



# CONTENTS

01

Chairperson's Message 49

Projects

02

SDGs: How does Vrutti Contribute 67

MSMEs & Women Owned Businesses

05

A Word of Gratitude

74

V-LIFE

06

About Vrutti

78

Vrutti's Covid Response

08

3Fold

90

Vrutti@20

44 FishMARC 91

Financial Statements



# **Chairperson's Message**

For Vrutti, the year 2021-22 is a milestone year, for it is when we mark 20 years of transformative action to enhance the wealth, resilience, and sustainability of small producers by ensuring access to a personalized bundle of services. It is indeed heartening that we have been able to reach out to 1.3 lakh farmer households and have been successful in making a difference in their lives and livelihoods. At this juncture, I sincerely appreciate the work done by all Vrutti team members including the colleagues who were previously with us, for the commendable work they put in to transform the lives of marginalized communities.

It has also been another year of testing our resilience, with Covid 19 spreading its damage across the communities, affecting their lives and livelihoods. Vrutti, together with #CovidActionCollab and with our Catalyst Croup organizations, has supported more than one lakh individuals during the second year of the pandemic. Underscoring the importance of health, we have done our bit to promote Covid-19 vaccination among our target groups. We have held sessions to overcome vaccine hesitancy in India's hinterland to reduce the impact of this dreadful virus.

On the work front, many things at Vrutti excite me. I am looking forward to seeing the actionable results of 3Fold 2.0 and our technological interventions to help farmers. The year also saw our work being strengthened and scaled up across all verticals - fishMARC, MSMEs, Projects and V-LIFE. I also thank all our donors and partners for their continued support.

I am sure that with collective efforts we will reach greater heights and come up with innovations that bring manifold benefits to our communities. My best wishes to each one of you!



## SDGs: How does Vrutti Contribute

The United Nations' Sustainable Development Goals (SDGs) are aimed at addressing the biggest problems the world faces today. As has been reiterated time and again, multilateral action is central to the achievement of the SDGs. In other words, fulfillment of the SDGs requires a unified coming together of countries and organisations.



N Raghunathan Chief Mentor & Co-Founder



Vrutti is
playing its
part in
realising the
larger
agenda of
and for the
world by
contributing
to nine of
the 17 SDGs.

The basic premise behind Vrutti's foray into the livelihood sector was to increase the wealth of marginalised farmers and landless labourers, women fish vendors and women entrepreneurs owning micro, small and medium scale enterprises. Our livelihood support models (such as our flagship 3Fold model for small farmers) has enabled them graduate out of poverty by providing avenues to improve the efficiencies of their livelihoods and increase their income.



Over the years, we have contributed to reducing poverty (SDG 1) of 1.6 lakh families that include farmers, marginalised communities, women fish vendors and women entrepreneurs.

Gender equality (SDG 5) is cardinal to our community engagement activities. Priority is given to women during farmer mobilisation, right from our base structure of primary groups to the apex bodies, the Farmer Producer Organisations (FPOs). Dedicated efforts are also taken to ensure that women are ably represented in the governing boards to the FPOs. To cite an example, all our three FPOs in Pudukkottai district of Tamil Nadu have 100% women Board of Directors.



10 SERVICED INCOMMENTES



It is also our endeavour to facilitate 'Decent Work and Economic Growth' (SDG 8) for the communities we work for. For instance, the working conditions of fish vendors in markets is considered amongst the most deplorable. To help them secure a decent working condition that enables both well-being and economic growth, Vrutti has conducted market surveys in Mumbai and Chennai, and shared the study findings to the Government to impress upon them the need for better working conditions for the fish vendors.

The fact that Vrutti has chosen to work with women fish vendors and women entrepreneurs embodies our commitment to provide an equal space and footing for women, thereby reducing inequalities (SDG 10).



Responsible consumption & production (SDG 12) is another goal that we ardently work towards achieving. A key tenet of our 3Fold model is sustainable agriculture practices that do not exploit Nature. We also encourage our FPOs to produce value-added products such as cold-pressed oils, whose production processes are environment friendly. From a consumer perspective, they retain most of the vitamins, micronutrients, proteins, antioxidants, and are known to aid in weight loss besides reducing cholesterol.

The 3Fold model is designed to address the complex issues faced by the smallholder farmers through an integrated approach of empowering the farmers in the agriculture and allied value chains and building a strong ecosystem to sustain the services. One of the key innovative approaches adopted are Climate Action (SDG 13) that carries a systematic assessment of risks and vulnerabilities to climate change, its impacts on smallholder farmers, current knowledge and skills level to mitigate, adapt and improve coping mechanisms.





Vrutti has a dedicated vertical called 'fishMARC' that not only works to empower the fisherfolk but works towards ensuring that the fish resources are sustainable. One of our Directors Shri V Vivekanandan is an internationally acclaimed expert who contributes to policy-level national and international discussions and dialogues to ensure that 'Life Below Water' (SDG 14) is sustainable.

Our work along with our group organisation GREEN Foundation aims at biodiversity conservation through promotion of regenerative agriculture practices and ensure that Life on Land (SDG 15) is sustainable. We also intensely encourage our farmer organisations to invest in soil and water conservation and efforts to prevent land degradation.





Vrutti understands that partnerships are critical for the achievement of SDGs (SDG 17). Towards this, we enter into partnerships with market players, financial institutions, technical and technology related organizations and government departments to leverage expertise. Our COVID-19 response as a co-founder and key partner of the 359-member strong COVIDActionCollab has afforded us many benefits and learning on partnership that we will continue to employ on our pathway to results.

Furthermore, localised achievement of the SDGs is seamlessly integrated in all our projects taken up at the ground level contributing to overall achievement of SDGs. It is heartening to see Vrutti being able to touch so many lives and contributing, in a small but significant way to the SDGs. I wish them more success in future endeavours.



### A Word of Gratitude!



### Dear Friends & Well-wishers

It is my proud privilege to thank you all for the uncompromising support you have given us, during the last 20 years.

Yes, Vrutti is 20 years old, and I am happy to be sharing our work done during the 20th year through this Annual Report.

On behalf of the entire organisation, I would like to sincerely thank our Founder & Chief Mentor Shri N Raghunathan and Founder & Mentor Shri Shiv Kumar who have given us patient handholding in translating our visions into tangible solutions for our target communities - farmers, fisherfolk, vulnerable women and micro, small & medium enterprises.

Vrutti Board of Directors have given us wholehearted support not just in reaching out to our communities but also in exploring novel ways to serve them better. Our sister organisations in the Catalyst Group have been a tremendous source of support in all fronts, from concept creation to implementation.

Our donors trusted our vision and commitment and have partnered with us in our endeavours to bring holistic improvements in the quality of life of our communities.

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.

Last but not the least, I would like to thank all our stakeholders in Government, private and non-government organisations across the realms of agriculture, animal husbandry, fisheries and MSMEs, besides banks, financial intermediaries and other lending organisations.

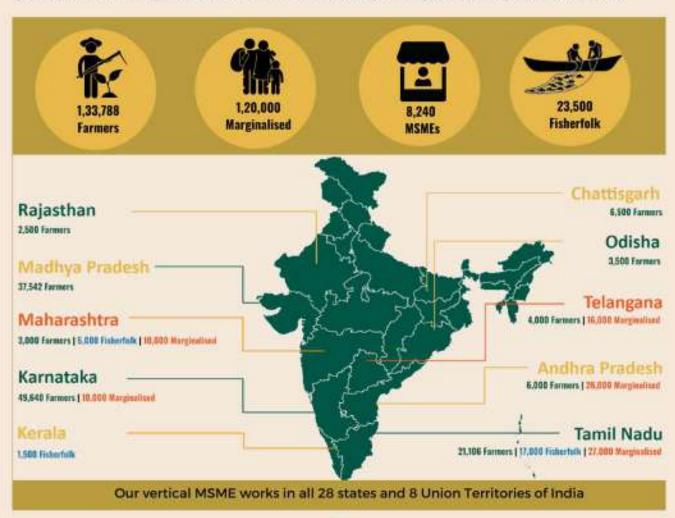
S Balakrishnan CEO, Vrutti

### **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.

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.



### VISION

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

### MISSION

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



### **About Vrutti**

Founded by IRMA Graduates in 2002, Vrutti has been working in the social impact space for over 20 years as part of the Catalyst Group and have made a difference to 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 graduate out of poverty and uncertainty and become three times more profitable.

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.

Our work is enriched by the strong support of Catalyst Group organisations - Swasti, Fuzhio, Catalyst Foundation, GREEN Foundation and Catalyst Management Services.

In the last two years, in association with <u>#COVIDActionCollab (CAC)</u>, we partnered with Governments, donors and financial institutions to provide relief & rehabilitation to communities whose health and livelihoods were most affected by the Covid-19 pandemic.

# 3Fold

Vrutti's flagship 3Fold model is about building wealthy, resilient and responsible farmers – making them successful entrepreneurs, and sustained job creators, having their income increased by three times. It addresses the key gaps of lack of integrated services (end-to-end); need for 'diversified options' (value addition, farm, allied and off-farm), augmented by 'integrators/activators at field level' and 'technology'. Vrutti incubates clusters called Business Acceleration Units (BAUs) to create a sustainable ecosystem.



### States we work in

Tamil Nadu, Andhra Pradesh, Karnataka, Madhya Pradesh, Chattisgarh, Maharashtra



### **Our BAU Locations**

Pudukkottai, Kurnool, Kanakapura, Bageppalli, Kalaburagi, Bankhedi, Kanker, Balod, Talasari



Farmer Producer Organisations (FPOs) we work with





42,500

Total Households



26,936

Total Shareholders



10,008

Total omen Shareholders



Wealthy

Resilient



Responsible

Annual Report 2021-22

### 3Fold - 6C Services

Through the 3Fold model. Vrutti delivers a bundle of services grouped under the six Cs



Create

The 3Fold journey starts with creation of a farm level household development plan, business planning for enterprises and potential diversification. Guided by the plan, accelerated and assured services with an integrated package is provided. In each 3Fold location, three to four key 'commodity chains' are created that ensures farmers, enterprise groups and FPOs move up in those commodity chains to maximise the share of consumer pie to themselves.



Construct

To aggregate products, deal with the markets and sustain support, farmers interest groups, women enterprise groups and farmer producer organisations (FPOs) are set up and they receive enterprise development support and linkages for undertaking group-based enterprises, 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.



Capacity

As farmers become shareholders of the FPOs, they are given training on various aspects including training on climate smart agricultural practices, animal husbandry, soil and water conservation, enterprise planning and management, value addition, and market pricing etc. Farmer interest groups, enterprise groups and FPOs are trained on governance, business planning and management, finance management, leadership qualities etc.



Channel

Farmers are often exploited because they have no idea of prevailing market prices and end up selling up their produce at throw-away prices and over a period of time, suffer great losses. The farmers and FPO leaders are educated and well-informed about the market trends, prices for products, and pricing the products based on quality. They are also educated on moving towards value addition (processing) and marketing (B2B, B2C, B2G) are facilitated through multiple partnerships.



Connect

While farmers and their groups initiate and continue their journey in an entrepreneurship mode, it is important that they need to be supported continuously (handholding, mentoring, advisory, capacity building) along with exploring opportunities from markets, scientific community and public investments. To this end, the model connects farmers and their institutions with ecosystem services such as financial institutions, technology partners, academic institutions, farm science centres etc.



Capital

The model helps farmers with financial services such as low cost credit through formal institutions besides covering risk through individual insurance, crop insurance and insurance for animals. It also helps them open a bank account and inculcates in them the practice of saving. Farmers are also supported in leveraging government schemes. These apart, the model supports FPOs with working capital through institutional finance. The FPOs are enabled to get loans to start agriculture and non-agricultural jobs, besides opening group accounts.

Create

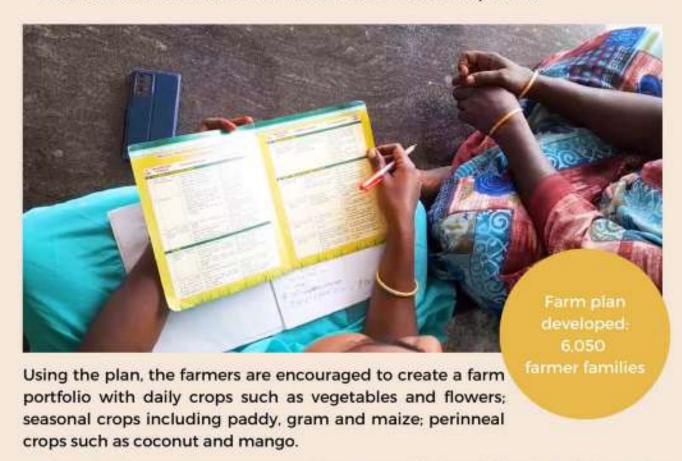
Create



### Farm level household development plan

The 3Fold journey starts with creation of a farm level household development plan, followed by business planning for farmers' enterprises and potential diversification.

- To create understanding and demand of farmers to develop long term farm sustainability plan
- To help the farmers to assess their farm local resources and its contributions in wellbeing.
- To address the key farm sustainability problems by prioritizing the most appropriate resilient and responsible interventions.
- To render systematic farm, farmer and family focussed services to ensure the results envisaged in 3Fold model.
- To create evidence-based documentation for comparative assessment of income differences from sustainable interventions adaptation.



Further, the farmers are encouraged to set up allied activities in their farm. The idea to help them maximise their income with the same holding, thus increasing their wealth.

### Diversified Farm Portfolio

Increasing the wealth of smallholder farmers by three times is the premise of our 3Fold model. Diversifying the farm portfolio is one of the practices propounded as part of our 3Fold model to bring in additional revenues for the farmers.

During the reporting year, farmers were motivated to leverage all available resources to undertake diversified farming and get maximum returns. Along with their regular crop, farmers used other avenues to increase wealth through allied enterprises such as cattle rearing, goatery, poultry and fish harvesting, The other major activities under diversified farming include horticulture, floriculture, kitchen garden, vermi-bed and Azola cultivation.





Jeyamani is a shareholder farmer of Ambuliaaru Agriculture Producer Company (AAPCL), Pudukkottai since 2016. She has been cultivating groundnut in one acre of her 3-acre holding and getting an income of Rs 36,000 per year.

AAPCL motivated her to diversify her farm portfolio for better results. Enthused. Jeyamani took to enterprise and bought two cows with the financial support of the FPO. The sale of milk from the cows gives her an annual net income of Rs 55,800. Presently, she has four calves in addition to her two cows.

Further, Jeyamani planted 40 lemon trees in her land, which gives her a net income of Rs 143,500 per year. The coconut trees planted earlier gives her an annual net income of Rs 19,000.

The enterprising lady also took to vermi compost production and Azola cultivation in her farm, which she uses as natural fertiliser for her land and as cow feed respectively. The cost value for these is Rs 33,300 per year (net).

Jeyamani's
Annual Net
Income
Groundnut
cultivation:
Rs 36,000
Dairy:
Rs 55,800
Lemon cultivation:
Rs 143,500
Coconut
Rs 19,000
Vermi & Azola
(own use):
Rs 33,000

# Regenerative Agriculture

### Regenerative Agriculture

With the long-term vision of improving soil health, biodiversity and increasing resilience to climate change, Vrutti in association with our group organisation GREEN Foundation has been working to promote regenerative agriculture practices among our farmers in the four BAU locations (Pudukkottai, Kalaburagi, Kanker and Bankhedi).

During the year 2021-22, we focused on increasing biodiversity by promoting community seed banks, improving the water cycle through rejuvenation of ponds and enhancing the health and vitality of farm soil through wider application of bio-inputs. Increasing resilience to climate change was done through demonstration of climate-resistant rare crop varieties.

Community seed banks play an important role in preserving, safeguarding native seed varieties and contribute significantly to promoting biodiversity. Six community seed banks, of which 4 are led and managed by women are actively functioning in our BAU locations.



With the objective of phasing out chemical fertilisers and pesticides, Vrutti has set up 22 Bio Resource Centres in Bankhedi, Madhya Pradesh, 3 centres in Kanakapura, Karnataka and 1 centre in Pudukkottai of Tamii Nadu.



Rare Variety Demonstration (RVD) in Pudukkottai district of Tamil Nadu where high yielding and climate-resistant 21 paddy seed varieties were demonstrated. The seeds were not just from Tamil Nadu but from other states such as Kerala, Karnataka and Assam.



Rare Variety Demonstration of Ragi in Kanakapura, Karnataka where 110 traditional varieties were showcased. As many as 127 farmers were given exposure to the different varieties of ragi in a single plot. Farmers participated in voting process and selected 6 best varieties suitable for local climate.





### Leading by example

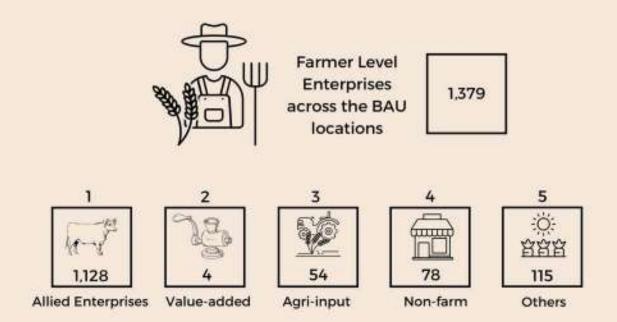
Vrutti has been endeavouring to promote water and climate resistant rare varieties in association with our group organisation, GREEN Foundation.

Vrutti sensitised farmers to take up rare variety cultivation. B.Kalaivani of Soothiyankadu village in Pudukkottai district of Tamil Nadu has led by example by planting rare varieties of paddy on her half-acre land as a demonstration plot.

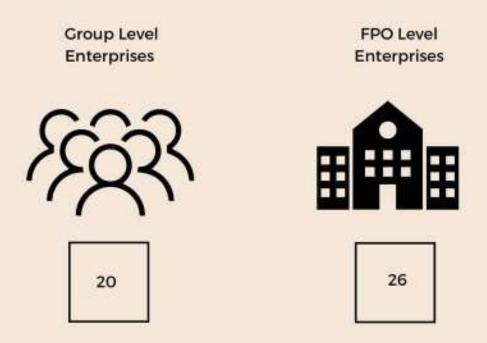
GREEN Foundation supplied as many as 21 rare varieties. The farmer was given a maximum of 100 grams of each type of seed. Of the 21 varieties, 20 varieties grew successfully, yielding between 1.75 kg and 9.5 kg over 103 days. The farmer could also raise a total of 275 kg of paddy straw, which she used to feed her cattle.

The successful demonstration has inspired more farmers in the region to take up rare variety cultivation.

### Creation of Micro-Businesses/Enterprises



Under Vrutti's 3Fold model, income diversification is done through promotion of micro businesses/enterprises, which are broadly classified under the heads of Allied, Value-added, Agri-input and Non-farm. Support for setting up enterprises is given at the farmer level, group level and FPO level.





A shareholder of Punarvasu Farmer Producer Company since 2019, she regularly participated in farm advisory sessions, which helped increase her cropping cycles from one to two. Before becoming a shareholder, she used to cultivate red gram only, during the Kharif season. Thanks to sensitisation received as a shareholder, she started cultivating bajra or ground nut during the Rabi season. This, along with good agricultural practices (GAP), enhanced Hullagamma's average annual income by Rs 25,000.

Further, to improve her resilience, Hullagamma was also introduced to income diversification through promotion of enterprises. She received monetary support of Rs 10,000 to generate additional income through starting an enterprise. As someone skilled in tailoring, the young lady opted to buy a sewing machine and started an enterprise near her home.

Hullagamma's tailoring was appreciated, and she has a steady stream of customers. The diligent worker earns Rs 500 daily and makes a decent Rs 15,000 monthly. She earns Rs 9,000 after meeting her running expenses of Rs 6,000 towards rent and material cost!

### Value Chain Interventions

The 3Fold model is designed to address the complex issues faced by the smallholder farmers through an integrated approach of empowering the farmers in the agriculture and allied value chains and building a strong ecosystem to sustain the services.

So, under 3Fold 2.0, in each 3Fold location, the focus is on three crops, two allied enterprises and one non-farm enterprise to ensure that farmers, enterprise groups and FPOs move up in those commodity chains to maximise the share of the consumer pie to themselves.



### Value Chain Interventions

### **Custard Apple Value Chain in Kanker**

Over the past 5 years, Mahanadi Farmer Producer Company limited (MFPCL) has set the stage to improve tribal incomes in a remote rainfed region where none existed. MFPCL, a tribal farmer collective in Kanker. Chhattisgarh has made very encouraging progress in strengthening the custard apple value chain in the remote region by developing its own pulp brand and overcoming challenges arising from seasonality of produce coupled with nascent enterprising skills of tribal women.

Bastar is a richly forested landscape, with undulating hills, water streams and is a predominantly tribal area. Over 70 per cent of the resident population consists of the tribes Gond, Maria, Muriya, Bhatra among others. Tragically, though rich in beauty, natural resources and tribal culture, the forests are today dubbed as "Insurgency/Maoist-affected".

There is an abundance of wild fruit bearing trees, medicinal plants as well as other NTFP across the forests of Bastar including custard apple, blackberry, tamarind and mango among others. The abundance of wild custard apples was a perfect opportunity for MFPCL to add value and convert it into a business opportunity for the members. The MFPCL is a pioneer in the custard apple value chain in the region. This first mover advantage enabled the FPC to stay ahead of its competitors.







MFPCL, supported by Vrutti under its 3Fold programme, began its value chain development in 2016. Leveraging the existing SHGs, the MFPCL with Vrutti trained these women SHGs from 23 villages in the procurement as well as processing of custard apples. During the custard apple season (mid-September to December), fruit procurement, grading as well as pulp production remains an all-women activity.

Women from one SHG per village pool in their money to procure all the custard apples from their village, sort and grade the custard apples based on their size and other quality parameters. Superior Quality - Grade A fruits are then sold in the local and regional market with the support of FPC. Whilst some Grade B and Grade C fruits are also sold as fruit, the rest are processed into pulp and supplied to buyers in Raipur, Indore and elsewhere. The pulp is then used to prepare custard apple milk shake and ice cream.

As many as 12 pulp processing units were set up of which MFPCL invested in 2 units and the remaining 10 were established through convergence with government schemes from the agriculture and District Mineral Foundation funds (DMF). MFPCL's pulp production which began with 165 kg in 2016 now touches 10 tons annually and growing and the FPC is able to realise a net profit of Rs 3 lakh out of custard apple sales.

Around 1,800 farmers including shareholders of the FPO benefit from this value-addition activity.

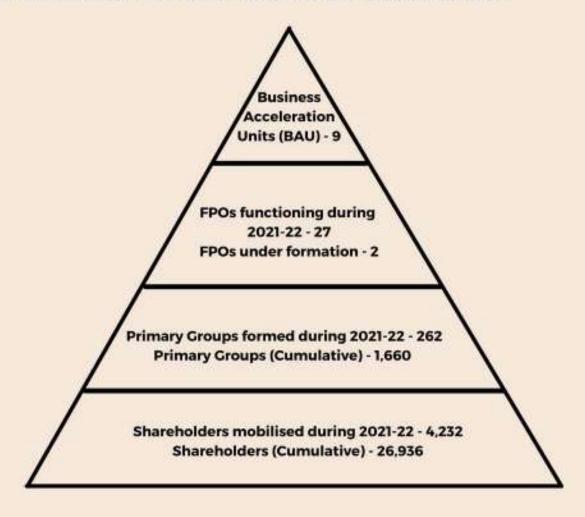
Source: https://www.smallfarmincomes.in/post/bastar-fresh-the-making-of-a-wild-custard-apple-brand-by-the-tribalwomen-of-chhattisgarh





To facilitate the efficient and effective uptake of the 3Fold model among the farmers, Vrutti has incubated clusters called Business Acceleration Units (BAUs) to create a sustainable ecosystem.

The 9 BAUs spread across six states support 27 FPOs and their leaders in reaching out the 3Fold bundle of services to the farmers and landless labourers.



As the FPOs gain in strength and in influencing capacities, they set up enterprise units, which in turn generate avenues for farmer employment and income gain.

During the year 2021-22, as many as 26 FPO level enterprises were set up. Moreover, the setting up of enterprises at the FPO level go a long way in ensuring the self-sustainability of these producer institutions.

# 27 FPOs 9 BAU locations\*\* 10 Districts 6 states

# Pudukkottai BAU, 101 Pudukkottai District, Tamil Nadu

1.Ambuliaaru APCL\*
2.Mukkanicholai APCL
3.Karambakudi
Pasumai APCL

\*Agriculture Producer Company Limited

### 02 Kurnool BAU, Andhra Pradesh

- 4. Bethamcherla Abhyudaya FPCL
- 5. Jaladurgam FPCL
- 6.Dhone FPCL
- 7. Bugganpalli FPCL
- 8. Peapuly FPCL
- 9. Kocheruvu FPCL

### O3 Ramnagara District, Karnataka

10. Janadhanya Farmers Producer Company Limited

### Construct

### FPOs Promoted by Vrutti

### 04 Bageppalli BAU, Chikkaballapura District Karnataka

- Mokshagundam Vishweshwarayya FPCL
- 12. Yellampalli FPCL
- 13. Chitravathi FPCL

### 05 Kalaburagi BAU, Kalaburagi & Yadgir District, Karnataka

- 14. Nisarga FPCL
- 15. Krishikabandhu FPCL
- 16. Balbhimeemasena FPCL
- 17. Kagina FPCL
- 18. Rohini Krishikara PCL\*
- 19. Nrupathunga FPCL
- 20. Kayaka FPCL
- 21. Punarvasu FPCL
- 22. Bagyodhaya FPCL
- 23. Beemathera FPCL

### 06 Bankhedi BAU, Hoshangabad District Madhya Pradesh

- 24. Moneshwar FPCL
- 25. Dhenuka Dairy FPCL

### 07 Kanker BAU, Kanker District Chattisgarh

- 26. Mahanadi FPCL
- 27. Ghadiya FPCL

### 08 Balod BAU, Balod District Chattisgarh

28. FPO Promotion underway

### 79 Talasari BAU, Palghar District Maharashtra

29. FPO Promotion underway

FPCL - Farmer Producer Company Limited | \*Producer Company Limited 
\*\*FPO promotion underway in two BAUs viz., Balod, Chattisgarh and Talasari, Maharashtra

### Construct



### Munishamy Chairman, Yellampalli FPCL, Karnataka

I am happy that Yellampalli FPCL has made a difference in the lives of 2,254 shareholder farmers through wellthought-of services designed to increase their incomes.

While earlier, farmers had to travel more than 10 kilometres to purchase seeds and fertilisers, the FPCL has brought them closer to their homes. What's more, the produce from our farmers such as vegetables finds a place in bigger markets, earning them a better price. They don't have to pay for transportation or commissions to intermediaries, which has been the norm for years.

All these have been possible even in remote areas such as Julapalya only because of Vrutti's strong handholding.









# प्रशस्ति-पन्न

चिराग परियोजना के शुभारंभ अवसर पर माननीय मुख्यमंत्री, छ.ग. शासन के करकमलों से

श्री/श्रीमती/समूह महानादी फुशक उत्पादक संपनी (अध्यक्ष-रा) बाबू लान साहू) लरवनपुरी नेपारामा / सी केर को . ऋषक अरपाइन संगढन हारा लुखुवनइप्रम प्रसंद करण में उत्कृष्ट कार्यों के लिए

सम्मानित किया जाता है।

# Mahanadi FPO wins Best FPO Award



The Mahanadi FPO supported by Vrutti has won the Best FPO Award instituted by Krishak Uthpadhan Sanghatan for the good work done in value chain processing of minor forest produce.

Hon'ble Chattisgarh Chief Minister Shri Bhupesh Baghel gave away the award to Shri Babu Lal Sahu, Chairman, Mahanadi FPO at a function held to mark the launch of Chattisgarh Inclusive Rural and Accelerated Agriculture Growth Project (CHIRAAG) in Jagdalpur, Bastar on 24 November 2021.





### Capacity

Training, advisory and handholding to farmers are an integral aspect of the 3Fold model. As indicated earlier, farmers are given training on climate smart agricultural practices, animal husbandry, soil and water conservation, enterprise planning and management, value addition, and market pricing etc. As many as 14,566 farmers across the different BAUs were trained on good agricultural practices during the year.

Training to farmers apart, capacity building and training programmes were also regularly conducted for FPO Board of Directors and staff members. Some of the topics covered are roles and responsibilities of BoDs, audit and RoC compliance, preparation of business plan and business development.



BoD Meeting, Balbhimsena FPO, Kalaburagi



Capacity building programme for FPO staff members in Pudukkottai



Women's Day Celebration at Mahanadi FPO, Kanker

# Financial & Digital Literacy

As the world becomes increasingly digital, it is pertinent that our communities are not left behind. With the intention of creating awareness among the farmers regarding various digital financial transaction platforms, Vrutti has taken up a dedicated programme for financial and digital literacy. This programme also helps to build their confidence in using these platforms,



No. of training sessions to farmers on financial and digital literacy: 1,047

No of farmers trained in digital, financial literacy: 13,126

\*\*\*

### **Topics Covered**

Understanding income and expenses | Financial Goal setting | Financial Planning | Budgeting and Tracking Importance of digital technology | One person- one phone number | Tracking bank account through SMS | Debit cards UPI apps-Installation and 1 Re transaction demo Safe practices in using digital platforms for transactions | Myth busters and confidencebuilding

# Leadership Development Farming to Decision-Making

To bring about the holistic development of farmers, much effort is taken to groom farmers into community-level decision-makers and leaders of FPOs. Vrutti works to create leaders through systematic training programmes who can steer the FPOs to sustainability. As many as 1,097 training programmes were conducted across the 9 BAUs for leadership development.



### Leadership Development



### Venkateshappa, Chairman, Chitravathi FPCL, Karnataka

"Chitravathi is confident about sustaining its business even if Vrutti's support is withdrawn and grow organically over the years with the greater contribution of various stakeholders involved in the growth and development of FPC."



### Thilagam Kumar, Director Ambuliaaru APCL, Tamil Nadu

"My communication skills have improved ever since I joined as a shareholder and became a Director in 2016, and I know how to speak without fear with financial institutions and department officials. As a BoD, I have been able to nurture my ability to have business discussions with traders, companies, buyers and local traders. I am proud to have facilitated more than 300 livestock and other enterprises. Along with my group members, I manage an oil extraction unit successfully, which is one of the major income sources of our FPO."



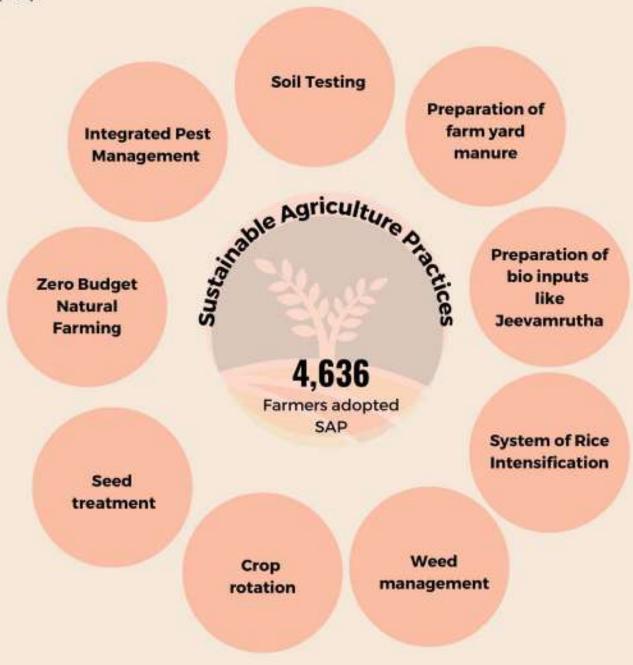
### Ruplal Sahu, Director, Mahanadi FPO, Chattisgarh

"I am basically a farmer from Manpur village of Chattisgarh. Vrutti trained me and I got the confidence to become a Director of Mahanadi FPO. Thanks to numerous training programmes, I am able to diligently perform my functions as a Director. With enhanced business and communication skills, I now provide better support to other farmers in the villages."

### Sustainable Agriculture Practices

Creating capacities for Sustainable Agriculture Practices (SAP) has been a major activity taken up by all Business Acceleration Units during the year.

Farmers were encouraged to adopt sustainable agriculture practices across the entire crop cycle ranging from soil testing to harvest, besides innovative techniques such as zero budget natural farming and system of rice intensification (SRI).



Village-level water bodies and ponds are important water sources for small and marginal farmers and are instrumental in recharging groundwater. Vrutti, through our BAUs and FPOs, helped farmers of Pudukkottai and Bageppalli construct farm ponds and bunds.

In Kanakapura, we facilitated the construction of 6 farm ponds, 81 trench cum bunds and 45 Sprinkler & Drip Irrigation systems in association

with the Department of Agriculture.

Pond Name: Pankikulam Village: Kalyanapuram

Pond Type: Irrigated pond and

recharge

Area: 120 m x 40 m x 4 ft Borewells recharged: 6 Beneficiary villages: 3

Beneficiary Households: 120

Acres benefited: 90 Cost: Rs 1.31 lakhs Trees planted: 500

Pond Name: Kovilankulam Village: Kaththanviduthi

Pond Type: Irrigated pond and

recharge

Area: 80 m x 30 m x 3 ft Borewells recharged: 16 Beneficiary villages: 3

Beneficiary Households: 240

Acres benefited: 285 Cost: Rs 1.08 lakhs Trees planted: 250

Pond Name: Kachakulam

Village: Thoppukkollai (Melakkottai

South)

Pond Type: Water storage Area: 220 m x 1.5 m x 3 ft Borewells recharged: 2 Beneficiary villages: 1

Beneficiary Households: 60

Acres benefited: 20 Cost: Rs 17.000

Trees planted: 50



"I am able to cultivate during both the Rabi and Kharif seasons as I now plentiful have water after the construction of the farm pond with the support of my FPO. My area of cultivation has also increased from 0.25 acres to 1 acre."

Chinnaponnu, Shareholder AAPCL Keelathur Panchayat, Pudukkottai

### Alleviating water woes in Bageppalli

- In Bageppalli, individual farm ponds with bunds were constructed for 4 farmers at a cost of Rs 2.30 lakhs.
- Desilting activity costing Rs 3.60 lakhs in Vaddarapalya village was undertaken to benefit 32 farmers covering 85 acres of land.
- · The initiative by Yellampalli FPO benefits 80 households who use it cultivation and animal husbandry.

### Soil & Water Conservation

Soil and water are critical resources in the life of a farmer. As such, Vrutti continued efforts to sensitise farmers on efficient and effective use of these precious non-renewables during the reporting year.



46 training programmes covering 846 farmers conducted in four BAU locations - Bageppalli, Kanakapura, Kanker and Talasari. The topics covered are Land Preparation, Assessment of Soil Health, Soil Health Management, Soil Test and Bund Formation.

Free soil testing done for 369 farmers in Kanker and Kurnool BAUs, in convergence with the Department of Agriculture.





A workshop was conducted to create awareness on soil health management at Hunsunahalli High School, Kanakapura in which 68 farmers and 54 students participated.



75 farm ponds constructed in Pudukkottai and Kanker BAUs to address water shortage and support agriculture throughout the year.





Channel

Finding marketing avenues that pay a profitable price is a major challenge for small and marginal farmers. To help them overcome this problem, Vrutti, through our FPOs across the BAUs, has helped farmers get the maximum prices by establishing linkages with institutional buyers and market players.



Pudukkottai BAU	Total Turnover: Rs 28.97 lakhs Farmers Benefited: 225 Average Benefit per Farmer: Rs 6,753	Major Commodities: Paddy, Groundnut, Black gram
Kurnool BAU	Total Turnover: Rs 41.14 lakhs Farmers Benefited: 1,081 Average Benefit per Farmer: 150	Major Commodities: Bengal gram, Millets, Onion, Groundnut
Kanakapura BAU	Total Turnover: Rs 32.97 lakhs Farmers Benefited: 164 Average Benefit per Farmer: Rs 638	Major Commodities: Value addition - Millets, Coconut, Groundnut, Castor and Sesame
Bageppalli BAU	Total Turnover: Rs 2.4 crores Farmers Benefited: 2,921 Average Benefit per Farmer: Rs 1,000	Major Commodities: Maize, Groundnut, Ragi and Vegetables
Kalaburagi BAU	Total Turnover: Rs 5.70 crores Farmers Benefited: 3,660 Average Benefit per Farmer: Rs 160	Major Commodities: Red gram, Green gram, Bengal gram and Soyabear
Kanker BAU	Total Turnover: Rs 78.67 lakhs Farmers Benefited: 424 Average Benefit per Farmer: Rs 65	Major Commodities: Custard Apple, Mahua, Mango, Tamarind and value addition
Talasari BAU	Total Turnover: Rs 1.12 crores Farmers Benefited: 463 Average Benefit per Farmer: Rs 14,902	Major Commodities: Paddy and Chilli

# **Know Thy Farmer!**

To ensure maximum returns for farmers' produce and business promotion for FPO sustainability, Vrutti has been supporting FPOs to strengthen their market linkages.

During the year 2021-22, a Vrutti-Fuzhio-FPO-Go4Life partnership was launched to deliver fresh fruits and vegetables to the consumers' doorstep.

GoLife is a startup that leverages technology to deliver fresh food to the consumers. Our group organisation Fuzhio Health and Business Services Private Limited provides backward and forward linkages to farmers and the producers collective.

Fresh fruits and vegetables through this partnership were dispatched from the impact cluster at Bageppalli in Chikkaballapur district of Karnataka, where Fuzhio has established warehouses together with Vrutti, Chitravathi and Yellampalli FPOs.





All produce procured from the farmers by Vrutti through the FPO were put through a process of sorting, grading, packing and QR-coding at the warehouse.

On scanning the unique code, consumers were able to trace the details about the farmer who had toiled hard behind the produce, and the exact location of the farm.

Vrutti and the FPO, with support from Fuzhio, delivered the produce to Hoskote, nearly 90 kilometres from Bageppalli, from where it was home-delivered to various addresses in Bangalore, thanks to a tie-up that Go4Life had with food aggregator Swiggy.





# Connect



# **Ecosystem Engagement**

Ecosystem stakeholders and a healthy engagement with them play critical and vital roles in ensuring the sustainability and growth of the FPOs.

Stakeholders across different fields such as the Government organisations/departments; universities & research institutes; technology companies; regional/national market players contribute a great deal towards improving the well-being of farmers through symbiotic relationships with the FPOs.





# Technology

# EKrishi: A cloud based ERP system for FPO management

# FP hub

EKrishi FPOhub, hosted by Centre for Sustainable
Agriculture, is an ERP system exclusively designed for
managing FPOs through member management;
production & business planning: inventory,
manufacturing and logistics management, HR
management; e-Commerce and Accounting.

The Mukkanicholai Agriculture Producer Company Limited (MAPCL), Pudukkottai has been managing its operations with EKrishi and has transacted for a value of about Rs 33.8 lakhs since April 2021.

# Learning made simpler through Participatory Digital Attestation (PDA)

# socion

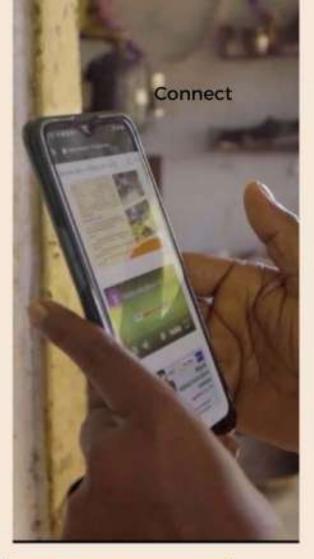
Farmers today have many avenues for training and capacity building, but it is not always possible to write down and preserve lengthy notes. PDA ensures that content shared during the training sessions is always easily available through the farmer's phone.

Vrutti, with support from Arghyam and Socion, has implemented PDA in Pudukkottai. As many as 136 sessions were conducted during the year and 946 farmers & staff members of FPOs have attended the training and are able to access the content and attestation at the required time.

# IEnterprise - Farm ERP and marketplace in a smallholder farmer's pocket



IEnterprise (IE App) by Platform Commons Foundation enables farmers to climb up the agri value chain, diversify their portfolio, and connect them to the Farmer Producer Organisation and the market. Nearly 2,500 farmers of Pudukkottai have enrolled in the app and about Rs 40 lakhs worth of commodities transacted from January 2022.



QR Solution: Community awareness building and tracking effectiveness at scale

Vrutti uses the QR solution to generate awareness among farmers of Pudukkottai on various agriculture practices as a means to enhance their wealth and resilience.

Through this digital content sharing platform, farmers can easily get self-learning contents in various formats such as videos, posters and presentations just by scanning the code.





"We started this PDA training after the Covid-19 pandemic so that farmers can join the training programmes from their places without fear. Since training materials are available on their devices, they can view the content at any time. Also, they can share the content with others. What's more, content is available in different formats - videos, posters and PPTs.

As a trainer, I can view participants' attendance; give repeat sessions as needed besides monitoring the participation of farmers.

I am happy to be an agent of promoting technology among the rural farming community in Pudukkottai."



66

I attended the training on pest management from my mobile phone, sitting at my home.

The video content was very useful in learning how disease affects crops and how it can be controlled. I could see the content several times at my convenience to understand better.

Vadakadu, Pudukkottai





# Facilitation of Capital

To meet the financial needs of farmers and FPOs, Vrutti entered into partnerships with several financial institutions during the year. Presenting a snapshot below:

Credit Support

Farmer Level - 221 farmers | Rs 23.30 lakhs

FPO Level - 3 FPOs | Rs 40 lakhs

Pudukkottai Group Level - 2 groups | Rs 1.60 lakhs

Animal Insurance - Farmers Benefited - 226

Insurance Claimed - 18 farmers benefited | Rs 88,500

**Credit Support** 

Kurnool Farmer Level - 126 farmers | Rs 28.34 lakhs

FPO Level - 1 FPO | Rs 4.38 lakhs

**Credit Support** 

Kalaburagi Farmer Level - 249 farmers | Rs 40.40 lakhs

Kanakapura Credit Support

Farmer Level - 162 farmers | Rs 43.70 lakhs

Bageppalli Credit Support

Farmer Level - 1,131 farmers | Rs 4.02 crores

Kanker Credit Support

FPO Level - Rs 2 lakhs

TOTAL CREDIT SUPPORT -2021-22

1,889

**FARMERS** 



Partners: Rang De, Sanghamitra, Samunnati, NABKISAN
Canara Bank (Syndicate Bank), State Bank of India
HT Parekh Foundation, HSBC, EdelGive Foundation, Logistimo,
Fuzhio Health and Business Services

# Connect

# NABKISAN's working capital support nourishes FPO in Pudukkottai



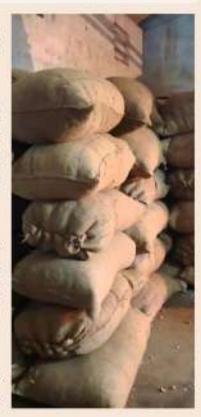
Procurement of groundnut seeds from Gujarat

During the Sept-Oct crop cycle, Ambuliaaru APCL, Pudukkottai proposed to distribute quality groundnut seeds to their farmers.

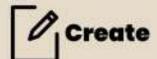
So the AAPCL FPO conducted field visits in Gujarat and established linkages for the procurement. The FPO procured a total quantity of 211.4 quintals of Western 42 and G7 seeds directly from the fields of Gujarat at an overall cost of Rs 16.43 lakhs.

The working capital of Rs 10 lakhs provided by NABKISAN came in handy for the FPO to venture into the direct procurement from the fields themselves. The direct procurement benefited 108 farmers with quality seeds at a profitable cost.

The timely support from NABKISAN not only helped the FPO help the farmers but also successive business transactions.



# **3Fold Impact**



1379

NEW ENTERPRISES



Value added products (Cereals, oil, pulses, millets) Bio Inputs & cattle feed; microbusiness plans Agri allied (Cattle, Goat, Sheep, Poultry)



27 FARMER

PRODUCER ORGANISATIONS

1660

PRIMARY GROUPS

Delivery of services through sustainable institutions

# Capacity (000)



27692

farmers provided farm advisory services and digital literacy training



Marketing through B-B (local traders, shops, companies, institutions), B-C (Sales through ABAs, Outlets)

8938





Connect

Banks Financial Institutions Government Institutions Private Partners Market Players Digital Platforms



Capital

**Total Credit Support** 2021-22





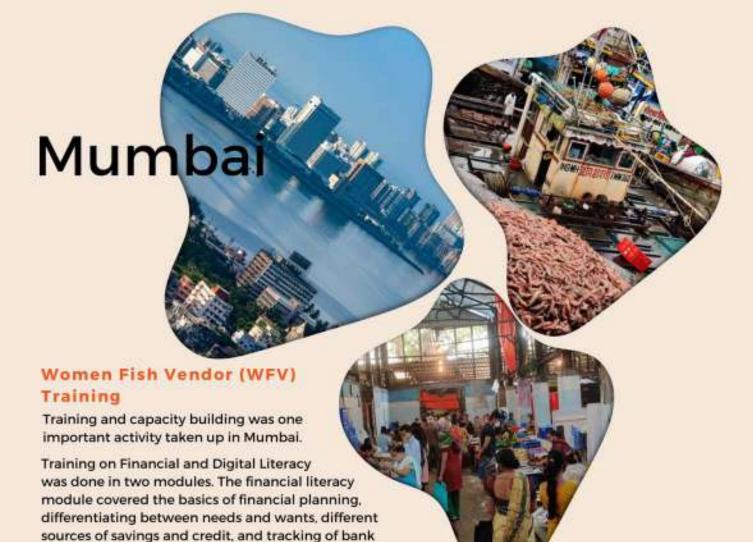


# **FishMARC**

The fishMARC (Fisheries Management Resource Centre) vertical of Vrutti is engaged in promoting the economic resilience of women fish vendors (WFVs) through tailor-made interventions for strengthening livelihoods and capacity enhancement in three locations -- Mumbai, Chennai and Trivandrum.







In the second module on digital literacy, the use of feature phones/smartphones, digital payments, use of WhatsApp for business were some of the topics covered.

Awareness about the various social security schemes was also provided to the women. The training provided an opportunity for the women to come together, learn from each other and discuss their issues. The response from the 3,921 WFVs who undertook the financial cum digital literacy training was very good.

4,200 Women Fish Vendors covered

**Partners** 

EdelGive Foundation Ford Foundation

# **Economic Resilience Building**

The training on icing of fish and use of ice boxes created great enthusiasm to use ice boxes designed for fisheries purposes. About 2,553 women were trained on its use. Vrutti, together with women, identified good quality ice boxes and negotiated discounts for bulk purchase.

The Mumbai Corporation had initiated a ban on the use of thermocol boxes in the markets. Our Partner organisation Daryavardi Mahila Sangh got the Corporation to come up with a scheme to provide ice boxes to the WFVs before implementing the ban. This scheme was for women holding licenses in the Corporation owned markets. Vrutti supported 1,000 women with ice boxes through the project who would not be able to receive it through the scheme. The ice boxes would help the women to keep their fish fresh, get better prices and help reduce expenditure on ice.

accounts.



### **Livelihood Promotion**

- Training and demonstration on use of ice boxes and icing of fish given to 397 WFVs, to help them improve the quality of fish sold.
- As many as 425 Seaplast ice boxes of 50, 70 and 100 litres given to WFVs at 50% subsidy.
- A new credit product called 'Meenamma' piloted in Chennai to help WFVs overcome the exploitative credit practices in fish markets called 'tandal'. Here, an amount of Rs 10,000 is given without any interest deductions as in the case of tandal. Moreover, WFVs enjoy a lower rate of interest and longer pay-out period.

Meenamma Credit

Savings - Amount
Rs 842,761

Savings - Members 1,398



Amount Rs 2,060,000



Members 206



# **Financial & Digital Literacy**

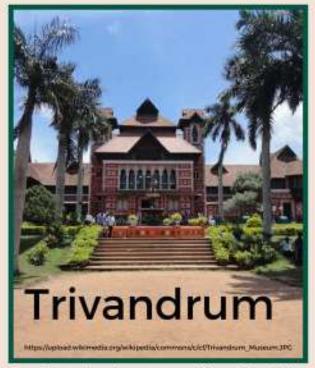
- Financial & digital literacy training in the two modules along with an additional refresher training was given to 2,324 WFVs in Chennai.
- This follows a preparatory study on the financial and livelihood practices of the WFVs done by Vrutti Chairperson Prof C. Vijayalakshmi to create the knowledge base for the training in financial capacity building and design of the financial services, based on the financial needs.

# Women Empowerment

- Registration Certificate for the Chennai Women Fish Vendors Association (CWFVA) promoted by Vrutti received from the Registrar of Societies.
- Location and market-specific identity cards distributed to all members.
- Preliminary work for the registration of the Producer Company underway.

### Social Protection Schemes

 Membership in account-linked insurance schemes such as the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) facilitated for 707 WFVs. The project team coordinated with 26 branches of 14 banks to make this happen.



Vrutti works in partnership with Sthree Niketan Vanitha Federation (SNVF) a women fish vendors federation in Trivandrum covering 1,265 members across 45 groups in three clusters.

## Revival of SNVF

The Federation was in a state of decline due to the Covid-19 pandemic and various other reasons. The savings of the Federation was their only source of credit, which could not meet the needs of their members.

Vrutti extended support to digitise the operations of the Federation and its groups. A revolving fund of Rs.10 lakhs, given by Arghyam Foundation as part their Covid relief, helped revive the Federation's credit activities.

Vrutti's support also enabled the Federation to revive the death fund, given as a relief to the families of deceased members, in an improved version with more benefits for the members. These initiatives have rebuilt the confidence of the members in the Federation. It is now on the path of consolidating its work and progress further.

1,265
Women fish
vendors
covered

Partners: Arghyam Foundation Ford Foundation



# Digitisation of SHGs

Collecting money for savings and credit and keeping track of it, accounting it and depositing it back in the bank can be strenuous work.

To help the women fish vendors and account for it and depositing it in the back can be strenuous work. To help with that, fishMARC took the help of an existing software called Mpower, This software helps to keep track of each member with their unique ID number and takes in the necessary demographic details. It also helps in tracking the savings and credit of each member.

The digitisation process is ongoing.

I am Padma Srinivasan, a member of Chennai Women Fish Vendors Association (CWFVA) at Thiruvottiyur market in Chennai. I have been in the fish vending business for the past seven years.

After the financial and digital training given by Vrutti, I started contributing to the savings done in my group. I learned how to make digital transactions through GPay and other payment apps. Now I practise it in my business to satisfy my customers who prefer to make digital payments.





Karuna Vaity is a market leader from a market on Mulund Road named Mulund Gavanpada in Mumbai and has been selling fish for the last 35 years.

Karuna had attended financial and digital literacy training sessions conducted by Vrutti and after that she started using WhatsApp Status for customer engagement by sharing a photo of the "fish of the day".

She keeps different varieties in different baskets so that her customers know the availability of the fish and can place orders over the phone. Her customers also trust the quality of the fish that she sells.

When Karuna cuts the fish, she shows the customer how fresh the fish is and the satisfaction on the customer's face makes all the difference!



# **Projects**

Vrutti has been implementing projects with the support of donor partners in the areas of

- Holistic Rural Development
- ShwetDhara Dairy Development
- Livelihood Initiative for Financial Empowerment
- Solar-powered Lift Irrigation Systems
- Capacity Building Initiatives for Water Security
- Capacity Building on Cattle & Feed Management Practices
- Value Chain Analysis
- Institutional Framework for FPOs
- NRLP Evaluation

The projects are being implemented in the states of Tamil Nadu, Telangana, Andhra Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Chattisgarh, Rajasthan and Odisha.



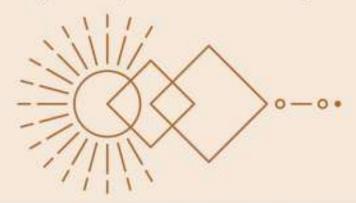






# **Holistic Rural Development Programme (HRDP)**

Supported by Housing Development Finance Corporation (HDFC)



The objective of the HRDP is to bring about dignified and healthy living among tribal smallholder farmers and other marginalised communities across 3,000 households in 15 selected villages of Dondi block in Balod district of Chattisgarh.







# Programme Components

- Good Agricultural Practices (GAP)
- Sustainable Agriculture Practices (SAP)
- Agri & Forest based Enterprises
- Agri & Non Timber Forest Products (NTFP) value chain establishment
- Educational Infrastructure
- Healthcare and natural resources management including microwatershed management
- Irrigation, soil and water conservation

- Increased income of marginalised farmers and their families
- Accessibility to basic services
- Healthy living



Solar Street Light in Chiharo village

# Achievements of the year

# Natural Resource Management

- 15 Drip Irrigation Systems for 13 farmers
- HDEP polythene sheets for 6 farm ponds
- · 80 solar street lights
- 5 solar drinking water units
- 40 land levelling
- 2 Solar Irrigation Systems

# Skill Training & Livelihood

- Training & Capacity Building for 67 groups and cluster level leaders
- 60 Farm Advisory Services/Farm Field Schools/learning meetings covering 1,140 farmers
- 9 allied enterprise groups (poultry & goatery)
- 30 bio-product demonstrations

- 45 farmers introduced to 3 new crops (maize, wheat and grams)
- Introduction of watermelon crop in 15 plots
- 5 units of NTFP value addition and processing units established
- 1 forest based handicraft product enterprise
- 1 MAGGUM enterprise for women

# Promotion of Education

- 5 water supply systems repaired and improved
- 5 sets of learning & teaching materials for Anganwadi children
- Library facilities in 5 schools
- Sports & games materials in 5 schools
- BALA painting in 15 Anganwadi schools
- Smart classes in 5 middle schools
- 5 special day celebrations

# **Healthcare & Hygiene**

- 75 Bori Bagichas for tribal households
- 10 WASH programmes in schools

# - Capacity Building

# ShwetDhara - Dairy Development Partner: IDFC FIRST Bank CSR

Vrutti has been implementing a programme called 'ShwetDhara' in seven districts of Madhya Pradesh - Hoshangabad, Sehore, Ratlam, Mandsaur, Ujjain, Indore and Dewas.

Nine farmer facilitation centres known as Pasu Vikas Kendras (PVK) have been established to provide artificial insemination, feed, credit and management services at the doorstep of dairy farmers.

The nine PVKs are based in Bankhedi, Pipariya, Sehore, Ratlam, Nagda, Jaora, Mandsaur, Shipra and Sanwer.

During the reporting year, the project was also extended to cover five more PVKs in Davangere district of Karnataka - Haveri, Ranebennur, Chitradurga, Davangere and Honnali.

The services of the project are delivered through 58 ShwetDhara groups covering 2,739 members. Non-members also avail the cattle and dairy management services. Information about the services provided by the PVKs are given to the dairy farmers in the villages by pillar points known as Gram Sakhis.

The project activities are classified under four major heads are Capacity building, Dairy Development services, Treatment services & Input services.









The ShwetDhara team, Gram Sakhis (GS), Community Leaders and ShwetDhara (SD) Group Members are provided continuous training on different aspects of the dairy programme.

Module-based Training of Trainers (ToT) to SD team: monthly module-based training programmes to the Gram Sakhis at the PVKs; monthly village-level training programmes to SD group members and monthly training programmes to community leaders at the PVKs are the four components of the capacity building activity of the project.

Annual Report 2021-22

Artificial insemination (AI) and related services is the core activity of the ShwetDhara programme. Dairy farmers can easily upgrade the breed of their existing animal through AI. Trained Artificial Insemination Technicians (AITs) provide this service at doorstep to dairy farmers at reasonable prices and quality.

During the year 2021-22, 4,953 artificial inseminations were conducted across the nine PVKs locations. The project also diagnosed 2,344 pregnancies and supported the birth of 1,190 calves.





As many as 2,131 instances of **treatment** to cattle were provided by the project team at the doorstep of the dairy farmers. The service of a certified veterinary doctor is available for treatment and guidance.

The villagers reach out to their nodal person called Gram Sakhi who conveys the information to the respective PVKs, which in turn alerts the doctor/AITs.

Dairy farmers are also given repeated information on the availability of treatment services for cattle through forums such as meetings, training programmes and field visits.

Input Services --

Input services play a vital role in dairy sector. On one side they help in enhancing productivity of the dairy farm and on the other, they reduce the chance of livestock illness leading to reduced cost of treatment. The following inputs are given to the dairy farmers at their doorstep through the project

Cattle Feed | Fodder Seed | Mineral Mixture | Liquid Calcium | Cotton Cake | Dewormers

The profit generated by the nine PVKs from the sale of inputs is Rs 5.09 lakhs during the year.



Annual Report 2021-22

Page 53

My association with the ShwetDhara programme started in February 2022. The PVK manager's regular visits have helped me understand the condition of my cattle. As a result, I learnt advanced cattle management practices, cost-cutting on dairy inputs, feed fodder and shed management and how to increase the milk yield per cattle."

Jeevan Dangi, Dairy Farmer, Nagda







# Rachna Parmar, Gram Sakhi, Sehore

"I am very grateful to ShwetDhara programme for the opportunity to take a step forward in life with all confidence and to earn and support my family. I now understand how to earn a profit through the sale of cattle feed."



"I came to know about the ShwetDhara programme in December 2021. Regular visits by the veterinary doctor and the PVK helped me understand the importance of good animal health nutrition and good quality cattle feed. Moreover I realised the significance of timely deworming. I have now learnt to manage my cattle effectively at low costs. Thank you for supporting farmers like me."

Radheshyam Gayri, Dairy Farmer, Talidana, Jaora

Annual Report 2021-22

# **Livelihood Initiative for Financial Empowerment**

Partner: LIC Housing Finance Limited (LIC-HFL)



The project aimed at bringing about sustainable improvements in the quality of lives of 2,000 smallholder families in 18 villages across two blocks of Jayashankar Bhupalpally district of Telangana and Raichur district of Karnataka through livelihood initiative for financial empowerment (LIFE).



# Farm Advisory

To strengthen agriculture, farm advisories were regularly given to the farmers through training programmes, demonstrations, Farmer Field Schools (FFS) and supply of quality inputs.

Training & FFS conducted - 430 farmers
Training on Farm Advisory & Enterprise Development - 655
farmers

Training & Capacity to SHG members - 532 farmers

Demonstrations were conducted for 54 farmers cultivating vegetables and 41 farmers growing bengal gram and maize. These 96 farmers were given quality seeds and fertilisers. Watermelon seeds and fungicides were also given to another 20 farmers of Telangana.

Good agricultural practices on paddy, cotton, maize and chilly; border crops, intercropping, trap crops and non-pesticide management (NPM), bio-input preparations were the major topics included in the advisories.



# **Enterprise Development**

To promote entrepreneurship among the smallholder farmers and to enhance their income through diversified sources, the project supported the establishment of the following in the two locations:

Poultry (80) | Goatery (40) | Mushroom (52) | Nursery units (15) | Food Processing units (7) | Bio-product units (10)

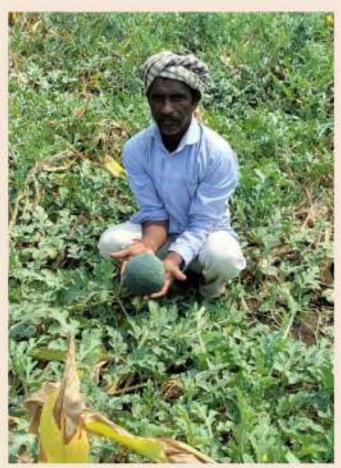
# **Total Enterprises Established - 204**

# Intercropping yields higher incomes

Martha Laxminarayana of Lingala village in Jayashankar Bhupalpally district of Telangana is grateful for the 50 per cent increase in income as a result of turmericwatermelon intercropping done in his one acre of leased land when compared with his cotton cultivation last year.

While turmeric, which is his main crop, is yet to be harvested, Martha has realised an income of Rs 60,000 from the sale of 7 tonnes of watermelon alone. Cotton cultivation had given him an income of Rs 40,000.

Watermelon is a 100-day crop while turmeric yields in 6 months. Martha started turmeric cultivation at the end of last November and began watermelon cultivation in January this year.



# Handholding Support to the Farmers of Solar Powered Lift Irrigation Systems

Partner: L&T Public Charitable Trust (LTPCT)

This handholding support project to 514 farmers linked with solar powered lift Irrigation systems aims at strengthening the backward and forward linkages of agricultural commodity value chain in addition to increasing their production and productivity. This project covers farmers in Kurze, Vadavalli, Savane, Kawada, Zari, Vasa, Girgaon and Dolharpada villages along the river Waroli in Talasari block, Palghar district of Maharashtra.







# **Agri-Extension Services**

The extension services played a great role in bringing a change in attitude of farmers towards application of good agricultural practices (GAP) to improve the quality of yield and reduction in the cost of cultivation. The extension services resulted in increase the area of cash crop from 270 acre in 2019-20 to 964 acres in 2021-22.

# Farmer Field Schools

One of the effective and appropriate methods of extension of the Agriculture related technology / practices is Farmer Field Schools (FFS). As many as 35 FFS have been conducted for 1,287 farmers.

### Demonstrations

During the period April 2021 - March 2022, 61 agri crop demos including 18 on SRT techniques for paddy, 30 for cucumber, 8 for okra, one on plastic mulching, 1 for watermelon, and 3 for leafy vegetables were conducted.

# Agri-Allied Enterprises

Agri-allied enterprises is meant to provide an additional supportive source of income to the farmer family. A total of 100 birds each have been supplied to 18 families, which have given an average Rs 10,450 as net profit per farmer.



# Agri Commodity Marketing

Strengthening Agri Commodity Marketing Value Chain was one of the important components of this project, It has 5 cluster-level procurement centers (PCs) supported by 11 other PCs at various points to cover 53 habitations across 7 Gram Panchayats. A total of 176.6 tons of agri commodities worth Rs 1.12 crores were procured. This includes 65 tonnes of paddy, 111 tonnes of chilli and 2.6 tonnes of cucumber.

# Formation of Farmer Producer Groups

Institution building is an integral part of our interventions, During the reporting period, 86 new farmers producer groups were formed. Thus, there are 149 farmer producer groups covering 2,384 farmers of which majority of them are women.

# Training and Capacity Building

A series of trainings were conducted for 750 members of which 500 were from the villages where the solar irrigation systems were installed and the remaining 250 from other villages. FPO concepts, share capital, SRT techniques, bio pesticide preparation, bookkeeping etc. were covered.

### Formation of FPO

The concept of a FPO has been seeded among the farmers. Share capital mobilisation is underway, as also the processes for FPO registration.



# For Re-imagining Capacity Building Initiatives that can be Deployed at Scale to Achieve Water Security

Partner: Arghyam



The objective of this two-year programme starting from August 2020 is to provide field-level project management support to Arghyam's partner, Foundation for Ecological Security (FES) on Reimagined Capacity Building Solutions for Scale.

Re-imagining, co-creating and deploying capacity building initiatives in water and its governance in the states of Karnataka, Andhra Pradesh, Rajasthan and Odisha is the mandate of this project.

# Content Development for Karnataka Government's groundwater programme 'Antarjala Chetna'



Extensive support in documentation was given to the Karnataka team of Antarjala Chetna (AJC) Programme being implemented by the Karnataka Department of Rural Development and Panchayat Raj. To support documentation, a content workshop called "Content Writeshop" was organised during the last quarter of the last financial year. Subsequently, Vrutti has been supporting the FES team in Karnataka to develop content pieces for the AJC programme.

## Alignment with Ridge to Valley Approach of MGNREGA



Intensive discussions were conducted with FES to understand their capacity and plan to support the process of capacity building of MGNREGA technical staff on Ridge to Valley (R2V) implementation. The R2V approach aims at conserving available rainwater by detaining, diverting, storing and using it.

The first R2V demonstration was held on 16, 17 December 2021 in Mandya. The Vrutti team attended the two-day Ridge to Valley session led by FES to understand if the process went according to the plan. The learnings were shared with the FES team for improvements in subsequent sessions.

The Vrutti team prepared a calendar for R2V demo sessions in all the 55 Gram Panchayats of Karnataka. A reflection session was conducted to take stock of the situation on 24 January 2022. Subsequently, a meeting with the Commissioner, Panchayati Raj was held on 4 March 2022 in which it was decided to have a nodal offer to monitor the programme.

# Handholding for Capacity Building of District Planning and Monitoring Unit (DPMU), Atal Bhujal Yojana



Vrutti designed the template to understand the training needs of District Planning and Monitoring Units (DPMUs) of Atal Bhujal Yojana, a Central Sector scheme for facilitating sustainable ground water management. A workshop was also conducted on 13 September 2021 to deep dive into the requirements and prioritise the topics for the upcoming quarter.

Vrutti also visited the District Implementation Partner (DIP) in Chintamani to understand their presence in the Grama Panchayats, flow of activity of the programme, their training needs, challenges, the status of the Water Security Plans (WSP) and fund release, Vrutti worked with the FES team at Chintamani, Karnataka on 9 February 2022 to build the index for the content for the upcoming Atal Bhujal Yojana training programme.



### Exploring linkages with Swachh Bharat Mission

Vrutti did a deep dive to understand the Swachh Bharat Mission and the potential of using the scheme to further the engagement in the water sector in Karnataka.

### Content Development for Kharif & Rabi Crops

In Odisha, content was developed for Kharif and Rabi crops. Content inventory for crop related training was prepared on AirTable. QR poster, notion pages successfully deployed and more than 10,000 QR posters were printed and distributed in 30 districts of Odisha by FES and Odisha Livelihoods Mission (OLM).

### **Promotion of Sustainable Agriculture Practices**

Sustainable agriculture practices have been successfully promoted in 750 cadres (farmers) during the year 2021-22 in Odisha. Demo plots have been set up for these farmers. A document called 'Odisha Scale Journey Story: Years of Agriculture and Sustainability' was also developed.



### Video Stories Developed

Using the videos captured by the FES field teams in Odisha, Vrutti developed video stories. The first video, 'Story from field' was about the knowledge management (KMs) experiences on the benefits of Participatory Digital Attestation (PDA). PDA is a platform that organises training content, track session activity and review participation across sessions. Two more video stories were developed, which were showcased during the third Annual ForWater workshop. The videos were shared with Government officials, FES YouTube channel and in the PDA newsletter for wider circulation.

# **Content Writeshop**

The Vrutti team members, along with Arghyam, supported the FES team in Rajasthan in conceptualising and organising the Content Writeshop, Vrutti supported in developing content, preparing PPTs, their script & voiceover in the writeshop held from 16 to 20 August 2021. The team also supported in bringing out QR coded posters for self-learning.

### QR coded Community Building and IEC Solution at Scale

Vrutti. Arghyam and Samanvay collaborated to develop a tech-enabled solution that allows community capacity building and visibility of Information. Education and Communication (IEC) at scale. Vrutti also conceptualised and piloted QR solutions (Community Awareness Building and Tracking Effectiveness at Scale) in Rajasthan covering two districts.

### Leveraging Digital Technology

The Vrutti programme in Pudukkottai, Tamil Nadu conducted 113 sessions, generating 1173 attestations using PDA. These were a mix of physical and online training sessions, 29 content pieces were created.

# Capacity building on best practices on cattle and feed management in Madanapalle - Andhra Pradesh

Partner: Creamline Dairy Products Ltd.



The objective of the project, which began in August 2019 and concluded in September 2021, was to conduct a training programme on best practices in cattle management and animal feed to increase the quality and productivity of milk. The project covered 1,600 farmers of 64 villages under the catchment of three chilling centres in two districts of Chittoor & Cuddapah in Andhra Pradesh.

During the reporting period, a midline and endline study was carried out. The midline study was conducted for the farmers who underwent training during the second schedule in July 2021. The level of awareness and status on yield and quality of milk were observed during the midline study.

An endline study was conducted with the participants of each batch after 37 days (45 days from the commencement of the training) from the completion of the training programme. The study helped to ascertain the level of adoption among the trainees and the positive impacts generated in terms of yield and quality (fat, Solids Not Fat - SNF) of milk through the training on cattle management practices. The endline study was successfully completed for all the training beneficiaries on 30 October 2021.

Over exceeding the target, the project benefited 1730 farmers in rural villages and provided a good opportunity to equip themselves on cattle management.

# Results and Outcomes



Farmers have adopted various shed management practices



Milk producers have started adopting the best practices in feed management

# Value Chain Analysis and Market Study

**Partner: Just Change Trust** 



Vrutti and Just Change Trust initiated a project in August 2021 to undertake a value chain analysis and market study of products promoted by the Adivasi Innovation Hub of ACCORD. Just Change Trust was born out of the experience of ACCORD, an organisation that works with the Adivasis of the Gudalur Valley of the Nilgiri Hills of Tamil Nadu.

The scope of the project was:

- Identification of Value Chains for Market study
- Value Chain Analysis
- Market Study

A preliminary situational assessment was carried out in SriMadurai, Pattavayal, Devarshola and Ayyankoly Area Centres during the field visit to Gudalur from 26-28 August 2021. The objective of the field visit was to mainly understand the profile of the community, and identification of value chains for market study.

The findings emerging from the initial field visit in August 2021 suggested rethinking of the technical approach that needs to be adopted to achieve the desired objectives and thus Vrutti submitted a revised methodology to ACCORD

- Research on Coffee, Tea and Honey where in depth value chain study and market study will be conducted with a focus on actionable plan developing the value chain based on the findings.
- Rapid Assessment on the Herbal Plants, Avocado, Jackfruit and their access to markets focusing on B2B trading without value addition.

# Develop an appropriate institutional framework for SEEDS and FPOs and establishing systems and policies at various levels

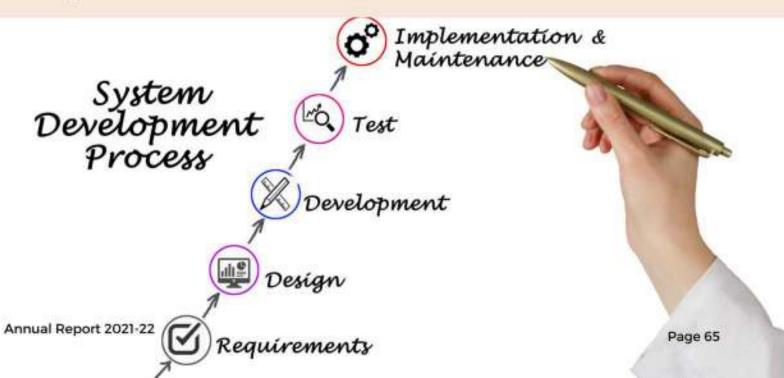
Partner: Samunnati Agro Solutions Private Limited

Samunnati is one of the major players in the agriculture ecosystem, providing various commerce and finance solutions to farmers collectives enabling them to be more efficient and productive through multiple technology-enabled interventions and collaborative partnerships.

Samunnati engaged Vrutti to provide technical support to SEEDS, one of the leading NGOs in in FPO promotion in Tamil Nadu in developing an appropriate institutional framework for their organisation to promote and strengthen FPOs and establishing necessary systems and policies at various levels.

Towards this, Vrutti undertook a rapid diagnostic study of the FPOs and SEEDS to understand the current status, gaps and challenges and provided suggestions for a suitable institutional framework for the long-term professional relationship between the two. It also provided recommendations to improve the existing policies and systems at both FPO and SEEDS level that include financial management, operational management, statutory and legal, HR & Admin, MIS, governance etc.

Vrutti, on completion of this exercise, also provided an orientation to SEEDS and Samunnati teams on the recommended institutional framework, policies and systems.



# Studies, Research and Training

# Partner: International Initiative for Impact Evaluation (3ie)

With a view to widening the body of knowledge, Vrutti has been working with credible organisations such as the International Initiative for Impact Evaluation (3ie). The 3ie promotes evidence-informed equitable, inclusive and sustainable development. The organisation supports the generation and effective use of high-quality evidence to inform decision-making and improve the lives of people living in poverty in low- and middle-income countries.

Vrutti together with our group organisation Catalyst Management Services has been conducting an evaluation of the National Rural Livelihoods Project (NRLP), a flagship programme of the Government of India for enhancing rural livelihoods, implemented between 2012 and 2019. The main objective of this evaluation is to shed light on what worked or did not, why, how and for whom in NRLP.

During the year 2021-22, we brought out the following working papers:

# Women's economic status and son preference - Empirical evidence from private school enrolment in India

This paper provides evidence on the effect of improvements in women's access to financial resources on gender inequalities in private schooling investments in rural India. It uses empirical analysis from a large household survey covering approximately 15,000 SHG member households in eight of India's poorest states, which was conducted during an evaluation of an intensive version of the NRLM, the National Rural Livelihoods Project (NRLP).

# Improving delivery and impacts of pro-poor programmes

This paper examines the convergence of two large poverty-alleviation programmes in India, namely the Mahatma Gandhi National Rural Employment Guarantee Scheme and National Rural Livelihoods Mission. It covers over 5,000 households and 400 SHGs across 218 villages in 4 Indian states – Jharkhand, Rajasthan, Chhattisgarh and Maharashtra.

The University of California, Berkeley and Yale University partnered in these studies.





# MSMEs and Womenowned Businesses



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 helps MSMEs develop the business skills needed to succeed as suppliers to Walmart, Flipkart and other companies in India and around the world, by providing a digitally enhanced learning experience through online modules and personalised mentoring.







Walmart 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", give them a chance to participate in global supply chains and contribute to India's economic development as a whole.

# **Accomplishments**

Walmart Vriddhi's Learning
Management System (LMS)
provides tailored support to
MSMEs to unlock their growth
potential. Virtual learning
experiences through the
mobile app are available on
iOS and Android, in English,
Tamil and Hindi.





The onboarding support for Flipkart has opened up opportunities for MSMEs to get an online presence for their merchandise across India.

Personalised Mentoring has enabled MSMEs overcome their business problems and troubleshoot issues with the support of an industry expert.





Virtual Graduation Day hosted for the first group of over 2,500 graduating MSMEs in September 2021. Live addresses by the Flipkart and Walmart leadership along with three graduating MSME owners was the highlight. The MSMEs received their certificates in the presence of Shri Sidharth Nath Singh, Hon'ble Minister of MSME, Government of Uttar Pradesh. More than 900 live attendees participated.

# Accomplishments ... Contd.

VriddhiCares Helpline initiated during the second wave of Covid19, offering care support to small business owners, their workforce, and families, across India. Besides the medical attention provided through nurses and doctors, the helpline provided the latest guidelines on Covid-19 and vaccination, home care-giving information, and regular check-ins to monitor symptoms.



### **Four Government Partnerships**

with the Governments of Haryana, Tamil Nadu, Madhya Pradesh and Uttar Pradesh initiated to enable the capacity building & Flipkart onboarding support of MSMEs.



When I first joined Walmart Vriddhi, my profit margin was negligible. The training programmes helped me understand the fundamentals of cost-cutting and pricing for various market channels. I was able to witness growth in my business and today, I am a much more confident entrepreneur. My goal is to double my sales by the end of 2022."



Komal Kochar, Owner, KK 13 (Handloom Products) Panipat, Haryana



Bhavesh Sawariya Founder, Graamya (Whole spices) Nedumkandam, Kerala

The objective of starting Graamya is to provide a living for farmers in the remote areas. We are located in rural Kerala. The most difficult thing was reaching out to larger cities and the general public via B2B or B2C outlets. With the help of Walmart Vriddhi we got a very broad and clear view of all the marketplaces.

Real-life case studies, as presented in the Vriddhi program, inspired us to grow strategically.

Receiving orders on Flipkart and delivering them speaks volumes about the difference that the Walmart Vriddhi programme has made to our lives. Associating with Flipkart has also given us indirect branding and credibility.



# Women-owned Businesses BeautyPreneurs

The nano enterprise development for women BeautyPreneurs (BPs) project is implemented by Vrutti with support from Godrej Consumer Products Ltd (GCPL).

This year's support from GCPL comes as an extension to the project that was started during the year 2020-21, which covered 134 BPs.

0

Target Locations: Bellary, Hospet, Mangalore, Udupi, Uttarakannada & Shivamogga of Karnataka

2

No. of BeautyPreneurs mobilised across the 6 locations: 185

3

No. of BeautyPreneurs oriented across the 6 locations: 172

4

No. of BeautyPreneurs given technical training across the 6 locations: 160



No. of BeautyPreneurs given business management training across the 6 locations: 160





#### **Basic Training**

#### 160

#### BeautyPreneurs

Upskilling with two-day virtual training, two-day classroom demonstration, and a day of evaluation





#### Benefits

#### Hands-on training in

- Personal Care Hygiene, which is very important for a beautician.
- Facials, threading and waxing as per face structure and skin type.
- · Manicure and pedicure

#### Advanced Training

#### 98 BeautyPreneurs

Curated to help the BPs learn and introduce new services in their salons

#### Benefits

- Track business growth and maintain daily books.
- Maintain customer data to increase their daily walk ins
- Market survey for business improvement
- Branding and marketing activities





#### Amateur beautician turns beautyPreneur, trainer for transgenders

Vinutha from Chintanmani border of Kolar district in Karnataka joined the fiveday basic training programme as an amateur beautician. Before the training, her business was dull due to limited services, human resources and lack of confidence.

After the successful completion of the training, she is now strengthening her business by adding new services including bridal packages. What's more, she is offering attractive business eyecatchers such as discounts to invite more customers.

It needs to be highlighted that she is now a trainer providing training to transgenders with the first batch of 7-10 students successfully completing their training under her.

"The training helped me acquire skills very essential to a beautician. I am also a beauty trainer and earn a decent income by training freshers."

# Vrutti Livelihood Impact Finance Enabler (V-LIFE)

Credit is a key challenge for small producers, and Vrutti through V-LIFE (Vrutti Livelihood Impact Finance Enabler) works to provide them with access to a range of institutional financial services.

V-LIFE is an Enabler and not a Provider of financial services



The objective of V-LIFE is to faciliate affordable and timely products to both individuals and community organisations in order to promote their sustainable livelihoods and improved well-being. Other than credit, V-LIFE also works to facilitate savings, pensions, insurance and other remittances.



4,093 farmers



26.19 crores



Eight



Five

## **V-LIFE Products**



## Kisan Credit Cards (KCC): Affordable loans for farmers

A milestone has been reached in Karnataka's Bageppalli taluk where V-LIFE has facilitated Kisan Credit Card renewals for 463 farmers from the Canara Bank (formerly Syndicate Bank) in association with three FPOs - Yelampally, Mokshagundam and Chitravathi.

An amount of Rs 2.37 crores has been disbursed during the reporting year.

The loan amount under KCC is based on the scale of finance for crops. The limit is Rs. 30,000 for the first year, Rs. 40,000 for the second year, Rs 50,000 for the third year, Rs 60,000 for the fourth year, and Rs 70,000 for the fifth year.

The product is affordably priced at 12% per year, with a 3% discount for ontime and prompt payment.

#### Overall Reach: 2020 farmers | Total Amount Disbursed: Rs 20.6 crores



Aswathamma Srinivasa, a small farmer from Gurraladinne, Bageppalli says:

"I received a loan of Rs 50,000 from Canara Bank that was facilitated by Vrutti.

I used the money to grow tomato in my oneacre land. Nearly 75 days later, I got a yield of 7,500 kilos of tomato. I sold the tomotoes in my neighbouring market and made a profit of Rs 55,000.

Thanks to Vrutti for facilitating the loan."

+++++++++

Annual Report 2021-22

Page 7

#### Loans to Farmers for Agriculture, **Livelihoods & Enterprises**

#### Rang De

Farmers supported: 984

Amount Disbursed:

Rs 1.83 crores

Locations covered: 5 (Pudukkottai. Kalaburagi, Kanakapura, Bageppalli and Kurnool)

#### Input & Output Credit through FPO

Farmers supported: 98

Amount Disbursed: Rs 20.01 lakhs

Locations covered: 2 (Pudukkottai and Bageppalli)

# V-LIFE Products & Services

#### **FPO Revolving Fund**

Farmers supported: 117

Amount Disbursed: Rs 30.03 lakhs

Locations covered: 3

Pudukkottai Bageppalli Kurnool

### Working Capital to Women Fish Vendors (WFVs)

Training on Financial Literacy & Planning

WFVs supported: 215

Amount Disbursed:

Rs 21.50 lakhs

Location covered: 1

(Chennai)



#### **Working Capital Loan to FPO**

FPO Covered: 1

(Mukkanicholai APCL)

Amount Disbursed:

Rs 10 lakhs

Location covered: 1

(Pudukottai)

**FWWB** 

NABKISAN FINANCE LIMITED

Samunnati

other products Locations covered: 9 (All

Topics covered: Proper use of

savings, loans, insurance and

Farmers trained: 4,405

**BAU locations**)



Annual Report 2021-22

#### Small farmer turns entrepreneur



Narasimhappa is a smallholder farmer with 3 acres of rainfed land in Pulavaripalli village, four kilometers from Bageppalli.

The family of three cultivates groundnut or maize in their one-acre land during the kharif season and was never able to make a sustainable income because the output is primarily reliant on the monsoon. As the family was not able to create enough cash from one agricultural cycle, they relied mostly on daily wages for a living.

Narasimhappa learned about the Yellampalli FPCL's presence and services through a neighbour and became a shareholder in the FPO in February 2020, after realising the benefits.

The FPO sponsored Narasimhappa's Rang De livestock loan, facilitated by Vrutti's V-LIFE arm, and granted him Rs.30,000 in December 2021 to buy a cow. The FPO also gave him inputs for proper cow management.

In addition to the Rs.30,000 loan, the farmer invested an extra Rs.15,000 to procure a cow. After three months (March-2022), the cow gave birth to a calf and began producing 10 litres of milk each day. He sells it to the Karnataka Milk Federation (KMF) dairy unit for Rs.29 per litre.

# Covid-19



# Vrutti's Response to Second & Third Waves

The Covid-19 pandemic that began in India with a nationwide lockdown in March 2020 continued to severely impact lives and livelihoods during the year 2021-22.

The impact of the pandemic has been significantly high amongst our target groups farmers, fishers, micro, medium, small enterprises and other marginalised groups.

Following the pattern adopted in the previous year and with the support of our esteemed donor partners and the Covid Action Collaborative or CovidActionCollab, we provided timely help to our target groups.

For the purposes of this Report, we are classifying our response to Covid-19 under four heads

- · Partnering with CovidActionCollab
- Distribution of Relief Materials
- Livelihood Support to Vulnerable Communities
- Other Initiatives







# Partnering with CovidActionCollab

Covid-19 Response



The Covid Action Collaborative, or CovidActionCollab (CAC) in short, incubated by the Catalyst Group of Institutions, is an all-India collaborative, united to provide relief, recovery and build resilience among the most vulnerable communities impacted by the Covid-19 pandemic. The collaborative consists of organisations and networks working together to support these communities during the period of crisis and enable them to secure their future. The 353 partners strong collaborative has delivered 30 lakh services with 2,000 volunteers.

Vrutti, as partner of the CAC, designs high-impact intervention packages, and builds economic resilience models for the vulnerable communities. We support CAC partners in implementing high-impact packages through capacity building, training and handholding.

With support from CAC, we impart health and livelihood assistance packages for the vulnerable communities to bounce forward from the pandemic.

# **Distribution of Relief Materials**

Covid-19 Response

#### **Support for Farmers**

With support from Give India, relief materials were given to 1,735 farmers worth Rs 9.83 lakhs in the 3Fold locations - Pudukkottai, Bageppalli, Kalaburagi and Kurnool.







Location with state	Families Benefited	Items given	Amount spent	
Pudukkottai, Tamil Nadu	560	Wheat, tur dal, oil and grocery	Rs. 192,500	
Bageppalli, Karnataka	375	Rice, wheat, oil and grocery	Rs. 252,750	
Kalaburagi, Karnataka	500	Rice, tur dal, oil and grocery	Rs. 314,750	
Kurnool, Andhra Pradesh	300	Wheat, tur dal, oil and grocery	Rs. 197,850	

\*\*\*\*

Harish Babu's family of four members depended on daily wages for their survival despite having one acre of rainfed land. A resident of Vaddaparapalya in Bageppalli, Karnataka, 26-year-old Harish's hardships were compounded because of his physical challenge.

The loss of livelihood due to the lockdown hit the family hard. The family was thankful for the dry ration kit, which helped them comfortably meet their food needs for 15 days.

# **Distribution of Relief Materials**

Covid-19 Response

#### Support for Tribal Farmers & Women Fish Vendors

Vrutti with the support of Nomura Financial Advisory and Securities (India) Pvt. Ltd. Mumbai and Sattva Media and Consulting Pvt. Ltd., Bengaluru provided:

- Dry ration kits to 3,000 tribal (Warli, Katkari & Surti tribes) farmer families of Talasari, Maharashtra.
- As many as 2,000 women fish vendors of Mumbai were also provided support.
- The total value of the relief distribution was Rs 78.75 lakhs at Rs 1,575 per kit.







#### Support for Women Fish Vendors

Using the generous contribution from HSBC Data Processing India Pvt. Ltd. (HDPI), ration kits worth around Rs.1,840 were provided to all 1,329 women fish vendor members of Chennai Women Fish Vendors Association promoted by Vrutti. A pack of 100 surgical masks were also provided to all the members for their safety.

Ration kits were given to 4,200 women fish vendors of Mumbai; 2,200 women fish vendors were given an additional support of safety kits, with support from EdelGive Foundation. The relief kits had 11 items ranging from rice, wheat flour, dal, oil, sugar, tea powder etc. The safety kit had seven items ranging from masks, face shield, sanitiser, soap etc.

#### Support for Farmers

Dry ration kits including items of daily consumption such as wheat flour, pulses, oil, sugar, salt and tea worth Rs 1,200 per kit were given to 14 most affected farmer families of 12 project villages of Balod, Chattisgarh, with support from Housing Development Finance Corporation (HDFC) Bank.

#### Support for BeautyPreneurs

Godrej Consumer Products Limited (GCPL) provided dry ration kits to 125 needy BeautyPreneur families of eight locations in Karnataka - Bangarpet, Hoskote, Chitradurga, Davangere, Chikkamagaluru, Hassan, Mysore and Mandya.

# Livelihood Support for Vulnerable Communities

Covid-19 Response

Vrutti together with Arghyam Foundation has supported the rebuilding of livelihoods of the communities most affected by the pandemic in Kerala, Tamil Nadu and Karnataka. The objectives of the project were to (a) provide support to recover and diversify the livelihoods of the identified vulnerable communities and (b) train the target population to manage their livelihoods effectively.

The project outlay was Rs 46.93 lakhs.

#### Kerala

Loan support of Rs 10,000 to 100 women fish vendor members of Sthree Niketh Vanitha Federation (SNVF) promoted by Vrutti in Trivandrum.

The loan support was given to a member who regularly attended group meetings, a member who saved regularly in the group meetings and a member who had taken minimum two loans and repaid promptly without overdue.



#### **Tamil Nadu**

Support was given to trans people and the marginalised

- One trans women kitchen inaugurated and successfully functioning in Madurai.
- One trans men enterprise (fancy store) in Madurai.
- Partial capital support to trans women kitchen that was started in Coimbatore in 2020.
- Support for enterprises to 32 marginalised women of Madurai & Theni.



#### Karnataka

The support was used to promote enterprises for sex workers.

Initially 100 eligible beneficiaries were identified and provided support.

The first two EMI collection amounts from the beneficiaries were diverted to an additional set of 24 members enabling them to start enterprise units.

Thus, 124 beneficiaries were supported in all.



# India's second trans kitchen, a multipartner initiative, opens in Madurai

Jaya Chitra, a transwoman from Madurai, had been a caterer for many small-scale functions and social gatherings for the past nine years. The pandemic gravely affected her business as well as that of her community.

When she heard of the pioneering trans-kitchen run by the transgender community in Coimbatore, she realised that's exactly what is needed in her city too.

So, she reached out to Swasti, the #COVIDActionCollab (CAC) partner, which had supported in establishing the Coimbatore joint.

Given the demand, Madurai opened India's second trans kitchen, running its own restaurant. This powerful initiative was brought to life by the collaboration of CAC partners - Vrutti, Arghyam, Swasti, SELCO Foundation, and Sri Lakshmi Pengal Munnetra Sangam (SLPMS), a community-based organisation (CBO) working with the transgender community in Madurai. On 17 September 2021, the kitchen opened its doors to customers, serving three meals daily. Other than Jaya, the kitchen employs 12 transwomen, making them financially dependent.

After the launch of the first trans-kitchen in September 2020, Swasti received requests from many #CAC partners to set up similar food businesses in their respective areas.

The initiative has been a wonderful move in creating sustained livelihoods for trans persons but has also had a significant impact on the attitudes and treatment of locals towards the transgender community.



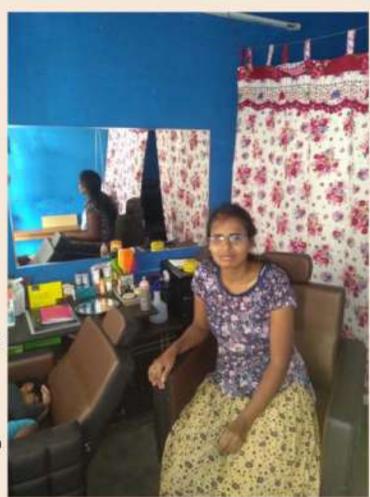
#### Veena starts her dream business

Veena has been a member of Swathi Mahila Sangha (women-led Community Based Organisation (CBO) of Women Sex Workers in Karnataka) for the past five years.

Though she had completed her beautician course, she could not start work since she was the caregiver for her mentally challenged son. During Covid lockdown, she struggled to access food and other essentials.

It was then that Swathi Mahila Sangha (SMS) volunteers reached out to Veena and extended support by providing ration kit, health kit and other essential items.

When SMS knew of her beautician course and ambition to start the business, the organisation selected her for the Vrutti-Arghyam livelihood programme and helped her financially. The team also provided the much-needed moral support to start her dream business.



Veena has now started earning her livelihood and is also taking care of her son.

\*\*\*

### Thresia's smile says it all!

Thresia is from Eraimanthura Vanitha Sangam in Pulluvilla cluster of Trivandrum district in Kerala. She is the only earning member of her family.

Thresia does fish vending inside the market. As a regular member of group meetings, Thresia came to be selected for the loan support provided by Arghyam Foundation.

She received an Rs.10,000 loan in December 2021 from the repayments made by the women who received the loan earlier. It has helped her to avoid taking a loan from moneylenders for her carrying out her fish vending business.



Annual Report 2021-22

# Livelihood Support for Vulnerable Communities

Covid-19 Response

Vrutti together with Logistimo supported vulnerable farmers of Kanakapura District and Ramanagara Bageppalli Chikkaballapur district in Karnataka to rebuild their livelihoods affected by Covid-19. response to the proposal made by Vrutti, Logistimo generously contributed an amount of Rs 10 lakhs to establish allied enterprises to diversify the income sources of needy families across the two locations.



As part of the project titled 'Promotion of Diversified Income Source to Farmers and landless families', 31 beneficiary farmer families were given support to start cattle rearing enterprises for diversified income sources during the period January - March 2022. Of the 31 families, 9 families were from Kanakapura and 22 in Bageppalli. the support was administered to the beneficiaries through FPOs in both the locations.

Lakshmi Devi is a smallholder farmer living in Maravenahalli village of Hampasandra Panchayat in Bageppalli and is a shareholder of Mokshagundam Vishweshwaraiah FPCL. Her small family consists of 3 members and hold 3 acres of land. Though the family mainly depends on farming for their livelihoods the income could not cater the needs sufficiently. Even her husband's earnings as an agriculture labourer could not help the family to meet their ends.

Lakshmi Devi received the monetary support of Rs.30,000 under the Vrutti-Logistimo initiative and invested an additional amount of Rs.15,000 and started the cattle rearing enterprise with the procurement of a HF breed cow. The strict adherence to good cattle management practices enabled her to get a yield of 8 litres per day and generate a net income of Rs.4,000 per month.



# **Covid-19 Vaccination**

### Covid-19 Response



Vrutti with Fullerton India Credit Company Limited as a part of its "NIRMAYA" under Corporate Social Responsibility (CSR) programme created awareness and facilitated community vaccination programme for Covid-19 at seven identified locations of Madhya Pradesh & Tamil Nadu.

This was as part of the project titled "Promotion and Mobilization of Gramshakti Customers and Vulnerable Communities for COVID 19 Vaccination" and was carried out through seven Gramshakti branches of Chhindwara, Khandwa and Hoshangabad in Madhya Pradesh and Mayiladuthurai, Thanjavur in Tamil Nadu.

As many as 10,000 doses (1st or 2nd dose) were given to 10,000 beneficiaries in the target areas. Naman Seva Samiti was the implementing partner for this project.

Vrutti sincerely acknowledges the support given by many individuals through the **Razorpay platform**. The support has enabled timely Covid relief and rehabilitation measures to the deserving in different parts of India.

# Distribution of Masks

Vrutti in partnership with the IDFC FIRST Bank continued the mask distribution activity during the year 2021-22. Called **Gaon Gaon Mask 2.0**, this edition saw 56 Raksha Sakhis stitching reusable cloth masks. The Gram Sakhis under the ShwetDhara programme involved in mask stitching were called Raksha Sakhis.

These women got an opportunity to contribute and respond to the Covid-19 and also got reasonable earnings in these difficult situations to manage their family. As many as 102,844 masks were made by the women and distributed across rural Madhya Pradesh.





# Other Initiatives

### Covid-19 Response

Vrutti, with support from Swasti and CAC, conducted screening camps for detection of noncommunicable diseases (NCDs) in four locations

Location with state	No of Camps	Anaemia Screening	Hypertension Screening	Diabetes Screening
Bageppalli Karnataka	30	2,627	2,407	2,384
Kalaburagi Karnataka	49	3,877	3,877	3,877
Balod Chattisgarh	6	499	608	581
Mumbai, Maharashtra	11	1,418	1,418	1,418
Total	96	8,421	8,310	8,260

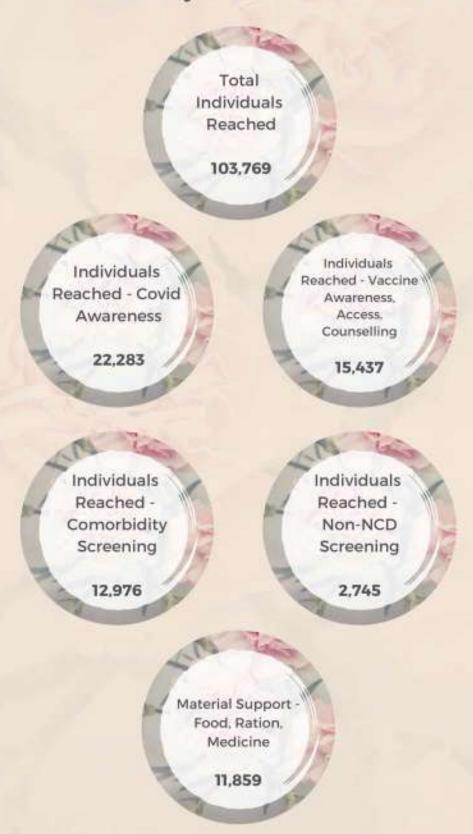




Vrutti, and our group organisation Catalyst Management Services, with support from Grameen Foundation India (GFI) initiated a Vaccine Confidence Project in Pudukkottal district, Tamil Nadu, through CAC.

The overall objective of the experiment was to assess the role of social media in driving the vaccination confidence and uptake covering 2.000 Covid-19 vaccination due individuals across 46 villages in three blocks (Arimalam, Karambakudi and Thiruvarangulam) of Pudukkottai.

# Covid-19 Response Summary of Efforts - As of 31 March 2022



# **Our Esteemed Donors & Partners**

- Arghyam
- Ashraya Hastha Trust
- Creamline Dairy Products Ltd.
- Department of Biotechnology
- EdelGive Foundation
- Ford Foundation
- Fullerton India
- FWWB
- Give India Foundation
- Godrej Consumer Products Pvt. Ltd.
- HDFC Bank
- HSBC Data Processing India Pvt. Ltd. LIC Housing Finance Ltd.
- HSBC
- HT Parekh Foundation
- IDFC FIRST Bank
- Int. Initiative for Impact Evaluation
- ITC
- IT for Change
- Just Change Trust
- L & T Public Charitable Trust





- Logostimo India Pvt. Ltd.
- Marks & Spencer
- Nomura
- NABARD
- Rang De
- Reliance Industries Ltd.
- Satva Media and Consulting Pvt. Ltd.
- Samunnati
- SELCO Foundation
- Satva Media and Consulting Pvt. Ltd.
- WIPRO Foundation
- Walmart
- Self Help Groups
- Community Based Organisations
- Farmer Producer Organisations

### Celebrating 20 years



Vrutti celebrated completion of 20 years - Vrutti@20 - with zest and elan. From involving the community members to dressing up in our brand colours, our team members across locations, spared no efforts to mark this special occasion.

Cake cutting with Board of Directors and team members of Bethemcharia and Bugganpalli FPOs in Kurnool, Andhra Pradesh; custom-made memorabilia in Regonda, Telangana; colour-coded clothes in Bageppalli, Karnataka; honouring a colleague who completed 9 years at Vrutti in Bhopal, Madhya Pradesh - the spirit behind all these were to spread cheer and warmth.

# **Financial Statements**

#### VRUTTI

No.25 2nd Floor AECS Layout Ashwathnagar Bangalore - 560094 INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED - Consolidated

PARTICULARS	Note	As at 31st March 2022	As at 31st March 2021
Income.			
Restricted Income			
Earmarked Funds	6	20,57,49,129	12,32,21,437
Unrestricted Income		SACTOR AND AND	0.000000000000000000000000000000000000
Donations		13,12,427	41,41,072
Interest Income	7	24,86,468	15,71,767
Other Income		8,61,008	17,14,814
		21,04,09,032	13,06,49,090
Expenditure			
Restricted Expenditure			
Grant Expenditure	8	19,58,27,888	11,87,12,800
Establishment and Other Expenses		23,0027	985035
Administration Expenses	9	79,27,846	40,37,406
Expenses on employment	11	60,19,255	40,24,998
Depreciation	12	1,52,490	1,62,780
		20,99,27,479	12,69,37,984
Excess of Income Over Expenditure		4,81,553	37,11,106
Balance transferred to General Reserve		4,81,553	37,11,106

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

As per our report of even date annexed

For Vrutti For R V K S and Associates

Chartered Accountants

-Sd- Firm No.008572S

-Sd-

Vijayalakshmi Balasubramaniam R.Mohan
Chairperson Partoer
M No.203911

Balakrishnan.S Johnson Thangaraj N Secretary Treasurer -Sd- -Sd-

Date: Date: 21/09/2022
Place:Bangalore Piace:Bangalore

# **Financial Statements**

VRUTTI

No.25 2nd floor AECS Layout Ashwathnagar Bangaiore - 560094 BALANCE SHEET -Consolidated

Particulars	Note	As at 31st March 2022	As at 31st March 2021
SOURCE OF FUNDS			
Restricted Funds			
Earmarked Funds	5	2,55,50,150	4,32,28,857
Specific Funds	2	25,61,000	25,61,000
Un Restricted Funds	500	1000000000000	vacas as oct
General Reserve	2a	2,22,77,042	2,17,95,494
Corpus Fund			
		5,03,88,192	6,75,85,351
APPLICATION OF FUNDS	ac acc		
Fixed Assets (I)	12	8,32,250	9,35,741
Current Assets Loans and Advances (a)	3	6,44,15,323	9,33,69,893
Current Liabilities & Provisions (b)	4	1,48,59,381	2,67,20,283
Net working capital (a-b) (II)		4,95,55,942	6,66,49,610
		5,03,88,192	6,75,85,351

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

As per our report of even date annexed

For R V K S and Associates Chartered Accountants

Firm No.008572S

-Sd-

For Vrutti

-Sd-

Vijayalakshmi Balasubramaniam R.Mohan
Chairperson Partner
M No.203911

Balakrishnan.S Johnson Thangaraj N Secretary Treasurer -Sd-

Date: Date: 21/09/2022
Place:Bangalore Pince:Bangalore



## Contact

#### Vrutti

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

www.vruttiimpactcatalysts.org



@Vrutti -Livelihood Impact Partners in



@vrutti.ih



@Vrutti\_Catalyst



@vrutti\_Irc 0



