborative or CovidActionCollab in short, has been incubated by the Catalyst Group of Institutions which has been prioritising the most vulnerable and has been active for over 25 years now.

The Collaborative has individuals, organizations and networks representing the public, private, civil society, academic and other sectors who have come together with expertise in areas of Public Health, Medicine, Engineering, Technology, Sociology, Behavioural Science, Mental Health, Migration, Financing, Humanitarian Emergencies and more.

The aim of the COVID Action Collaborative is to support various stakeholders - civil society, private sector, academics, networks, foundations and governments to rapidly and cost-effectively prevent new infections, diagnose early, treat appropriately and mitigate any other impacts. To do this the Collaborative operates on three strategies - Calibrated Response, Information Exchange and Solution Circles.

The Collaborative is 158-member strong with a reach of over 12.5 million people in 15 states and over 100 districts, as of 31 March 2021.



We sincerely thank all our donors, partners including the government and volunteers for the support extended to Vrutti in our response to COVID-19. For more information: <https://covidactioncollab.org>

Vrutti's Contribution to CAC

Capacity Building of Partners for:



- Promoting new enterprises among community
- Strengthening existing enterprises
- Digital marketing for enterprises + Curated list of marketing channels

Capacity Building of Partners to Train Community in



- Financial literacy
- Digital financial literacy
- Curated list of financial institutes for credit linkages

Financial Services Provided:



- ToT on Financial Literacy and Digital Financial Literacy to partners
- Connected partners to FWFB, Rang De, Arboreum and Avanti for affordable credit support. Credit support for Go4Life project and Pudukkottai FPO for dairy project by Arboreum - confirmation received from Arboreum regarding readiness to facilitate the demand.
- Connected and facilitated BuzzWomen Financial Literacy and entrepreneurship training for urban poor women in collaboration with Child Rights Foundation
- Capacity built of street vendors through MEPMA and National Hawkers Federation (NHF) in using UPI platforms for financial transactions



High impact interventions (HII) and packages for various vulnerable sections
High Impact Initiatives (HII) include Vaccine Awareness Creation, NCD screening and Social Protection Schemes.



Roundtables conducted to generate interest among partners for partner connect and packages

- ElderAid - Elder care entrepreneurship model-7 partners connected
- Financial Literacy and Digital Financial Literacy- partners expressed interest in the training
- Strengthening Enterprise - 22 partners expressed interest in the training



Artifacts available for our partners

- Training modules on financial literacy and digital financial literacy translated in regional language that partners can use for community training.
- Tools and Templates for enterprise diagnosis, value chain analysis as part of enterprise strengthening module
- Learning and training module on digital marketing
- Curated list of 80 marketing channels

Covid-19 - Instances of support provided - April 2020 - March 2021

	States	Total Service Instance as of 31 March 2021	Health Advisory and Mask	Food, Essentials & Medical kits	Livelihood Support	Advisories and Govt Schemes	Financial Services
Small and Marginal Farmers	TN, KAR, AP, TL, MH, MP CG	134,327	87,039	21,171	20,727	2,973	2,417
Fisherfolk	MH, TN, KL	50,336	1,275	49,050	0	0	11
MSMEs and WoBs	KAR	937	418	0	149	236	134
Total	7	185,600	88,732	70,221	20,876	3,209	2,562



A Distress Sale Averted!



The Covid-19 lockdown in India hit many farmers very hard; they were forced to sell their produce at far lesser prices to make ends meet. Vrutti's timely intervention proved to be a lifesaver for many farmers such as Shivanand of Hebbal in Kalaburagi, Karnataka.

Anticipating a regular crop and returns, Shivanand, a member of Kayaka FPCL had sowed watermelon seeds on 2.5 acres of land. His hard work paid off and in April 2020, Shivanand was able to reap 60 tonnes of the crop. However, the national lockdown was a huge challenge for Shivanand as local buyers offered him only Rs 3 per kilogram of watermelon. Shivanand was distressed as the offered price would lead him to a loss.

At this juncture, Vrutti intervened and identified a buyer in Bangalore who was ready to purchase his watermelons for Rs 6 per kilogram. Shivanand was also spared Rs 48,000 as Vrutti bore the costs for transportation.

The Kayaka FPCL facilitated the transaction. Shivanand supplied 48 tonnes for a total of Rs 288,000, as against Rs 144,000 if he had sold it locally. Timely intervention by Vrutti helped in averting a distress sale.

A Win-Win Situation!

The demand for fresh vegetables was high during the lockdown. Vrutti saw this as an opportunity to help farmers who were in dire need of profitable markets by connecting them with consumers.

The three FPOs - Ambuliaaru, Mukkanicholai and Karambakudi Pasumai - under the Business Acceleration Unit of Pudukkottai district in Tamil Nadu - have been very successful in the procurement and sale of vegetables to consumers. However, as lockdown hit, the supply chain was disrupted, leading to a loss for the farmers.

To help out the farmers, Vrutti facilitated the collection of fresh vegetables from the farm gates and organised supply to consumers in a mobile van. This activity received immense support from the Town Panchayat and the District Administration. Team Vrutti also got the opportunity to attend the Buyer-Seller Meet at the District Collector's office. This exercise benefited about 107 people including farmers and consumers in a day!

The supply of vegetables in the mobile van was a huge hit; a win-win situation for the farmers, FPOs, and the consumers!

Help during Hard Times!

Vrutti facilitated an income generation activity during the Covid lockdown for 20 women members across 9 Self Help Groups (SHG) belonging to Balbhimsena FPCL in Mudhol, Kalaburagi.

Vrutti facilitated the purchase order for production and supply of 10,000 face masks from L&T Constructions, Bangalore to Balbhimsena FPCL in April 2020.

The FPCL provided the opportunity for 20 women members who were skilled in tailoring to produce 10,000 masks within a short span of 5 days. The women members were provided training on adherence to the specifications for mask production.

The FPCL supplied the cloth and stitching materials and the women SHG members were given a target of 500 masks each to be stitched in 5 days of time.



The FPO offered Rs.4 per mask towards stitching charges to the women, which enabled them to generate a net income of Rs.2,000 each.

The FPO generated an income of Rs.120,000 and benefitted with a net profit of Rs.80,000 towards mask production.

The opportunity was like an oasis in a desert for the women as an income of Rs. 2,000 in five days was immensely helpful in their hard times.

Exemplifying Responsibility!



The Covid-19 pandemic has brought with it tremendous uncertainty, hardships and limited access to important, daily resources required for survival. But our determined women members from Nallapureddy Palli village, Bagepalli, Chikkaballapur District in Vrutti's Bagepalli Business Acceleration Units are a very stellar example of fighting all odds while also being cognizant of important measures and precautions that have to be taken care of in this current situation.

Like many other women across the world, they too have the important responsibility of keeping the household running in the wake of a crisis, ensure that no family member of theirs goes hungry, and also take care of the overall health and hygiene in their homes.

Properly equipped with her mask and gloves, we see Srilakshmi, one of our Business Correspondents, providing financial services in the form of cash exchange to the other members of the community.

Doing her duty with utmost responsibility is exactly what she is exemplifying here. It is not just her, but even the other aware and accountable members of the community, who have also ensured that all steps and protocols of social distancing are being strictly followed.

It is with immense pride that we are writing to share that Srilakshmi has diligently served around 12 to 15 members on a daily basis, which in turn has benefited over 100 family members spread across 10+ villages, who had approached her for withdrawals during the lockdown period.

The lockdown declared by the Government of India had restricted easy access to resources required to meet daily needs; liquid cash had also become tough to acquire. Amidst such hardships and restrictions on large group gatherings, all our women members were seen setting a very strong example of stepping out in a very small group, taking the necessary precautions, and also being able to withdraw money to be able to spend for their daily needs.

We believe that we have a lot to learn from these inspirational women! Vrutti salutes each and every one of them for being able to show us how awareness, intelligence and determination can work wonders in the wake of such a serious crisis!

Vrutti in the Media

Vrutti's inherent work philosophy is to deliver the best possible even in the most difficult of circumstances and let our work speak to the world!

In that respect, the year stands out for we faced a never-before-situation brought about by Covid-19 and its associated lockdown. Despite that, we charted ways and means to do our maximum for the welfare of our communities.

We are pleased that our work during the year attracted the attention of the media, whether it be the sector publications or the social media channels of our partners and donors.

We would like to take this opportunity to thank the media for approaching us and giving us the space to showcase our work.

NUSOCIA ACADEMY

NuSociology +

Balancing growth & inclusion in Agriculture, leveraging technology

Raghunathan Narayanan
Founder and Chief Mentor, Vrutti-Livelihood Impact Partners



ATMANIRBHAR BHARAT PACKAGE WHAT IS IN IT FOR FPOs?

OPPORTUNITIES & CHALLENGES FOR FARMER PRODUCER ORGANISATIONS

CONVERSATIONS

Siraj Hussain
Senior Visiting Fellow, ICRIER | Former Agriculture Secretary, GoI

Pravesh Sharma
Chair, NAFFO | CEO, Karnataka Pvt Ltd. | Former MD, SFAC

STAKEHOLDER PANEL

Aruna Rangachar, India Foundation for Humane Development

Balakrishna S., Vrutti

Richa Govil, Azim Premji University

SATURDAY, 23rd May 2020
11 am- 12:30 pm IST

Join the Webinar on Zoom App or Zoom Website
Webinar ID : 872 7880 6821
Sign Up: <https://bit.ly/2Z1Dn8t>

Organised by: **NAFFO**
NATIONAL ASSOCIATION OF FARMER PRODUCER ORGANISATIONS

REPRESENTATION | COLLABORATION | **VillageSquare**

VillageSquare

Home Livelihoods Governance Health Education Gender Water COVID-19 Webinar

LOCKDOWN ENTERPRISE

Farmer producer company successfully implements farm-to-home model during lockdown

Connecting farmers who had surplus produce and consumers who lacked fruits, a farmer producer company in Karnataka bridges the gap, benefitting

Nikhila Shastri and Sharmistha Bose | May 25, 2020 | Chikkaballapur, Karnataka



Standardisation of income as FPO level enterprise as production unit wholly managed by women shareholders of the FPO. Subsidised Agriculture Producer Company Ltd., Chikkaballapur, Karnataka.



Adoption of 'Enriched Farmyard Manure' to promote soil health. Enriched FYM increases micronutrients and soil and improves soil health.



I have brought profitable income for the employment opportunities for the tribal.

MAKING DIFFERENCE TO LIVES, LIVELIHOODS OF POOR PEOPLE

Vrutti, livelihood impact partners, works with the vision to enhance people's well-being through knowledge, innovation and transformative actions

Vrutti, a not-for-profit organisation, strongly believes that sustainable livelihood approaches have the huge potential to bring transformative change among women, small producers, and marginalised communities through integrated ecosystem solutions. Vrutti's flagship model '3x' enables smallholders farmers to become wealthy, resilient, and responsible. Vrutti's portfolio includes similar models for - women-owned businesses, artisanal marine fisherfolk and people in special (sex workers, transgender). Vrutti has made a difference to the lives and livelihoods of over a million poor

We are here as there are a number of societal problems, such as poverty and inequality, marginalisation and vulnerability to diseases, disasters, etc., low capabilities and lack of voice of people, and lack of services and opportunities, and these continue to grow. Solutions exist but are usually isolated, verticalised and hardly converge to create impact or reach scale. We, as social entrepreneurs, try our best to facilitate solutions, rather than leaving it to the government or to the people themselves. We strongly believe that 'Sustainable Livelihood Approach' can be a great lever to address poverty, marginalisation and inclusive development. It is very important that these approaches are needs, aspirations and the local context. All our design and work starts with 'People-First and People at the Centre' - empathy-led designs distinct from technical/scientific designs.

Balakrishna S.
Chief Executive Officer
Vrutti



Social distancing.

3XProfit

Vrutti's transformative solutions enable small producers to graduate out of poverty and uncertainty and increase their income threefold



2.F. SHWETHDARA PROGRAMME

Beneficiaries: Small and marginal farmers

Programme Overview:

In partnership with Vrutti and End Poverty, the Bank has designed and implemented a unique cattle care programme in rural Madhya Pradesh and Rajasthan to improve the productivity of milch animals and increase the income of small and marginal dairy farmers. This programme also aims to ensure dairy farmers are equipped with best practices and have better understanding about the right practices. The programme has reached 30,000+ beneficiaries through services like artificial insemination, cattle treatment, feed and fodder services and medicine supply for the cattle.

Aligned with the Bank's catchment areas, this programme is run at the grassroots level by a cadre of women leaders in the community called 'Gram Sakhis', who enable last mile service delivery. We have set up six Pashu Vikas Kendras in the branch catchment areas, catering to 6,000 rural households. This programme has been designed to become self-sustaining in five years from commencement with each Pashu Vikas Kendra.

The Bank has trained 192 Gram Sakhis who cover 192 villages across two states, conducting 378 community trainings and 4,286 cattle treatments.

Baseline assessment for the programme was carried out in December 2018 and a midline assessment in December 2020. A total of 171 households participated



Gram Sakhi, Ganga Prasad of village Panwar, District Hoshangabad, Madhya Pradesh providing animal husbandry training to Shwethdara group members of animal husbandry topics and she also delivers training to other women of her village.

In the midline assessment. Based on findings of the midline study, it can be said that Shwethdara is an essential component in the communities we serve. The programme received considerable response from the community in the midline study.

The programme has resulted in a considerable shift in attitude, upkeep of cattle, and use of artificial insemination, which increased by 40% with 25,000 artificial inseminations performed till date. This has resulted in a reduction in input cost by ₹ 40-70 per household per day and a consequent increase in net income of households.

Apart from the improvement in income and the upkeep of cattle, the most significant impact of the Shwethdara programme is the identification of Gram Sakhis as professionals, increase in income from dairy, and training of each Gram Sakhi and community members.

GROUND REPORT

Voices from the Grassroots of India

Johnson Thangaraj
Director, MEAL (Monitoring, Evaluation and Learning), Vrutti



Financial Statements

VRUTTI

No.25 2nd floor AECS Layout Ashwathnagar Bangalore - 560094

BALANCE SHEET -Consolidated

		Amt in (₹)	
Particulars	Note	As at 31st March 2021	As at 31st March 2020
SOURCE OF FUNDS			
<u>Restricted Funds</u>			
Earmarked Funds	5	4,32,28,857	2,36,36,850
Specific Funds	2	25,61,000	23,11,000
<u>Un Restricted Funds</u>			
General Reserve	2a	2,17,95,494	1,80,84,388
		6,75,85,351	4,40,32,238
APPLICATION OF FUNDS			
Fixed Assets (I)	12	9,35,741	9,54,792
Current Assets Loans and Advances (a)	3	9,33,69,893	7,88,30,382
Current Liabilities & Provisions (b)	4	2,67,20,283	3,57,52,936
Net working capital (a-b) (II)		6,66,49,610	4,30,77,446
		6,75,85,351	4,40,32,238

Significant Accounting Policies Notes referred to above form an integral part of financial statements

1

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For Vrutti

As per our report of even date annexed
For R V K S and Associates
Chartered Accountants
Firm No.008572S

Sd/-
M R C Ravi
Chairperson

Sd/-
R.Mohan
Partner
M No.203911
UDIN:

Balakrishnan.S
Secretary
Sd/-

Johnson Thangaraj
Treasurer
Sd/-

Date: 08/11/2021
Place: Bangalore

Date: 08/11/2021
Place: Bangalore

VRUTTI

No.25 2nd Floor AECS Layout Ashwathnagar Bangalore - 560094

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED - Consolidated

Amt in (₹)

PARTICULARS	Note	As at 31st March 2021	As at 31st March 2020
<u>INCOME</u>			
<u>Restricted Income</u>			
Earmarked Funds	6	12,32,21,437	10,29,89,237
<u>Unrestricted Income</u>			
Donations		41,41,072	9,35,543
Interest Income	7	15,71,767	14,71,477
Other Income		17,14,814	7,06,371
		13,06,49,090	10,61,02,628
<u>EXPENDITURE</u>			
<u>Restricted Expenditure</u>			
Grant Expenditure	8	11,87,12,800	9,96,14,170
<u>Establishment and Other Expenses</u>			
Administration Expenses	9	40,39,630	65,66,121
Expenses on employment	11	40,22,774	74,98,475
Depreciation	12	1,62,780	1,40,431
		12,69,37,984	11,38,19,197
Excess of Income Over Expenditure		37,11,106	-77,16,569
Balance transferred to General Reserve		37,11,106	-77,16,569

Significant Accounting Policies Notes referred to above
form an integral part of financial statements

1

As per our report of even date annexed

For Vrutti

For R V K S and Associates

Chartered Accountants

Firm No.008572S

Sd/-

M R C Ravi

Chair person

Sd/-

R.Mohan

Partner

M No.203911

UDIN:

Balakrishnan.S

Secretary

Sd/-

Date: 08/11/2021

Place: Bangalore

Johnson Thangaraj

Treasurer

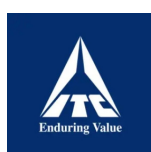
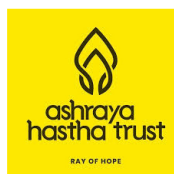
Sd/-

Date: 08/11/2021

Place: Bangalore

Donors

We sincerely acknowledge the contributions of all our donors who trusted our ability and helped us to provide the best possible support to the deserving beneficiaries. Thanks!



Contact

vruttiTM

LIVELIHOOD IMPACT PARTNERS

Ensuring small producers are 3 times more profitable.

Raghavendra Nilaya, 25, 2nd Floor, 1st Main Rd,
AECS Layout, Bengaluru, Karnataka 560094

www.vruttiimpactcatalysts.org



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ANNUAL REPORT 2020-21