



# INCREASING RESILIENCE IMPROVING LIVES

Evidences and Experiences from the Pilot  
March 2022 - June 2024

# **BUILDING ECONOMIC RESILIENCE AMONGST VULNERABLE HOUSEHOLDS**



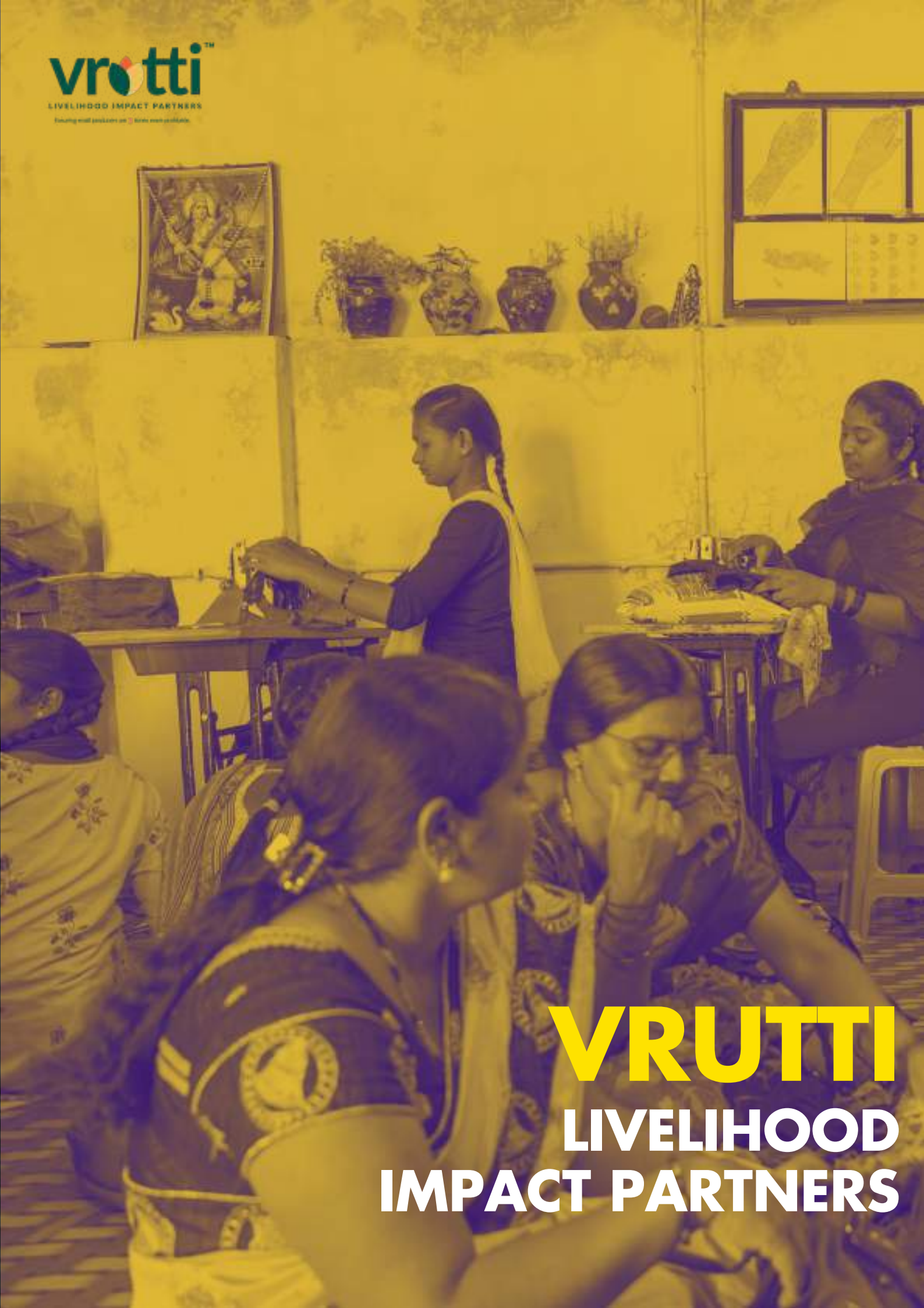
A PILOT EXPERIENCE TO CREATE A MODEL THROUGH A COLLABORATIVE APPROACH OF  
VRUTTI, CAC, GSP, TRIF AND HHH WITH THE SUPPORT OF VITOL FOUNDATION AND SKOLL FOUNDATION

**2022 - 2024**

# Table of Contents

<b>Organizational Details - Vrutti</b>	<b>4</b>
<b>Background</b>	<b>6</b>
<b>The need for Building Economic Resilience</b>	<b>8</b>
<b>Impact Canvas Approach</b>	<b>10</b>
<b>Resilience Frameworks : The Inspiration</b>	<b>12</b>
<b>Resilience through CDAR Framework</b>	<b>14</b>
<b>Methodology</b>	<b>16</b>
• <b>Action Research Survey</b>	<b>18</b>
• <b>MARG Survey</b>	<b>22</b>
<b>Intervention design through CDAR Framework</b>	<b>24</b>
<b>Increasing RESILIENCE Improving LIVES</b>	<b>26</b>
• <b>Conservation</b>	<b>27</b>
• <b>Diversification</b>	<b>27</b>
• <b>Aggregation</b>	<b>28</b>
• <b>Risk Pooling</b>	<b>28</b>
<b>Key Initiatives</b>	<b>30</b>
<b>Household Resilience Journal</b>	<b>34</b>

<b>Implementation Experiences</b>	<b>36</b>
<b>Gopabandhu Seva Parishad - Puri, Odisha</b>	<b>38</b>
• <b>Introduction</b>	<b>39</b>
• <b>GSP's journey of Economic Resilience</b>	<b>40</b>
• <b>Activity Timeline</b>	<b>44</b>
• <b>Impact</b>	<b>50</b>
• <b>Case Stories</b>	<b>52</b>
<b>Transform Rural India Foundation - Barwani , Madhya Pradesh</b>	<b>56</b>
• <b>Introduction</b>	<b>57</b>
• <b>TRIF's journey of Economic Resilience</b>	<b>58</b>
• <b>Activity Timeline</b>	<b>62</b>
• <b>Impact</b>	<b>64</b>
• <b>Case stories</b>	<b>70</b>
• <b>Way Forward</b>	<b>74</b>
<b>Head Held High - Gulbarga, Karnataka</b>	<b>76</b>
• <b>Introduction</b>	<b>77</b>
• <b>Timeline of activities</b>	<b>78</b>
• <b>Collaboration</b>	<b>80</b>
• <b>Resilience Saathis</b>	<b>81</b>
• <b>Overall impact</b>	<b>82</b>
• <b>Case stories</b>	<b>84</b>
• <b>Learnings from the Pilot</b>	<b>90</b>
• <b>Way forward</b>	<b>96</b>



# VRUTTI

## LIVELIHOOD IMPACT PARTNERS

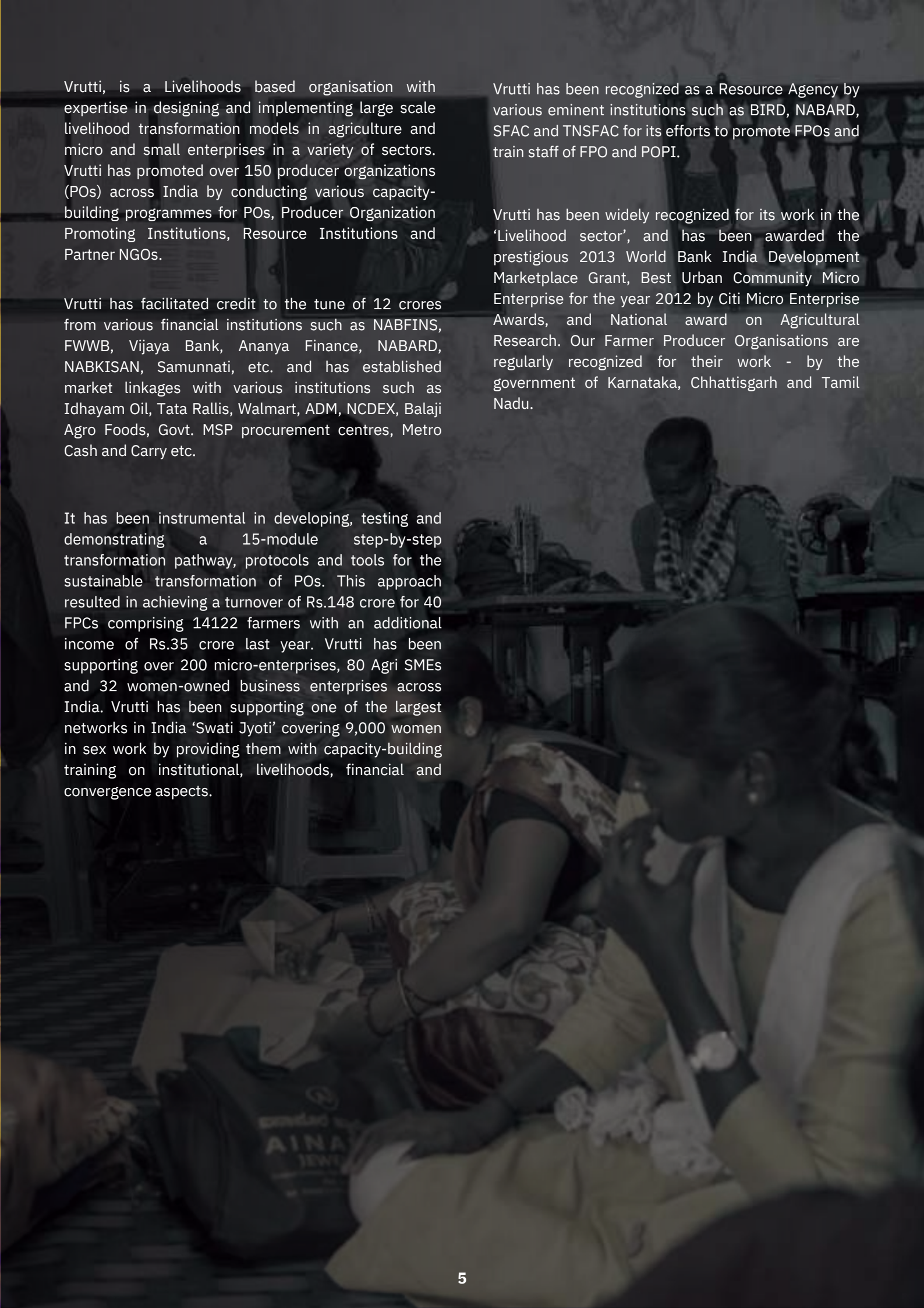
Vrutti, is a Livelihoods based organisation with expertise in designing and implementing large scale livelihood transformation models in agriculture and micro and small enterprises in a variety of sectors. Vrutti has promoted over 150 producer organizations (POs) across India by conducting various capacity-building programmes for POs, Producer Organization Promoting Institutions, Resource Institutions and Partner NGOs.

Vrutti has facilitated credit to the tune of 12 crores from various financial institutions such as NABFINS, FWWB, Vijaya Bank, Ananya Finance, NABARD, NABKISAN, Samunnati, etc. and has established market linkages with various institutions such as Idhayam Oil, Tata Rallis, Walmart, ADM, NCDEX, Balaji Agro Foods, Govt. MSP procurement centres, Metro Cash and Carry etc.

It has been instrumental in developing, testing and demonstrating a 15-module step-by-step transformation pathway, protocols and tools for the sustainable transformation of POs. This approach resulted in achieving a turnover of Rs.148 crore for 40 FPCs comprising 14122 farmers with an additional income of Rs.35 crore last year. Vrutti has been supporting over 200 micro-enterprises, 80 Agri SMEs and 32 women-owned business enterprises across India. Vrutti has been supporting one of the largest networks in India 'Swati Jyoti' covering 9,000 women in sex work by providing them with capacity-building training on institutional, livelihoods, financial and convergence aspects.

Vrutti has been recognized as a Resource Agency by various eminent institutions such as BIRD, NABARD, SFAC and TNSFAC for its efforts to promote FPOs and train staff of FPO and POPI.

Vrutti has been widely recognized for its work in the 'Livelihood sector', and has been awarded the prestigious 2013 World Bank India Development Marketplace Grant, Best Urban Community Micro Enterprise for the year 2012 by Citi Micro Enterprise Awards, and National award on Agricultural Research. Our Farmer Producer Organisations are regularly recognized for their work - by the government of Karnataka, Chhattisgarh and Tamil Nadu.





# BACKGROUND

With the onset of the global pandemic, the world has been caught off guard and has gone through some serious disruptions and insecurities in terms of health, livelihoods and general wellbeing of its people exacerbating inequalities, vulnerabilities and economic disparities. It is needless to say that it had been the already vulnerable sections of the society that took the major brunt of the effects of pandemic due to systemic exclusion and inaccessibility of the public resources and services. The pandemic, though by itself caused economic havoc to vulnerable communities, unearthed major institutional issues that made the impact all the more difficult for the lowest income and marginalized groups. The challenge that the pandemic exposed was the access to means to survival during such difficult times which were essentially biased, inadequate and unequal for different sections of the population. Another revelation that has been a major eye opener to all the major state machinery and advisors is that to address and to recover from such a crisis a strong ecosystem is required to leverage on the strengths of all stakeholders towards self-reliance such that the community is able to withstand unprecedented and unaccounted shocks. Isolated models of Community Development need to be weaved into a holistic approach to enable the vulnerable communities to become resilient and recuperate from shocks. The efforts to build a resilient society, therefore, include addressing these inherent challenges and needs planning and long-term efforts. Resilience building hence focuses on preparing to face future shocks of all kinds, rather than focusing on quick-fix disaster management solutions.

Economic Resilience Building essentially refers to the capacity of individuals, communities and systems to withstand, adapt to and recover from economic, climatic, health or any unprecedented shocks and stresses while maintaining long-term stability and sustainability. To define Resilience is to understand the complexities that lie within the social structure defining vulnerabilities of communities. Like vulnerabilities, resilience is also a very intra personal concept that requires a closer look to how inequalities prevail in the social structure. Economic Resilience is a relative concept and can be fathomed as a character of an individual within a household or a community.

This relativity stems from the diverse range of factors that influence an individual's economic resilience, including their personal financial situation, access to resources, social support networks and external economic conditions. What may be considered economically resilient for one individual or household may not necessarily apply to another, depending on their unique circumstances and contexts. Additionally, individuals may perceive and prioritize different aspects of economic resilience based on their values, goals and cultural backgrounds. Thus, economic resilience is relative in the sense that it varies across individuals and is influenced by a multitude of factors that shape their economic well-being and ability to cope with challenges and disruptions. Therefore, Intra-family power and inequalities like gender and age and community-level actors like access to resources, caste, traditional and political systems in place, need to be addressed to build resilience at the household level.

Building Economic Resilience involves the development of diverse and robust economic structures, policies and practices that mitigate vulnerabilities and enhance adaptive capacities in the face of adversity. In the current paradigm of community development focus is majorly given on catalyzing the economic and social status of the vulnerable communities but there is a need to strategize the models beyond this. While development focuses on increasing the mean of state variables like income, over the longer term, resilience is about dealing with variance, which is more frequent, deeper, and has a higher degree of change, in the state variables in the short and medium-term. This area gets minimum attention in usual development strategies and has made us pay the price during a major crisis like the pandemic.



# THE NEED FOR ECONOMIC RESILIENCE BUILDING MODEL

With the present uncertainties and vulnerabilities striking the world, exposure to acute events such as natural disasters, public health crises and climate shocks, are only expected to increase in coming decades. It is needless to say that the burden of these shocks disproportionately falls on women and the marginalized communities. In this volatile and uncertain setting, insecurity then, cannot be limited to a single, or even a range of limited factors. It is connected to families, communities, and extends its impact to a vast range of seemingly disconnected aspects of life. This became increasingly evident during the pandemic. While the world was struggling to find its grounds to tackle the uncertain impacts of the pandemic and restore to its normal functioning through structural and systematic policy and institutional changes, it was the vulnerable communities that were evidently lagging behind in recuperating from the shock. The pandemic was a testament to the fact that the efforts invested by the government, state machinery and the development sector CSOs to empower the rural communities are not enough. There is a pressing need to see development sector initiatives over and beyond the uni-dimensional approach.

In the present dialogue of community development, the need for economic resilience building goes beyond mere efforts to increase the average economic status of communities. While initiatives aimed at boosting overall economic prosperity are valuable, they often fail to address the underlying vulnerabilities and disparities that exist within communities. Economic shocks and fluctuations can disproportionately affect marginalized groups, exacerbating existing inequalities and leaving communities ill-prepared to cope with adversity. By prioritizing economic resilience building in community development efforts, the focus shifts towards reducing the variance in economic outcomes and enhancing the ability of communities to withstand and recover from disruptions. This involves empowering individuals and local institutions with the skills, resources, and networks necessary to navigate challenges and adapt to changing circumstances. By promoting economic resilience at the community level, development efforts can foster greater stability, inclusivity, and sustainability, ultimately leading to more equitable and resilient societies.

It is worthwhile to note that the insecurities and vulnerabilities of the marginalized communities are linked to a multiplicity of factors such as livelihoods, access to healthcare and nutrition, livelihoods, mental health, etc. and is anything but a one-dimensional phenomenon. While it is widely established that vulnerability impacts individuals across a range of capabilities, the spread of this impact to family and community, and the interconnections between members of a family unit and the wider community are less acknowledged in the discourse surrounding economic insecurity. Tackling this phenomenon demands, aside from concerted and widespread effort, a paradigm shift in the way that insecurity is customarily conceptualized.

First and foremost, it must be understood that addressing vulnerabilities cannot be achieved by just retrospectively responding to devastating events with relief and aid. It must urgently be supplemented with a proactive approach that enables households to withstand such shocks and events and this fundamentally is called Resilience Building. Resilience is about decreasing the variance by aiming at its parameters such as wages, income, health, social status etc. consistently. In essence, Resilience is the antithesis of vulnerability, an ability to withstand and rise from adverse events.

# IMPACT CANVAS APPROACH

Taking consideration of the disproportionate effect of the pandemic on the vulnerable households, there was an instantaneous need to mechanize the vulnerable households to become resilient which would inherently involve addressing the challenges and decreasing the variance along with increasing the mean. Resilience building hence focuses on preparing to face shocks of all kinds, rather than focusing on quick fix disaster management solutions. Vrutti's Building Economic Resilience Model thus focuses on building a strong ecosystem at all levels that leverages the strengths of all stakeholders towards self-reliance such that the community is able to withstand shocks and bounce forward.

Vrutti's Building Economic Resilience Model was deliberately designed under the Impact Canvas Approach to identify and develop scalable models to solve complex issues of vulnerable households. These scalable models are created for the most vulnerable and mostly left out households to have systems and mechanisms in place to resist shocks, recover from it and enhance performance after recovery.

To enable innovative, collective action to provide timely, meaningful solutions to critical humanitarian challenges,, the COVIDActionCollab (CAC), now termed as CommunityActionCollab has developed an unique model of a collaboration known as the Impact Canvas (IC).

Impact Canvas model brings together multi-sectoral, impact-focused partners, who can rally around one ultimate outcome to provide effective, meaningful solutions that mitigate the effects of the pandemic and achieve scale, impact and sustainability in a collective fashion. Economic Resilience is one of the Impact Canvas Interventions that primarily aims to develop a comprehensive solution and scale it up across the country working with numerous like minded partners and stakeholders. The eventual objective of the Impact Canvas is to improve the economic resilience of the vulnerable population during and after the pandemic.

The IC is anchored by Vrutti and three partner organizations functioning as core implementation agents of Economic Resilience in their respective geographies - Head Held High (HHH), Transforming Rural India Foundation (TRIF) and Gopabandhu Seva Parishad (GSP). The IC considers the interconnected nature of family, community, societal and political circumstances and individual action. The family is the central unit in this matrix of agents and actors. Therefore, it is the family which amidst various intersectionalities and linkages act as a unit which is both susceptible towards shocks and protects the individual members of the family from the complete impacts of those shocks. Any efforts to build grassroots-level resilience, therefore, are necessarily focussed on the family or the Household as a unit.

Though the focus is on Economic Resilience, the model recognises that a purely economic Intervention built without engaging with social, political and cultural realities will be illusory. Acknowledging these realities, the IC and its constituent partners developed a conceptual framework and programmatic intervention to build economic Resilience for households from vulnerable households.



# RESILIENCE FRAMEWORKS THE INSPIRATION

Economic resilience is one of the primary levers to develop the resilience of the vulnerable population. Definitions of resilience are difficult to converge at a single point. However, some of the models and frameworks adopted by international and multilateral organizations define resilience as follows.

To understand resilience holistically, the resilience framework developed by Greenlight Movement and Rockefeller Foundation was referred to. Moreover, a holistic approach of looking at resilience at the household level and understanding various factors contributing to antifragility, fragility, and resilience characteristics is very crucial for the economic resilience impact canvas. Factors defined under each of these will be used to develop a framework and solution that can provide access to the factors required to become an antifragile household.

Economic Resilience impact canvas is driven by the partners and CAC secretariat who are working with vulnerable communities for decades. They gather sound knowledge and experience in responding to earlier humanitarian emergencies such as the Kerala Floods (2018), Cyclone Gaja (2018), Tsunami (2004), Latur (1993), and more. According to the understanding of impact canvas secretariat, Resilience is the opposite of vulnerability, which is being adversely affected by random events and shocks like illness, the death of a family member, flood/drought, theft, fire, riots that will bring a sudden and large change in the state variables of an individual - wages, income, assets, health, social status, political power, etc. Comprehensively, resilience is about dealing with variance in the state variables in the short and medium-term, whereas development is about increasing the mean of state variables over a longer term.

The economic resilience impact canvas considers the household as a primary livelihood system. The solution and framework to improve resilience will be layered over this system. Our understanding of resilience is multidimensional and multifaceted. It provides a holistic and comprehensive overview of various factors contributing to the economic resilience of the household. It is similar to the Spotlight tool developed by Greenlight Movement, an integrated approach trying to find a holistic solution for people who have moved into poverty due to an external shock and people who are vulnerable to getting into poverty.

We believe that pathways towards improvement in economic resilience are **participatory in nature**. We work with the community to identify critical areas of weakness, and to identify actions and programs to improve their resilience, like the City Resilience Framework developed by the Rockefeller Foundation. Most of the definitions developed for resilience consider resilience as the **ability of a system, community, or society exposed to external shock to resist, absorb, accommodate, adapt to, transform and recover** from the effects of a hazard in a timely and efficient manner. The study focuses on rural households involved in the agrarian economy only. According to the IDF, Antifragility is the ability of the household to achieve growth continuously. The focus of the economic resilience impact canvas will be on the factors that put the household on a path of continuous growth, similar to antifragility. Economic resilience will include factors beyond economic activities, such as access to social and political institutions, government resources, social protection, change in consumption patterns, etc.

# RESILIENCE THROUGH CDAR FRAMEWORK

The Building Economic Resilience Framework amongst vulnerable households is designed to create resilience at the household level. The point of impact is the household and the interventions are designed at household, community and ecosystem levels. To structure and work towards an effective, holistic and sustainable form of resilience, the Impact Canvas built a novel conceptual framework through which activities could be ideated and implemented - the CDAR Framework. The Economic Resilience Framework defined the interventions across Conservation, **Diversification, Aggregation and Risk Reduction (CDAR)**.



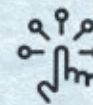
**Conservation:** includes a reduction in expenses by increasing dependence on rations through PDS and protection of the sources of income of the poor (for example, through drought-proofing of farms, or vaccination of livestock and immunization of children).



**Diversification:** provides the safety net against the external shock through multiple sources of income (wages, pensions, remittances, govt transfers, assets - with different risk factors) and protection.



**Aggregation:** allows the household to provide immediate relief against the shock through liquid assets. However, assets aggregated over a period of time like education of children, gold, durables, houses, etc. provide resilience in the longer run.



**Risk Pooling:** through various government social security schemes including insurance provides the household with something to fall back upon. Additionally, risk pooling through informal channels (of friends, neighbors, etc.) by setting up community groups for insurance is also a way to develop the safety net.

Any intervention to improve the score of the households in resilience building is designed under this framework. The impact is targeted to fall into one or more of the following tenets:

- **Enhance the Mean Income**
- **Reduce Variance during a shock**
- **Protecting falling back to mitigate risks**
- **Rebuilding lives/Bouncing back**

The CDAR framework forms the conceptual basis for actions, while the exact nature of actions arise from the needs of the local context and community. Therefore, the CDAR Framework offers a comprehensive tool to visualize potential actions, while still accommodating subjectivity. Various activities can be conducted under each pillar of the framework, such that resilience as defined by local communities is enhanced.

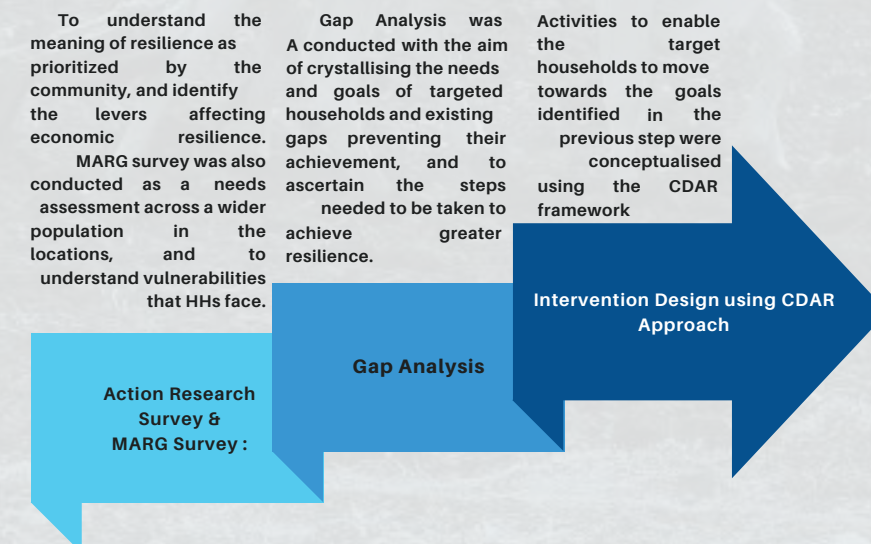
# METHODOLOGY

To scale up this approach of economic resilience, we conducted a study to understand the perspective of vulnerable groups towards resilience. **“What is resilience for the vulnerable population”** was the question we wanted to answer before developing the solution and piloting it. As we believe in a participatory approach, we wanted to bring in the voices from the ground in the process of development of the solution. The primary focus of the study was to understand the resilience measures through a comprehensive view of the social and economic aspects of the household. It includes the income-expenditure gap of the vulnerable population over the year and how they cope with external shocks like COVID-19 along with managing seasonality in the income and expenditure.

The pilot is designed to create resilience at the household level. The point of impact is the household and the interventions are designed at household, community and ecosystem levels. The Economic Resilience framework was implemented in 3 locations - Gulbarga, Badwani and Puri engaging with 2500 households each including farmers, tribal youth and artisanal fisherfolks.

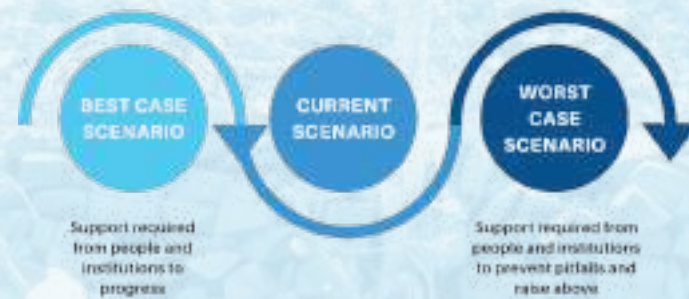
Building economic resilience is a mammoth task and hence requires as many hands as possible. The experts from the sector are brought together to form a solutions circle to provide insights on design, community interactions, and implementation plans. Each partner organization team was actively involved in identifying interventions matching the Economic Resilience framework and the needs of the community that they are working with.

The pilot was initiated by the support of data evidence using the Action Research Survey and the MARG survey which gave us a clear picture of the need of the locations and the resilience status of the intervention households. Building on the principles of participatory and collaborative intervention design, action research was taken up by the implementing partners in their respective locations. It was conducted in iterative sequences of surveying, each sequence building on insights gleaned from responses. The broad aim of the action research was to capture the perspectives of resilience at a household level. After the data inferences, a gap analysis study was conducted to understand the needs and goals of targeted households and existing gaps preventing their achievement and to determine the steps that need to be taken ahead. The CDAR framework was then used to design interventions to meet the gaps identified and engage with the households in the resilience building process.



The focus of this study is to capture the **perspectives of resilience at a household level**. It is to map the context of households from best to worst case scenarios as understood by the household members themselves. This involved generic ice-breaking discussions, social mapping, recording occupation profile of the village and migration to the nearest cities and jobs taken there. The locations were selected based on accessibility, socio-economic conditions and precarity. The study captured the following:

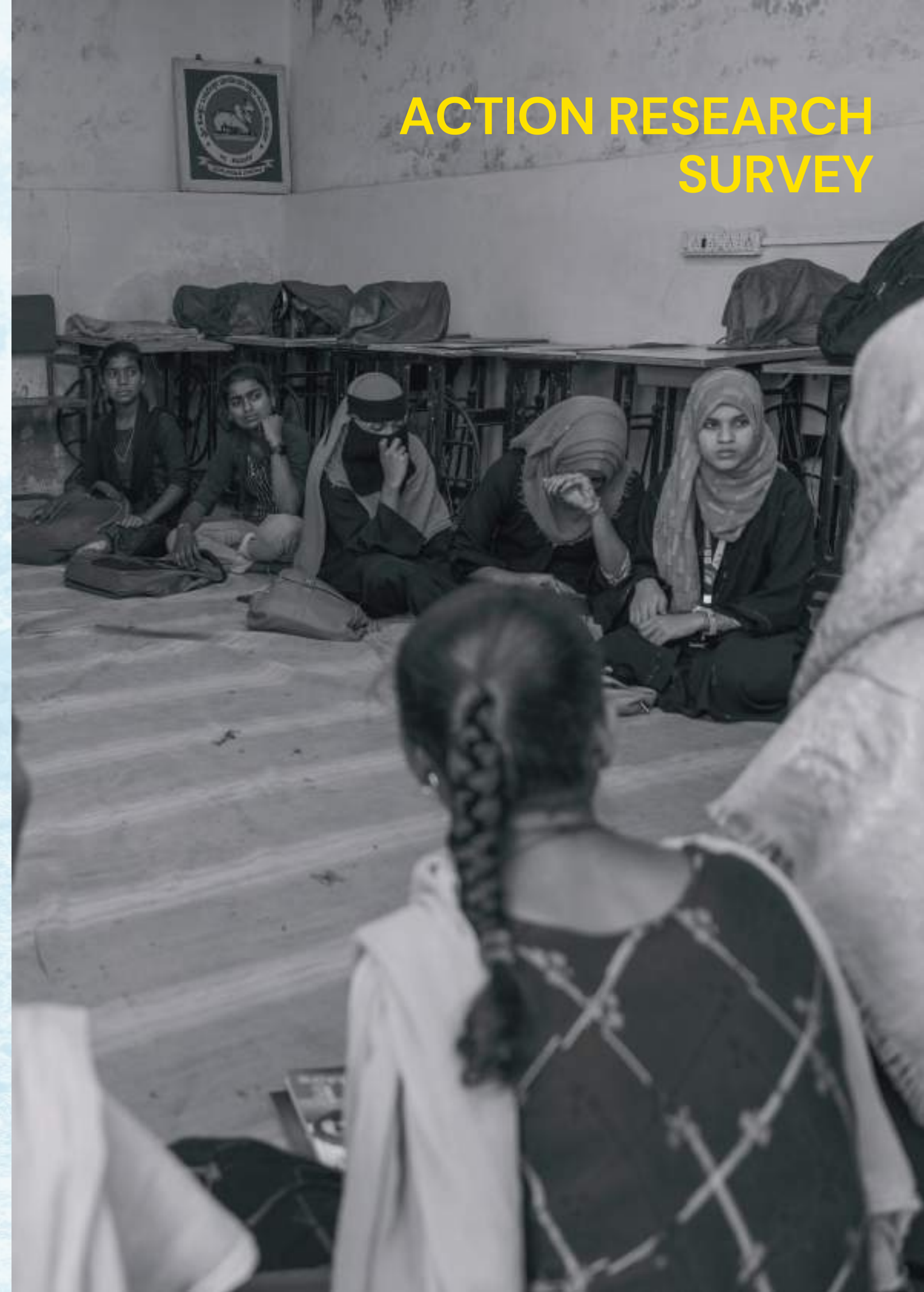
1. Social mapping of the communities (small holder farmers and tribal youth households) to understand what resilience means for them, enablers and barriers.
2. Input for implementing organizations to undertake low hanging, but much needed interventions on the ground for example, interventions around agriculture, skills and livelihoods.



The study adopted a Participatory Action Research approach to understand the concept of resilience among community members across various locations. Charts regarding the concept of resilience were presented to the individual participants, which they would respond to, and their responses regarding their best case scenario as a household along all possible capability dimensions and key challenges to achieving this scenario and coping mechanisms were recorded. This schematic enumerated what households defined as their best, current and worst case scenarios, while understanding the support needed to move from the current to the best case and prevent potential drops into the worst case.

LOCATION	STAKEHOLDERS	NO. OF FAMILIES
KALABURGI DISTRICT SEDAM BLOCK KARNATAKA	SMALL AND MARGINAL FARMERS YOUTH	200
BARWANI DISTRICT RAJPURI BLOCK MADHYA PRADESH	TRIBAL YOUTH	200
PURI DISTRICT PURI BLOCK PENTHAKOTA WARD- 26, 26, 31, 32	MARINE FISHERFOLK	200

# ACTION RESEARCH SURVEY



After a thorough analysis of the responses of participants organized in schematics as shown above, the following dimensions of insecurity and correspondingly resilience, were identified through the action research:



These represent the dimensions along which households experience deprivation, vulnerability or shock, as well as the priorities, on the improvement of which they stand to become more resilient. Along with these outcomes, indicators associated with growth along each of these dimensions were identified.

The fifth dimension that came out of the research - lack of hope, was striking as it was the major insight in this entire process. It was evident that without hope building, any intervention to build resilience would not be successful. Therefore, along with the core CDAR Interventions, it was decided to offer some value-added services that would offer two benefits - of building hope and of building rapport with communities.

The indicators of Resilience outcomes are mentioned following :

# OUTCOMES:



## HOUSEHOLD FINANCE

- Tangible Assets & Savings
- Tangible Liabilities
- Tangible Financial Prudence - Insurance & Protection
- Intangible Savings Culture

**INDICATORS**

Local volunteers and key influencers through Resilience MCBS creating specific funds for weddings, festivals, fairs etc.

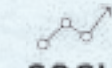
Incentive system for SHGs to avoid SSPs and actively contribute volunteering hours in community centres and development activities

number of community members facilitating group discussions, ensuring updates and addressing problems during follow-ups

**IMPACT**

Financial literacy support for all family members/households, accessing interventions from governments, banks, MFCCs, SHGs and commercial institutions

Education awareness and career counselling for selected family members/households, accessing scholarships, incentives and courses



## SOCIAL MOBILITY

- Promoting a non-discriminatory environment
- Access to local governance - GPDP
- Access to healthcare
- Access to transport and higher education
- Progressive mindset

**INDICATORS**

Aspirations mapping via Dream Your Country

Storytelling sessions of high achievers using barriers

Carrying models for community de-addiction and household issues

Regular community events, celebrations and festivals with institutions and SHGs

Village fairs promoting local jobs and fundraising

Shawl and organ donation initiatives

N. of SHGs, institutions and linkages established

Activities combining arts and social impact

**IMPACT**

Counselling and support provided to selected family members/households to enhance domestic peace and emotional well-being

Awareness on the importance of local governance and community ownership, with encouragement to actively contribute to community development.



## LIVELIHOOD / INCOME GENERATION

- Agri based income generation
- Skill Development
- Non-Agriculture Earning Opportunities (NAE)
- Community Assets & Facilities - Agri & Livelihood Enhancement

**INDICATORS**

Centre of local markets/complexes created for de-stress generation and awareness

Government schemes facilitated

No. of training programmes conducted

Collaboration with existing institutions (SHGs) for livelihood programs

No. of CBE business and other employment initiatives set up or initiated

Services provided to individual entrepreneurs through self-initiations

Knowledge building and practices for household income

Total forward and backward linkages

**IMPACT**

Each family with at least one diversified income source

Strengthening enterprises and household income sources, including cost reduction in fertilizers and weeding



## STANDARD OF LIFE

- Health & Well-being of the family
- Domestic Peace
- Safe housing
- Availability of Food Grains

**INDICATORS**

Partners for social security schemes and interventions

Tech and service-based

Local partners for government collaboration and medical services

SHGs mapped to resilience managers for service delivery

Local volunteers identified for village development committees formation

SHGs given incentives for availing SSPs

**IMPACT**

All family members/households covered by social security interventions

- Health insurance
- Life and accidental insurance
- Other schemes - PDS, Housing, MGNREGS, etc.

# MARG SURVEY

MARG is a household-level conversational assessment tool that captures the socioeconomic status of the households and gains insights on the kind of support that is needed by the households to move out of poverty, and this is done with them thereby giving them a voice in defining their pathways out of poverty. MARG is based on the idea that poverty is multidimensional and thus covers a variety of dimensions to gauge a family on their quality of life, identify their socio-economic aspirations, identify conditions that hold them in deprivation and identify linkages to services and interventions to help them move out of poverty.

The tool leads to a seamless needs assessment and intervention design paradigm which will enable a more effective outcome achievement. The data collection is also more democratic and empowering as voices in poverty are being captured rather than generic census data etc. With MARG the pathways to get out of poverty are defined by the people in poverty and not imposed by them in a top-down manner.

The data-led innovation attempts to create a continuity between the needs assessment and the intervention design, thus putting more agency in the hands of the vulnerable communities to help design the intervention that would best benefit them. The tool is used to develop/build economic resilience of the households in these communities, by focusing on increasing mean income, providing alternate livelihood opportunities, and building a safety net of social entitlements for support in case of shocks and disasters.

MARG methodology is based on the fact that poverty is multidimensional, and it must be addressed with a multi-dimensional context. Approaching poverty from an income-based approach is one-dimensional and does not have a far-ranging impact. While livelihoods can provide income generation opportunities, without a plan to address different dimensions it can keep an individual or family in non-income poverty – where they do earn some income but in general the quality of life remains poor.

The fifth dimension that came out of the research - lack of hope, was striking as it was the major insight in this entire process. It was evident that without hope building, any intervention to build resilience would not be successful. Therefore, along with the core CDAR Interventions, it was decided to offer some value-added services that would offer two benefits - of building hope and of building rapport with communities.

For the households, the MARG Survey result would serve as the baseline for the Economic Resilience Initiatives and to measure the households' journey through resilience building. The data is collected using the Survey CTO Data collection Tool, which helps the enumerators to collect and share data digitally.

LOCATION	STAKEHOLDERS	NO. OF FAMILIES
KALABURGI DISTRICT SEDAM BLOCK KARNATAKA	SMALL AND MARGINAL FARMERS YOUTH	1283
BARWANI DISTRICT RAJPUR BLOCK MADHYA PRADESH	TRIBAL YOUTH	318
PURI DISTRICT PURI BLOCK PENTHAKOTA WARD- 25, 26, 27, 28	MARINE FISHERFOLK	1449



MARG Survey- Household level data collection, Bharwani

# INTERVENTION DESIGN THROUGH CDAR

The design of the economic resilience framework was through a pilot, in order to understand the parameter of resilience from the perspective of communities, and implement initiatives. The pilot brought together three organizations in CAC, closely working with farmers, tribal youth, and fisherfolk viz. Head Held High (HHH), Transforming Rural India Foundation (TRIF) and Gopabandhu Seva Parishad (GSP), respectively. Vrutti came on board as the anchor partner for the initiative and started the design and implementation. With the Skoll Foundation coming on board to support the implementation for a year and Vitol Foundation's support accelerating the design and implementation, the Economic Resilience Building Pilot was completed in three locations, Badwani, Kalaburgi (formerly Gulbarga) and Puri from April 2022 to March 2024, extended up to June, 2024.

In keeping with this, the value-added activities, which focussed on increasing awareness of various issues developing mindsets, encouraging open and honest communication etc. were extremely valuable and provided the necessary foreground through which the activities under the CDAR framework - which enabled access to services and facilities which would improve resilience - would be most fruitful. Developing resilience is not a matter of merely developing capacities, but also of encouragement and developing in participants the knowledge and belief that they can make a change in their own lives.

Considering the basic philosophy which informs Economic Resilience Pilot's approach to resilience building as decried above, the following components each of which has been described individually as well as in terms of their relationships with each, were brought together in a Theory of Change Framework.

**Economic Resilience Pilot - Theory of change framework**



After Action Research and MARG survey has given a clear picture of how the intervention households define resilience and has identified their vulnerabilities, it was time to design the interventions using the CDAR Framework.

Due to climate change and increasing economic uncertainty, especially in lower-income areas, such shocks are indeed to be expected and even foreseen. It is in such a scenario that Resilience Impact Canvas acts, with the objective being to provide participants the tools to deal with and overcome shocks and come out stronger.

In this TOC, activity in the focus intervention areas provides support and opportunities for households to improve their indicators in the four resilience components. The intermediary outcomes of these are improved indicators as described in the diagram while the long term outcomes signify changes in mindset, capability and engagement in society. The pathways through which such resilient households can be enabled are given by the CDAR Framework.



# INCREASING RESILIENCE IMPROVING LIVES ACTIVITIES UNDER CDAR

## Conservation

- **Saving the Soil through Sustainable Production:** Gulbarga farmers primarily grow pigeon pea and black gram. Their produce has high demand, motivating farmers to overuse fertilizers and pesticides for higher yields. This has led to poor soil quality, reducing crop production. To address this issue, the Economic Resilience pilot is introducing non-pesticide management (NPM), along with methods of alternate farming, including principles of organic farming, agro-forestry, animal husbandry and alternate crops.
- **Life Jackets – Safety for Lives and Livelihoods:** Fisherfolk in Puri face rough seas during deep sea fishing. Their motorized boats often lack safety equipment, causing frequent injuries and occasional fatalities. Monthly accidents average 20-25, leading to hospital expenses, lost wages and worsened health. To improve safety, the Economic Resilience Pilot set up 10 safety committees that provided 100 fishermen with life jackets. The fishermen would repay the cost of the jackets in monthly installments, creating a safety fund for future use in emergency situations.

## Diversification

- **Enabling Multiple Incomes for each Household:** The Art for Hope activity communicated alternative livelihoods for women in the fisher folk community, centered around their tailoring skills. However, they lacked the support to set up an enterprise. A pilot initiative identified 5 women to lead the initiative and set up a tailoring unit called Aastha ('hope') in the Baraf. After a month of skill training, they started taking orders, providing additional income and financial stability to fisherwomen and their families. The unit also promotes skill development and empowerment, as the women learn new techniques in tailoring. It is important to open up alternate sources of income, as climate change or other environmental factors can impact sectors reliant on natural resources.
- **Providing Skills and Supporting Entrepreneurship for Youth:** Youth in the three locations understand the potential opportunities available to them, yet lack the skills to make use of them. The Economic Resilience Pilot has provided employable skills and helped youth find employment through local skill and entrepreneurship development and placement facilities. In addition, these initiatives empower youth to gain the ability to work independently or start their own businesses, resulting in economic resilience and growth. The table below showcases the number of individuals who completed skill-building courses provided by the Economic Resilience Pilot.

## Risk-Pooling

- **Access to Social Security:** Social protection ensures vulnerable households are supported and protected during difficult times. The Economic Resilience Pilot involved initiatives to increase awareness, simplify application processes, improve delivery mechanisms, strengthen coordination, and address social exclusion. Activities included informing individuals and communities of available support; simplifying applications; utilizing mobile phones for cash transfers; collaboration between stakeholders for efficient delivery; and eliminating barriers to access by women, minorities, and those in remote areas.
- **Awareness of Healthcare and Illness:** Lack of awareness of chronic health conditions such as Diabetes and Cardiovascular Disease is prevalent in Kalaburgi, leading to high expenditure on healthcare and associated services. The Economic Resilience Pilot aimed to reduce the future expenditure on such preventable causes, and towards this, conducted awareness sessions on these topics, highlighting lifestyle changes that would reduce the likelihoods of such illnesses occurring.
- **Emergency Response Training:** 300 fishermen were trained by the Emergency Response Department on how to respond in the sea during an accident, provide first aid to save lives, and reduce injuries. The training was planned in a recurring model to cover all the community members. Going forward, the plan is to build a cohort of fishermen, who could act as Emergency Response champions, and train more and more community members on emergency response mechanisms.

## Aggregation

- **Coming Together for Collective Impact:** Women Self Help Groups (SHGs) are powerful tools used to increase access to financial services and encourage entrepreneurship among marginalized communities. Currently, 11 SHGs – each with 10 women – have completed formation. By coming together, fisher folk can access credit, share knowledge and resources, and pool their savings, thus increasing their businesses' investment, improving livelihoods, and enhancing economic autonomy. To maximize their capacity, SHGs receive support from banks, government entities, and industry experts.
- **Access to Savings:** Individuals were provided access to small-time savings through the provision of PAN cards, post-office schemes and other relevant schemes such as PM Suraksha Bima Yojana etc.



Some novel ideas that emerged in the implementation design of the programme by various organizations are discussed below:

#### Increasing Awareness and Fulfilling Needs:

In all the three locations, various needs of the community were identified, and numerous sessions were conducted to raise awareness regarding these needs and ways of tackling them. Some of the topics covered included Health (especially Diabetes, which is prevalent in the region), Sanitation, Waste Management, Eligibility for Social Schemes, Entrepreneurship and Organic and Sustainable Farming. Workshops were held where individuals were provided training on food processing technologies and business operation, and career counseling and training sessions were provided to students. A series of workshops were held on organic and sustainable farming, and methods to reduce inputs while enhancing productivity.

#### Resilience Mela:

Vulnerable households are at the core of the Economic Resilience Model, so the creation of resilience experiences for the community is essential in cultivating a resilient mindset. Resilience Mela is a locally inspired celebration to honor the community's culture, resilience efforts, and optimism for a more resilient future. The melas feature culturally relevant entertainment, activities, and fun. The event also provides an opportunity to recognize the community's action and inspire them to do more. It brings local stakeholders such as local self-government bodies, government departments, media, and other local agencies together to form an environment for resilience building.

#### Humara Sapna Board Game:

Humara Sapna toolkit is a gamified way to help youth plan, track, and reach their ambitions. It includes a life trajectory mapping tool, a storybook, and a board game. The mapping tool helps youth create tangible plans that prioritize their aspirations and chart progress, while uncovering motivations and areas needing support. The storybook introduces a role model to show how dreams can be achieved, and offers lessons and advice on topics such as finding jobs, accessing schemes, and taking care of health. As each board game segment is added, it offers opportunities to make increasingly complex decisions on issues like upskilling, savings, debt, and aspirational purchases.

#### Art for Hope:

Art-based activities to build hope were conducted with Puri's fisherfolk community. The goal was to find solutions that would increase their household/community resilience, focusing on how to stay hopeful in spite of facing challenges. The exercise was split into two groups of ten women and ten men, selected from ten Barafs (hamlets). Among the activities were Seek your Lighthouse to encourage connectedness, and Self-Inspiration Box to provide motivation during crisis. There were also Vision Building Paintings to explore goals for the future, and Drab Wall Art to create mass community consensus on issues like domestic violence. The initiative was praised by elderly members of the community.

#### Resilience Saathi:

The Resilience Saathi is someone deeply rooted in the community and can interpret, discover new insights about resilience building and community wellbeing in stressful times. They can instill hope and power in the hands of the people and act as a social listener. Resilience Saathis must be able to scale multiple amplifiers to different contexts. They will take community inputs into account to design the Economic Resilience Pilot, and work with 200 households in each pilot location. To date, three Resilience Saathis have been placed and are now actively working with the community.

# KEY INITIATIVES





**Social Contract:**

Engaging households in the Economic Resilience Pilot initiatives requires understanding and willingness to participate. For this, we created a social contract in the form of a pictorial story, showing the journey that households from similar backgrounds could take. To further illustrate the concept, a video of a Household in Economic Resilience was curated for partners and the community. Interested households could then take part in the program. The pictorial story, and the link to the video, can be seen in the following diagram:

This is Jaya, a 32-year-old woman with her family. The home consists of her husband Raju (35), her mother-in-law Rani (65), and her 2 children Devi (12) and Kumar (10).

Jaya and her family of 5 live in a thatched house. The house has a single bulb power connection, but no toilet facility. They have to use the public washroom nearby, or resort to open defecation.

Raju works as a crew member with local fishermen.

Jaya and her family do not own any arable land. They are wholly dependent on fishing and allied activities for their livelihood. The family owns some nets. Jaya manages the household and helps in drying fish and mending the nets. Rani is a fish vendor and sells fish in the local roadside spot.

Devi and Kumar are enrolled in the local school. Devi also helps her mother with household work.

"We spend Rs. 7500 monthly. During COVID my husband lost his job. We also lost my father-in-law to COVID. Now we have a loan of Rs. 2.5 Lakhs to pay off!"

"Now and I am a part of the local Self-Help Group and we have a savings of about Rs. 52,000 with them. But due to my age, I cannot avail a loan from the Self-Help group."

Raju suffers from severe back pain owing to an accident that occurred at work. Since he lost his job, domestic life has been difficult, especially with Raju's alcoholism.

Jaya also worries about the future of her children and their education. The local school only caters to the 8th standard. For higher education, they would have to travel far away from the village.

"Thank you for sharing this with me, Jaya, I understand where you are coming from."

"This sounds good. I need support with:

- Refurbishing the house roof
- Building a toilet for the household
- My daughter's well-being and safety
- Higher education and good job opportunities for both my children
- To take over the fish-vending business from my mother-in-law and have a supplementary source of income
- Medical and life insurance as fishing is a hazardous occupation
- Peaceful domestic life

"Yes Jaya, we will work together with you to understand your needs, hopes, and dreams. Together we can work to empower you and your family."

"I am Aaha your Saheli Saathi. I am here to help you and support you. We would like to work with you to help you and your family become resilient to any future challenges that may come your way."

"Many have made the same promises, what makes this different?"

"Yes Jaya, we will work towards this together. I would also like to know how you would support the overall goals of the project?"

"I will share all the necessary information you may need. I will work on achieving my dreams with patience and determination. And I will support and help empower my community as well."

"Thank you for your support Jaya."

Together we can create a happy, empowered and peaceful household!

# HOUSEHOLD RESILIENCE JOURNAL

The aim of the pilot initiative on Economic Resilience Building is to create a household led model for resilience building among the most vulnerable communities in the country. During the pilot period, the communities, facilitated by the field teams, identified vulnerabilities and designed local interventions to reduce those vulnerabilities and build their resilience. The pilot started off with very clear understanding that:

- Vulnerable households have to define their resilience by themselves and it could be a definition that is dynamic
- The households have the potential to identify actions that would lead to their resilience

The vision for the model was to have a household level mechanism to enable households to create a mechanism for households to assess their current resilience, plan actions and implement them with the support of facilitators (implementing partners).

The vision for the model was to have a household level mechanism to enable households to create a mechanism for households to assess their current resilience, plan actions and implement them with the support of facilitators (implementing partners).

During the pilot interventions across all three locations, interventions were initiated based on what the community defined as their most pressing vulnerability. Community based collective actions were initiated based on the CDAR framework. These interventions helped in building the confidence and trust among the community. They also gave insights to bring CDAR framework in to actionable form and breakdown the resilience components i.e. livelihoods/income, financial security, quality of life and social mobility, into parameters that could be worked on.

In order to take these insights one step towards the households and bring in a standard, yet customized format, a continuous interaction based model of Household Resilience Scorecard was created. The pieces of Social Contract, Social Listening and baseline from MARG survey were brought together under the operational framework of economic resilience to curate Household Resilience Journal

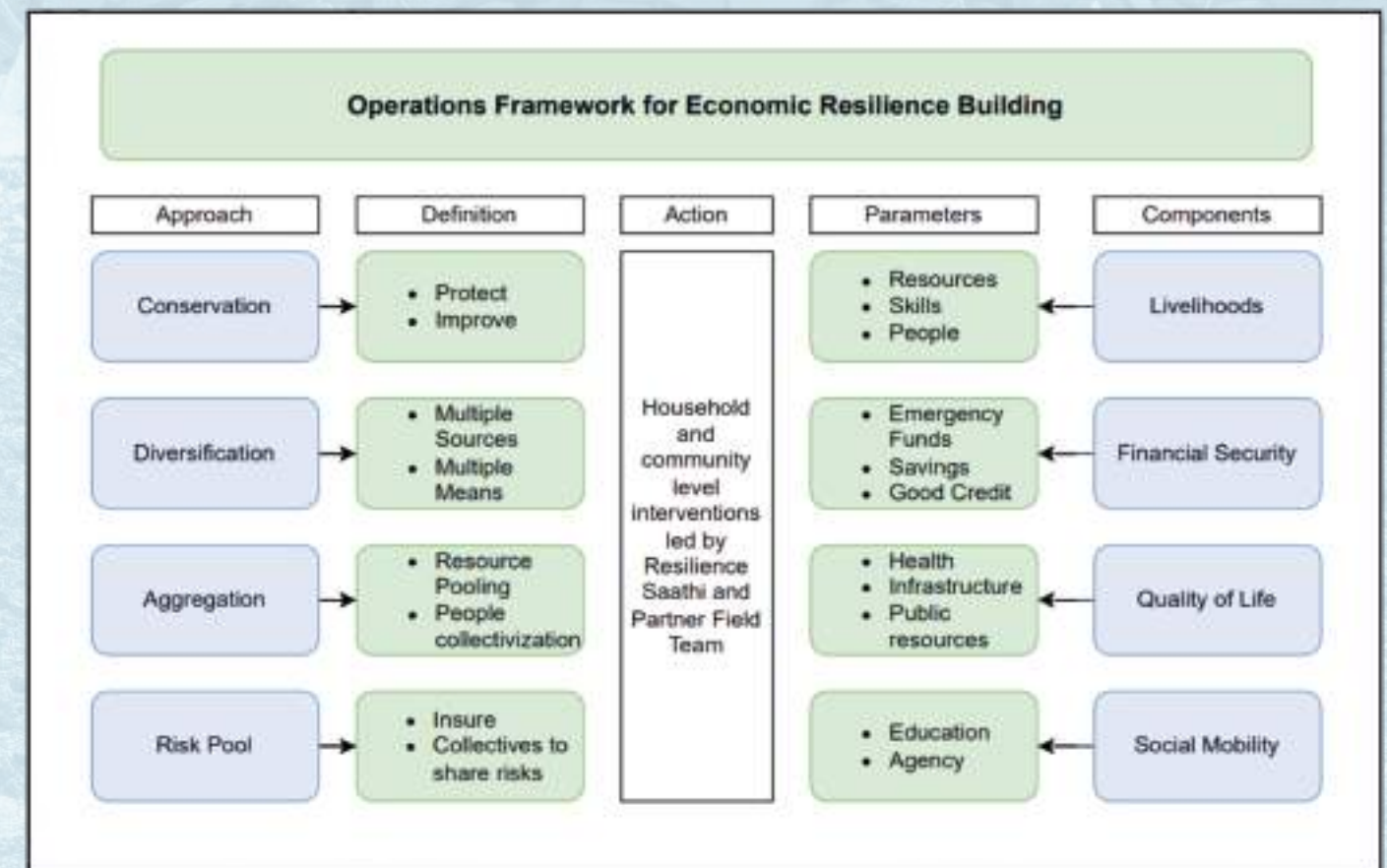


In order to take these insights one step towards the households and bring in a standard, yet customized format, a continuous interaction based model of Household Resilience Scorecard was created. The pieces of Social Contract, Social Listening and baseline from MARG survey were brought together under the operational framework of economic resilience to curate Household Resilience Journal

The Household Resilience Journal is designed to be held up to a household like a mirror, to understand their current resilience level using resilience score provided across all four resilience components, make informed decisions on areas of interventions and plan actions towards improving their Resilience Score. The journal is owned and filled in by the household and facilitated to the household by Resilience Saathis, by guiding the households through the journal. Resilience Sathi visits the household, once in every two months and help to assess the score of the household based on fixed as well as dynamic parameters.

This gives the household an opportunity to track their movement in the resilience journey and provides multiple opportunities to think about their resilience and make actions towards the same. This could build the practice of prioritizing resilience among the household, with a defined and self-made action plan.

The collective data from the journal will give visibility to vulnerabilities with higher frequency of occurrence among households, and collective actions could be designed by the implementation partners.





**IMPLEMENTATION  
EXPERIENCES**

# GOPABANDHU SEVA PARISHAD PURI, ODISHA

## INTRODUCTION

The Organization came into existence in the year 1999-2000. A group of social workers, having a similar mindset and ideology started this as an initiative actively working with different professional organizations/groups in different parts of Odisha. The motivation was to respond to the local needs in an effective way, so as to justify optimum degree of achievements and results with satisfying levels of performance. It was somehow not possible, while working sporadically in different groups. In the initial 3-4 years, their activities were more focused on responding to the 'disasters' in the coastal districts of Odisha. At the same time the other thrust area was to build the capacity of the community on Risk Reduction aspects. They also have been involved in advocacy issues related to DRR with State processes. By the end of 2005, GSP had already developed its volunteer bases in different parts of Odisha, started operating on its thematic areas and expertise. They started operating with 'empowerment' and 'right based approach' to issues. Sustainable ecosystem development, conservation of biodiversity, building capacity of the communities, facilitating good governance processes were some of the common agendas for us in all our operational areas and focus groups. By the end of 2010, the activities were more streamlined and professional. By that time GSP's work had already been expanded to other parts of Odisha, with diversified clientele groups. They also have been involved in different local as well as national level study and research activities on our core thematic areas. The focus of the organization is to empower people who are excluded & marginalized in several areas- **like Livelihood, health education, social discrimination, women, children & other vulnerable groups**. The organization has completed two decades of "SEVA" (serving people) to the marginalized groups.

Penthakata, a slum area (unplanned residential colony) in the northern outskirts of Puri town with fishermen community from Andhra Pradesh were residing temporarily during fishing period of the year, in course of time it developed into a mini township mainly with hotels and tourism industry surrounding the slums. Later it was turned to a residential area and was converted to a permanent residential colony with a population of 36894. The male and female populations are 19049 and 17845 respectively. The size of the area is about 1.42 square kilometers. The community is debarred from basic services like health, education and livelihood opportunities majorly because of their language barriers. The men of the community take the high life risking activity to venture into the sea for fishing while the women are engaged in fish vending activities.

# GSP'S JOURNEY OF ECONOMIC RESILIENCE

COVID-19 has significantly affected the livelihoods of vulnerable communities especially the slum areas of Puri District. Recovering and being resilient in the face of COVID-19 and future humanitarian crises requires a strong ecosystem that leverages the strengths of all stakeholders towards self-reliance such that the community is able to withstand shocks and bounce forward.

The resilience journey of Gopabandhu Seva Parishad embarked upon with the Skoll project in May 2022. The primary objective was to change the narrative from targeting community development through specific interventions to proceeding towards a more holistic and sustainable approach where we focus on building resilience of the households addressing the all encompassing vulnerabilities.

## Resilience Saathi - their role and capacity building:

The Resilience Saathi serves as a guiding companion, assisting individuals in navigating the households in their journey towards resilience. Whether it is by providing support, offering guidance, or facilitating access to resources, the Resilience Saathi plays a crucial role in empowering individuals to overcome obstacles and build stronger, more resilient households. Through collaboration and mutual support, individuals can effectively weather adversities and thrive in the face of challenges, ultimately leading to greater well-being and happiness within their homes.

Taking into account the specific needs of the community, GSP strategically planned its initiatives within the CDAR framework. These initiatives included establishing Fisher Folk Safety Committees, Livelihood Support Committees, Adolescent Groups, Women Self-Help Groups (WSHGs), Health Camps, Marine Litter Management programs, Emergency Response Training, SHG Management Training, Financial Literacy Training, Signature Campaigns, Scheme-wise Training for Fisher Folk, setting up a Tailoring Unit, Movie screening, Drab wall art and implementing various social protection and security schemes.

These activities were meticulously designed to encompass every member of a household, aligning with the motto of the Economic Resilience Building Pilot. Through our comprehensive approach, we have addressed each component of the CDAR framework, ensuring holistic support for the community's resilience and well-being.

Through a number of Capacity building training by GSP the Saathis were empowered to become the bridge between community people and organization. Having the Resilience Saathis as the foot soldiers of the pilot is a major strategy that defines the success of the intervention. They are turned into community champions and leaders who would mark the sustainability of the pilot and can guide their community in their journey of resilience building throughout.



## S. Mani,

a twenty-six-year-old married woman from Chepala Chennabai Baraf, Penthakata, Puri, Orissa. Following the devastation caused by Cyclone FANI, Mani's family lost their home, forcing them to reside in a temporary thatched house near the seashore, allocated by the community.

Mani's family comprises her elderly mother, husband, and their only son. Her husband, S. Ishwar Rao, works as a boat laborer in the Penthakota community. Their income is dependent on the number of fish they catch during their voyages, with a portion allocated to the boat owner. During times of crisis, such as her husband's leg injury a year ago or the challenges posed by the COVID-19 pandemic, Mani has had to mortgage her ornaments to meet financial obligations.

Despite these hardships, Mani exhibits resilience and determination. She was proactive in advocating for COVID-19 vaccination within her family, being the first to receive the vaccine and encouraging others to follow suit. Additionally, she took on a leadership role during a hope-building activity in November 2022, demonstrating her ability to inspire and lead her community.

Mani finds inspiration and strength from various sources. The lighthouse drawing symbolizes preparedness to face future challenges in a strategic manner. The self-inspiration box serves as a source of happiness and motivation for her. The Meta verse picture instills confidence in her ability to persevere and secure suitable employment opportunities.

Regarding her aspirations, Mani expressed a desire to secure a job or income source to provide for her family and ensure her children receive an education. Despite her efforts to engage in small entrepreneurial activities or seek employment, financial constraints remain a significant challenge.

During a visit to her family, Mani reflected on her childhood experiences, particularly a harrowing incident involving a boat in Karnataka named "Kattu." Despite feeling helpless, her father's reassurance and actions instilled courage and ultimately saved their lives. She keeps a picture of this event in her bedroom, alongside a deity's photo, serving as a constant reminder of her goals and the strength derived from past challenges.

Mani's resilience journey has been transformative, providing her with the confidence to pursue her hopes and aspirations despite challenges. It has not only given her a sense of identity within her community but also reinstated her leadership role. Previously, Mani was hesitant to venture outside for work, but now she not only confidently manages her own responsibilities but also actively contributes to community initiatives.

This resilience journey has also brought tangible benefits to Mani's family, offering an alternative income source that has significantly improved their standard of living. With her newfound confidence and financial stability, Mani can now afford to cover the health expenses of her child from her own pocket, demonstrating the positive impact of her resilience and determination on her family's well-being.

## M. Bharati,

a twenty-three-year-old married woman from Chepala Chennabai Baraf, Penthakata, Puri, Orissa. She resides in a joint family setup with her in-laws and two young children in an asbestos house. Despite financial challenges, Bharati prioritizes her children's education, sending them to private school despite the associated expenses. Her husband works as a boat laborer, frequently away at sea from Friday to Wednesday, leaving Bharati to manage the household independently. In addition to her responsibilities, Bharati's mother-in-law sells dry fish door to door to supplement the family income. The family faced additional hardship following the FANI cyclone, with Bharati's husband borrowing one lakh as security from the boat owner, which was used to repay debts incurred for house renovations. To meet family needs during the COVID-19 pandemic, Bharati mortgaged her jewelry. Despite these challenges, Bharati emerged as a leader during a hope-building activity in November 2022. She expressed her determination to provide her children with a quality education, aspiring for her daughter to become a policewoman. Bharati draws inspiration from a Meta verse picture, symbolizing her commitment to achieving her goals.

During a visit to her family, Bharati emphasized the importance of education and expressed gratitude for support received during the hope-building activity. She acknowledges that her education in Telugu medium limited her ability to assist her children with their studies, highlighting the significance of additional educational support provided during the activity. Bharati attributes her motivation and determination to the Meta verse picture, which serves as a constant reminder of her aspirations. She credits this inspiration for empowering her to overcome obstacles and strive for a better future for her family.

Economic Resilience pilot not only transforms the mindset of the community but also of the organization itself. Other NGOs such as Reliance Foundation and Switch On foundation, United Way Hyderabad, Dhvani Foundation have been impressed by our field presence and have shown interest in collaboration. In the Health initiative Sadhguru Cancer Hospital, Cure Bay and District Hospital puri showed their interest to support. Number of line departments like Collector office, Fishery, Municipality, Emergency department, WCD, OLM, NYK and ORMAS showed their presence in different programs organized by GSP after the intervention of Economic Resilience Project.

# ACTIVITY TIMELINE

After conducting the Action Research Survey and MARG survey, the strategy and implementation design for the Penthakota community was tailor made under the CDAR framework.

The intervention has started with connecting the fisher folk community with various social protection and security schemes. Alongside, conducting an action research survey involving 300 beneficiaries has provided insights into the conditions of Penthakata, encompassing both their best and worst situations. Throughout this journey, we have successfully enlisted 2500 beneficiaries into government benefit programs. However, initially, there was a significant lack of trust and connection between the community and our organization. This distrust stemmed from past experiences where community members were often misled by other NGOs, politicians and middlemen. To bridge this gap and foster trust, our community mobilizers engaged in continuous interaction and support, conducting hope-building activities that provide great insights. This approach allowed us to gain a deeper understanding of the real needs of the community and devise appropriate solutions to address them.

Through the Fisher Folk Safety Committees (FSC) and Livelihood Support Committees (LSC), a total of 361 beneficiaries have successfully generated a revolving fund of Rs. 3,80,000 to address their safety and livelihood requirements. This initiative has empowered the community to take charge of their own well-being and security. Furthermore, the Adwika module has played a pivotal role in educating 300 adolescent girls on various informative concepts. Additionally, 100 women have been empowered through Women Self-Help Groups (WSHG), providing them with opportunities for economic independence and social empowerment. Moreover, health camps conducted in 10 hamlet villages have provided health support to 1559 beneficiaries, addressing their healthcare needs and promoting overall well-being. Similarly, 740 beneficiaries received the first aid treatment from emergency response training and really implemented the learnings number of times in practical.

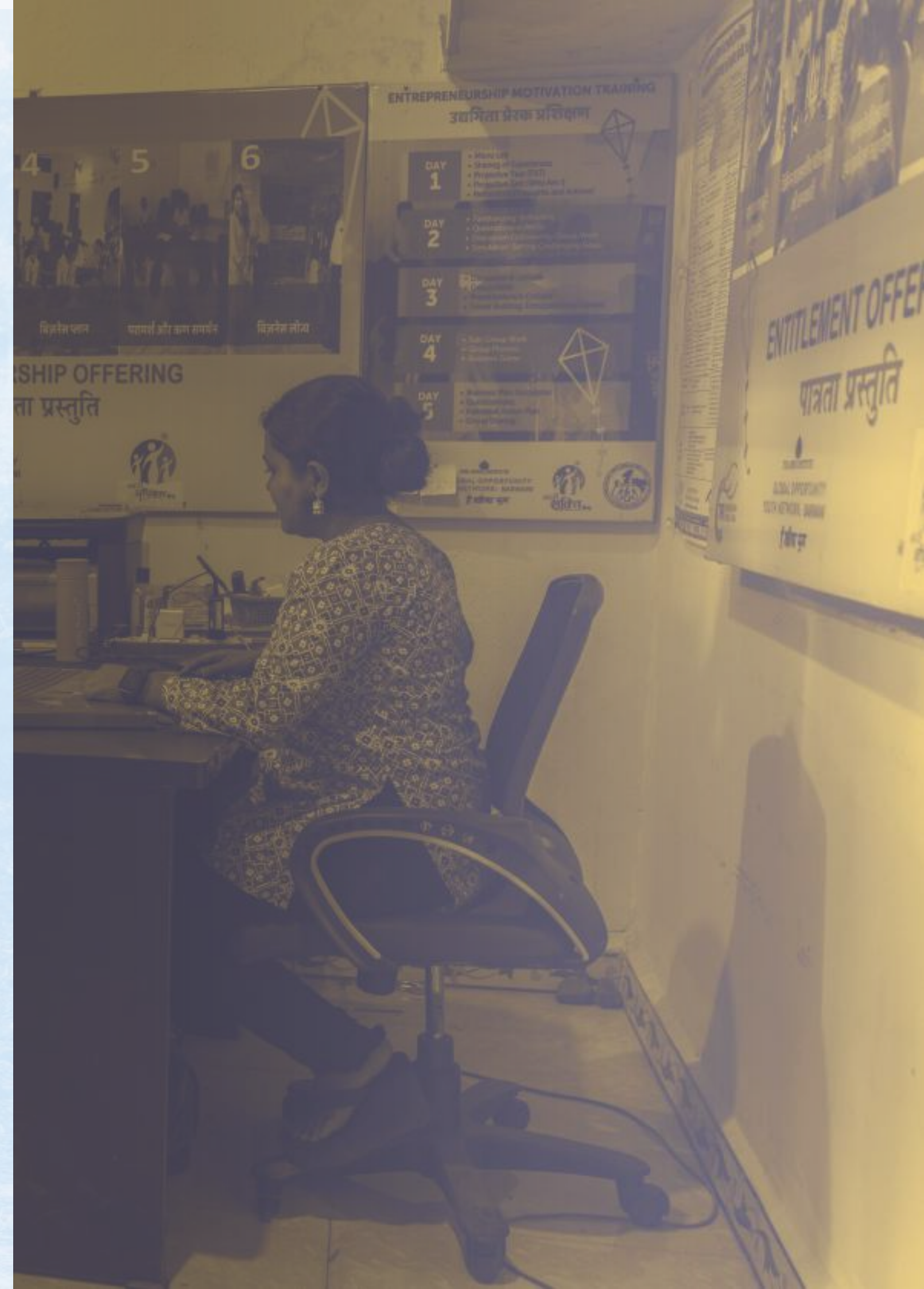
The social listening process that has been introduced in the pilot enables people to gain insights into the dynamics within their households, allowing them to identify key priorities and plan appropriate actions. By understanding the prevailing conditions and concerns, individuals can proactively address challenges, thereby fostering resilience and enhancing the strength and happiness of their homes.



Activity	Timeline	Objective	Outcome
Fisherfolk Safety Committee	January 2023-till date	Formation of Fisherman Safety Committee to meet the unprecedented happenings during voyage, creation of revolving fund to meet the safety needs like life jackets, lifebuoy ring, Raincoat, GPS tracker, Solar light, Battery, First-aid kit. This covered the Aggregation and Risk pulling component of CDAR framework	Developing non-farm activities, such as tourism or services, can diversify household income sources and provide additional economic opportunities.
Livelihood Support Committee	May 2023- ongoing	Following a concept akin to FSC, we've established Livelihood Support Committees (LSC) comprising working female groups. Through these committees, we aim to provide support for procuring livelihood equipment such as ice boxes, mixing tubs, and dry fish machines. Subsequently, we plan to transition these groups into Self-Help Groups (SHG), leveraging their revolving fund as seed capital	10 LSC were formed in 10 hamlet villages benefiting 100 households directly and 400 members indirectly. A sum amount of 2, 29, 800 revolving funds generated
Women Self Help Groups	August 2022 till date	This initiative fosters a saving culture within families, crucial especially during the setbacks of COVID-19. Financial Literacy, SHG management & signature Campaign strengthen them for future course of action. These efforts are geared towards empowering members and enhancing their dignity through signature learning experiences	We've established 10 groups comprising 100 women, each of whom has opened a bank account, following five golden principles. The SHGs have generated an impressive amount of 1,19,928 through their savings, with approximately 40,000 in the process of inter-lending. Additionally, GSP has extended interest-free loans of 25,000 to three SHGs
Adolescent Groups	May 2023 till Date, it was initiated with the observation of MHM day	These training programs aim to provide adolescents with the knowledge, skills, and resources necessary to navigate various aspects of their lives, including physical and mental health, relationships, education, and personal development	Furthermore, the Adwika module has played a pivotal role in educating 300 adolescent girls on various informative concepts such as nutrition, balanced diet, anaemia, life skills, decision-making power, child marriage, child rights, child labour, gender discrimination, gender violence, infectious diseases, safety, and welfare. This effort aims to equip these girls with the knowledge and skills necessary for leading healthy and empowered lives. They are getting nutritional food items and sanitary napkins on every month. 95 adolescent meetings were done so far.

Activity	Timeline	Objective	Outcome
Emergency Response Training	Dec 2022 till date	Emergency response training encompasses a range of preparedness activities aimed at equipping individuals and organizations with the knowledge, skills, and resources needed to effectively respond to various emergency situations.	This training typically covers a wide array of topics, including first aid and medical response, disaster management, evacuation procedures, crisis communication, and coordination with emergency services. 16 emergency response training has been conducted so far covering 740 beneficiaries
Health Camp	May 2023 - ongoing	The stage of vulnerability maximizes, if health issues persist with a household. To break the vicious circle of poverty there is need health camps to be organized in their hamlet villages with Resilience Saathis who will support them to communicate	With support from the District Health Unit, Cure Bay, and Sadguru Cancer Hospital, health check-up camps were organized in Penthakata, benefitting 1555 individuals. These camps addressed various health concerns including skin conditions, diabetes, gynecological issues, eye ailments, joint pain, heart conditions, and lung health. The primary aim of these camps was to diagnose and prevent health issues within the community, promoting overall well-being and health awareness
Tailoring Unit	January 2023	As a result of hope building activity, majority of Women folk showed interest into sewing machines to generate alternate incomes, but they face setbacks when they face technical issues & training issues	In the first Phase 7 women members associated with this unit, In the 2nd Phase 15 girls linked with this unit and one of the trainees from 1st phase become the trainer for the 2nd phase. They are earning from the local demands which is adding a source of income to their family
Behavioral Change Communication	May 2023	Behavior Change Communication (BCC) is a strategic approach to promoting and facilitating positive behavioral changes within individuals and communities. Through targeted messaging and engagement activities, BCC aims to influence attitudes, beliefs, and practices to achieve desired health, social, or environmental outcomes.	We have initiated these activities through messaging positive aspects in WhatsApp groups, 14 number of drab wall art in the community on prevalent social issues to create a long run impact, by movie screening for a social change we have showed them 11 movies in different hamlet villages

Activity	Timeline	Objective	Outcome
Marine Litter Management	July 2022	Marine litter management involves a comprehensive approach to addressing the issue of litter in the marine environment. It encompasses a range of strategies aimed at preventing, mitigating, and cleaning up marine litter to minimize its impact on marine ecosystems, wildlife, and human health	We have marine litter committees to address the issues in the concerned Hamlet villages and formed five 5 marine litter campaign for a clean drive
Youth Intervention		Youth are the future builders of a nation and young people coming together in joint action has served as a major engine of social transformation throughout human history. At key moments, younger generations have repeatedly acted to overthrow and dismantle systems of oppression, subordination and injustice. Today, youth-led collective action is proving decisive in combating global challenges. Around the world, youth are motivating and engaging their peers to work together to champion some of the most pressing problems of our time, from climate justice, equitable education and sustainable development to the global single-use plastic waste crisis. And they are producing results. In the age of rapidly changing technology and the impact on our future we must be in a position to swiftly adapt to the new dimensions of socio-economic structure	We have formed two youth groups, through these Collective's will help them to create a fifth space for themselves apart from four spaces that is family, friend education & career. After collaboration with SAMVADA, we are working for these spaces where the norms rules & regulations are fixed by the youth itself, they can express themselves freely in spite of any cast, creed, religion, language. No barriers were imposed on them, they are guided by the mentors only for their self-explorations. They are allowed to give their opinion freely and select their work according to their desire. We have organized a two days' workshop on gender sensitization where the mentors of SAMVADA clarify the concept to the girls
Social security & Protection scheme	May 2022	This will help them to link with different schemes of Govt. which will add income & benefit to their family and add hope in time of emergency. Through this the marginalized beneficiaries could take advantage of the schemes of the government.	GSP has covered more than 2500 beneficiaries under different schemes of social security and protection scheme
Signature Campaign	October 2023	Signatures are important both for legal identification and personal satisfaction, it gives you a dignity and value	We have equipped 37 women members of LSCs & SHGs to write their own signature



# IMPACT



The Economic Resilience Project introduces a new paradigm for the community, shifting their mind-set from reliance on relief to the establishment of a revolving fund. This initiative fosters a culture of savings, instils a sense of ownership in ensuring safety and security, stimulates demand for livelihood opportunities, promotes unity for common goals, enhances dignity, prioritizes health, and encourages forward-thinking for future generations and the environment. Additionally, it sensitizes parents to prioritize the education of their daughters. This project significantly drives the community forward while also amplifying the organizational footprint and influence across various stakeholders. In any field-level intervention conducted by line departments, the presence of GSP is indispensable. Our field staff consistently serve as critical problem solvers within the community, thus nurturing sustainable development and fostering positive change. Moreover, this program enhances the capacity building of our staff.

The learning from the pilot has been very significant in terms of GSP's functioning. Economic Resilience Pilot has given new direction towards community development work where the focus was given to the household's overall vulnerabilities that stops them from being resilient and overcoming any unprecedented shocks. Through this intervention, the concept of Revolving fund was explored where the community is being provided with support but ensuring their ownership of the resources. It moved the narrative from grant based support to enterprising support where the community creates wealth at their level.

# CASE STORIES FROM HOUSEHOLDS

## Livelihood Support group: Case study Bandari Chitima Bhavani LSC, Karekasi Hamlet village, Penthakata

B. Chitima, a dedicated fresh fish seller, engages in door-to-door sales daily. Despite facing adversity such as the loss of one son to chickenpox and another son joining her in the fish business after completing 8th grade, she maintains a monthly income ranging from six to eight thousand. When her house was devastated by a cyclone, she managed to rebuild it with a loan from Bandhan Bank.

B. Chitima's life journey is a testament to resilience and perseverance. Married at the tender age of fifteen to Bhandari Raju, an employee at a nearby medicine store, she faced unexpected challenges upon discovering Raju's existing family in Andhra Pradesh. Despite this, she bore two sons, dedicating herself to educating them. Tragically, one son succumbed to chickenpox, while financial instability forced the other to drop out of school. Chitima, facing adversity head-on, transitioned from running a tea stall to a vegetable shop before finally settling into the fish-selling business. Single-handedly supporting her family after Raju's departure and subsequent demise, she struggled tirelessly to provide a roof over their heads. However, intervention through the ER project brought new opportunities. Equipped with an ICE box, Chitima optimized her fish-selling business, storing inventory and selling strategically. Further empowerment through the LSC enabled her to understand financial management, saving, and accessing bank loans at lower interest rates. With the LSC evolving into a support system akin to a self-help group, Chitima now harbors hope for securing land ownership through assistance from community mobilizers and establishing a sustainable business for her surviving son.

## Women Self Help Group: Case study of Bondi Rabanamma Age 35, Sairam SHG, Chenabai Baraf, Penthakata

B. Rabanamma, a devoted housewife married to boat laborer Bondi Bala, navigates life's challenges with strength and determination. Their joint family, comprising two boats, sustains a monthly income fluctuating between twenty to twenty-five thousand rupees. Despite their modest earnings, Rabanamma faces financial strain, exacerbated by the demands of a joint household. However, September 2022 heralded a transformative moment with the establishment of the SHG, Sairam. Honored with the role of secretary due to her education up to the 10th standard, Rabanamma embraced newfound responsibilities with zeal. Prior to her SHG involvement, financial prudence was unfamiliar territory; however, through SHG initiatives, she acquired invaluable insights into savings, financial institutions, and government schemes. Assuming leadership in deposit management, loan repayments, and collections, Rabanamma emerged as a beacon of financial literacy within her community. Leveraging GSP's interest-free loan, she invested in diesel procurement, yielding substantial profits for her husband. Reinvesting the profits into her children's education and loan repayment exemplifies Rabanamma's unwavering commitment to their future. The SHG not only bestowed upon her a sense of leadership but also transformed her into a savvy and more adept manager, elevating her status within her community.

## Case stories of Health Camp Mr. Surada Nalla

Eye issue: Right Eye Cataract

Mr. Surada Nalla resides with his wife and their only son, who is a married fisherman living separately. Currently, only his elderly wife stays with him. Seven years ago, he began experiencing eye issues, culminating in a successful left eye operation two years ago, restoring his vision. However, he grapples with various health ailments including joint pain, body pain, diabetes, and hypertension. While his son occasionally provides financial aid ranging from Rs. 500 to Rs. 1000, it's insufficient to cover mounting health expenses and household costs. Moreover, he receives Rs. 500 from an old age pension in Odisha. Due to financial constraints and inadequate nutrition, his health continues to deteriorate. His situation is dire. Every month Health Camp and a recent eye check-up camp by Cure Bay has recommended cataract surgery for his right eye at lower cost. By contributing Rs. 300, Mr. Surada Nalla was able to receive glasses delivered to his doorstep. Monthly health camps offering free consultations and medication have proven invaluable for vulnerable individuals like him, who face language barriers hindering access to services from the district Health Unit.



## Adolescent Training

### Case study of Konada Manga, age -17, Chepala Chennabai Adolescent Group, Father-Konada Jagga, Mother-Konada Gurulaxmi

Konada Manga, along with her sister and mother, resides in Chennabai Baraf. Since childhood, their father has been married to another woman and lives in Prasad Baraf, where he works as a fish businessman. Konada's mother has faced significant hardships, earning a living by collecting fish from boats and selling them door-to-door. Despite financial struggles, she managed to arrange her elder daughter's marriage with loans and support from family members. Manga had to halt her education after the 8th grade due to financial constraints. However, she possesses skills in drawing, dance, and tailoring. She is quite interested in learning of computer

Since joining the Adolescent training in May 2023, Konada Manga has been a dedicated learner. The program has equipped her with knowledge of sanitation and hygiene concepts, prompting her to switch from regular cloth to sanitary napkins. She actively participates in module training sessions, viewing them as opportunities to enhance her understanding of health, nutrition, and various diseases, as well as a platform for self-expression. Notably, her mother is also actively involved in the Livelihood support Group (LSC). Despite societal pressure for early marriage, Manga, influenced by her training, convinced her mother to consider marriage after she turns 18. Before tying the knot, Manga wishes to engage in livelihood activities, particularly painting. She is recognized as an active leader within her group, contributing positively to its endeavors.

# WAY FORWARD ?

## RELEVANT ANECDOTES

“Economic Resilience is the ability of any group or nation to withstand the ravages of man-made or natural calamities without losing its life, and to stand up again with its economic backbone”

**Surendra Pradhan**

“Economic resilience gives a new definition and new role, now community people involved me in every work in sorrow and happiness which gives me an inner delight”

**Krupa Rao**

“Through resilience small initiatives created a larger impact in the community, like small saving through SHGs, Leadership role, decision making for a group, to know the latest information with collectives, through financial literacy able to know the benefit of future saving”.

**Sabita Rath**

“A new journey for learning, involved in the decision-making process for the benefits of community, a new way to see the world differently”.

**Elina Mishra**

“Building Economic Resilience is a sustainable and self-change among individual to family and community level change through themselves, as the time passes away. It may be a slow process but slow and steady wins the race”

**Sushree Subhasmita**

“Through this project I have created a new image for myself, a problem solver, a link between organization & line departments. Now a days lots of people recognized me outside the community”

**Bismay Mishra**

“Through these collectives’ people are now interested to take their decision, to run the existing revolving fund for the promotion of livelihood and safety”

**Nibedita Swain**

For sustainability of this model a long-term intervention is required in this model, in spite of all achievements we have faced many challenges, to overcome these challenges following things are required

- a) More number of experts are required to deal with each component or domain
- b) More time is required for trust building, ownership taking
- c) More Coordination meeting with line departments is required to fill the gap
- d) A separate fish Market should be developed in coordination with District administration
- e) More diversification options and training are required for youth, male & female
- f) A number of long-term interventions is required in the field of livelihood, health, education to bring the sustainability in the community
- g) Child care, adolescent training & Youth intervention is required for future growth
- h) More BCC activities like street play, Mobile Caravan and Game play are required to change the mind set

# TRANSFORM RURAL INDIA FOUNDATION (TRIF) BARWANI MADHYA PRADESH

## **Transform Rural India Foundation**

is a grassroots foundation, deeply focused on challenges faced by marginalized communities and in particular by women in the bottom 100,000 villages of India. We bring a deep knowledge and an inventory of working solutions for stranded India and mechanisms for scaling-up those solutions.

TRIF envisions equal life-time opportunity with inter-generational equity for India's villages, i.e. a village where all the basic amenities necessary for enabling a quality life experience are available and every resident has access without discrimination to these opportunities - irrespective of gender, caste or class. Informed citizens' engagement and voice in local governance is key to all efforts of TRIF on the ground. TRIF aims to bring about a paradigm change in the lives of disadvantaged communities in rural India, more specifically the poorest 100,000 villages, which we call "Stranded India".

## **Context of the location :**

### **Barwani, Madhya Pradesh**

Barwani, an aspirational district under NITI Aayog's TADP program, located in the southwestern part of Madhya Pradesh, India, has a predominantly agrarian economy. Agriculture is the primary source of income, with major crops including wheat, maize, and soybeans. The district also has a significant production of pulses and horticultural products like oranges and bananas.

Industrial activity in Barwani is limited, with small-scale industries and agro-based industries playing a crucial role. Employment in the district is largely centered around agriculture, with a substantial portion of the population engaged in farming and related activities. There are also opportunities in local crafts and small manufacturing units.

Demographically, Barwani has a diverse population with a significant proportion of tribal communities, particularly the Bhil and Bhilala tribes. The district faces challenges such as low literacy rates and high poverty levels. Efforts are being made to improve infrastructure, education, and healthcare to boost overall development and economic growth in the region.

# TRIF'S JOURNEY IN ECONOMIC RESILIENCE

The economic resilience program in Barwani is a strategic initiative aimed at addressing the multifaceted challenges faced by the community, particularly in the aftermath of COVID-19. The pandemic exacerbated issues such as frequent health shocks, lack of awareness about social security schemes, and rising unemployment. These factors, coupled with the return of migrants and the closure of enterprises, severely impacted rural households, leading to demotivation and economic instability.

TRIF, focusing on youth empowerment in Barwani, initiated a pilot project in collaboration with multiple organizations to tackle these challenges. A participatory action research was conducted across 35 villages, engaging 165 household members from diverse community segments. This research aimed to assess the current conditions and explore potential improvements in household income, standard of living, and social mobility.

The findings revealed critical insights into the community's economic status and vulnerabilities. Based on this data, the economic resilience program was designed to enhance information dissemination about social security schemes, provide employment opportunities, and support local enterprises. By fostering collaboration and community participation, the program seeks to build a robust support system, ensuring sustainable economic growth and resilience in Barwani. This holistic approach not only addresses immediate needs but also empowers the community to withstand future economic shocks.

COVID-19 impacted the rural households in more ways than one. People migrated back to their hometowns and left their jobs, enterprises shut and families lost their earning members all this created a deep sense of motivation lacking amongst the community. To overcome the challenge 5 organizations came together and started community action collab. TRIF works with youth in Barwani district and started the project with pilot in one of the blocks.

A participatory action research was conducted to understand the current and best case scenario of the community in 35 villages of Barwani. 165 household members from different sections of the community participated in the action research. The results were classified on the basis of household income, standard of living and social mobility. The results from the survey were utilized and implemented for resilience building through CDAR model.

### **Conservation of resources**

Many households have acres of land but lack of water availability even after being on the banks of Narmada. So water conservation and optimal usage of available water is necessary. In terms of business also, agri based enterprises have high acceptance and need in the region. So usage of existing business and making the most out of it is necessary.

### **Diversification**

People are practicing ages old livelihood sources. There is a need to diversify the sources of income. The people have production capacities but lack marketing skills. Training on how to set up Home based industries, market related knowledge are needed to diversify; Training to get them private and government jobs is also needed

### **Aggregation**

Savings will help the people access good and continuous education and better health services. This will also enable them to build their RCC houses, get stability to apply for better skilling courses and also to move out of the district

### **Risk pooling**

Risk pooling will help in building good relations between villages and families by forming group enterprises; will also lead to sharing of ideas amongst youth to give birth to newer interventions.

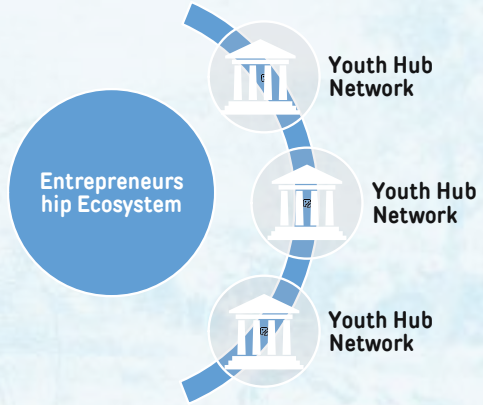
**The successful pilot in one block has led us to expand the project in 4 more blocks and a MRAG survey has been started to capture the overall household situations.**





We have conducted multiple rounds of training and orientation for Resilience Sathis to ensure their effective contribution to the holistic development of households. TRI has engaged experts across various domains to provide comprehensive training and capacity-building sessions. For instance, TRI partnered with the Labhya Foundation to enhance the counseling skills of Resilience Sathis. In the areas of entrepreneurship, skilling, and counseling, TRI utilized its own resources to deliver these essential trainings. Additionally, to strengthen their understanding of entitlements, TRI collaborated with Samarthan CSO, ensuring that Resilience Sathis are well-equipped to support the communities they serve. These strategic partnerships and internal resources have collectively empowered the Resilience Sathis with the necessary skills and knowledge to foster sustainable development within the households they work with.

TRI's approach focused on sustainability and ecosystem creation. To ensure sustainability, TRI established youth hubs with Cluster Level Federations (CLF) of MPSRLM. For ecosystem creation, TRI partnered with local organizations and brought in private partners to address any missing services.



**Comprehensive Program**

TRI has collaborated with multiple partners to build the ecosystem of economic resilience in the Barwani Districts. An important strategy under this initiative was bringing in private partners to fill the missing gaps. For example, there was no financial linkage option for individuals lacking collateral or a credit score. To address this issue, we partnered with Rang De, a private organization, to bridge the gap. Similarly, we have engaged numerous other partners offering their services across various pathways to rural households.

**Skill Training:**



**Employment:**



**Co-implementation partners**



**Entrepreneurship**



# ACTIVITY TIMELINE

Activity	Timeline	Objective	Impact (in numbers)
Humara Sapna activity	May 2022 to November 2022	To design a game for youth to understand different stages of life in their journey.	A game was designed and rolled out with youth of Barwani.
Marg Survey	October 2022 to November 2023	To understand the household context in the target geography.	1212
Skills Training	Since the initiation of the project	To create skilling ecosystem in the selected geography and support household in income generation.	450
Placement	Since the initiation of the project	To create employment ecosystem in the selected geography and support household in income generation.	212
Enterprises	Since the initiation of the project	To understand the household context in the target geography.	1212
Skills Training	Since the initiation of the project	To create enterprise ecosystem in the selected geography and support household in	224
Entitlement	Since the initiation of the project	To engage households to social security schemes for their sustenance and their entitlements.	8489
Mental health	45323	To address the mental health challenges of youth in the geography	Increased awareness amongst the target population
8- Youth Advocacy	May to June 2024	To build the capacity of youths around gender and advocacy	1 Advocacy assignment designed and completed by Youth Advisory Groups members



# Overall Impact of the Pilot

## MARG Survey

In the Marg survey activity, we initiated a comprehensive survey across five blocks of Barwani district. Our primary focus was to gather detailed information from the female head of each household, considering their vital role in managing family affairs. This information encompassed various aspects, including health status, access to government schemes, and overall family needs.

Through this effort, we successfully engaged 1,075 families from our area in the survey. The data collected provided a clear picture of the current situation of these families, highlighting key issues and unmet needs within the community. By understanding the specific circumstances and challenges faced by each family, we were able to identify critical areas for intervention and support.



The survey revealed significant insights into the health conditions prevalent among these families, their level of awareness and access to various government schemes, and the specific demands and expectations of the community. This information was instrumental in shaping our future strategies and initiatives. We recognized the need to focus on health-related interventions, improve the dissemination of information regarding government schemes, and address the unique demands of our area.

By tailoring our efforts based on the survey findings, we aim to enhance the well-being of the families in Barwani district, ensuring that our initiatives are both relevant and impactful. This approach ensures that we are not only meeting immediate needs but also fostering sustainable development within the community.

## Mental Health

Mental health is an integral component of overall well-being and has a profound impact on an individual's ability to lead a fulfilling life. The youth in Barwani District, like many other regions, face various stressors and challenges that can adversely affect their mental well-being. Factors such as economic disparities, social pressure, uncertainties about the future, and the stigma surrounding mental health contribute to the rising prevalence of mental health issues among young people.

As part of the collaboration between Vrutti for Community Action Collab and Swasti, a series of training sessions were conducted to empower Youth Fellows (Hub Coordinators) and Youth Advisory Group members. These sessions aimed to enhance their resilience towards mental health challenges and foster a comprehensive understanding of mental well-being within the team. Here are some key learnings from the sessions with Swasti:

The Mental Health Training Program conducted in Barwani district for Youth Hub Coordinators proved to be insightful and transformative. Here's a summary of the key learnings from the training:

- **Understanding Youth Challenges:** Participants gained extensive insights into the challenges faced by youth, particularly concerning their mental health. This understanding will enable them to work effectively with young people without encountering difficulties.
- **Cultural Sensitivity and Bias:** The training shed light on the significant impact of culture and prejudice on mental health. Participants learned the importance of acknowledging and addressing the lack of awareness prevalent in every culture.
- **Personal Development Skills:** The training equipped participants with personal skills to manage their own mental health issues and to support others effectively in facing similar challenges.
- **Positive and Negative Aspects Awareness:** Through assignments, participants explored positive and negative aspects of their lives. This exercise facilitated a deeper understanding of how to enhance positive aspects and mitigate negative ones.
- **Microaggressions and Empathy:** Understanding how thoughts and perceptions influence interactions was a crucial aspect of the training. By recognizing and addressing microaggressions, participants can help youth navigate mental health problems more effectively.

- **Expert Insights:** Dr. Maya Sharan and Isha provided valuable insights into various mental health issues prevalent among youth. This knowledge equips participants to engage in meaningful conversations and guide youth towards recovery.
- **Self-awareness and Impact:** Participants reflected on their personal qualities and areas requiring improvement. They realized that overlooking certain aspects of their behavior can significantly impact people around them.
- **Effective Communication:** The training emphasized the importance of effective communication in fostering positive relationships and community engagement. Participants learned strategies to communicate for the benefit of the community, ensuring long-term involvement.
- **Personal Growth:** The learnings from the training brought significant changes in participants' personal and professional lives. They acquired skills to balance personal and work life, fostering enthusiasm and interest in their endeavors.
- **Gratitude and Forgiveness:** Participants learned to express gratitude for the small joys in life and the importance of forgiveness. This realization will help them cultivate a positive outlook and promote mental well-being among youth.
- **Reflection on Past Events:** The final assignment encouraged participants to reflect on past events where they experienced hurt and to practice forgiveness. This exercise taught them the value of letting go of grudges and moving forward in life.
- **Building Resilience:** The sessions focused on equipping participants with tools and techniques to build resilience in the face of mental health challenges. Through interactive discussions and activities, participants learned practical strategies to cope with stress, anxiety, and other mental health issues.
- **Holistic Approach:** Swasti's sessions promoted a holistic approach to mental health, emphasizing the interconnectedness of physical, emotional, and social well-being. Participants learned to recognize the various factors that influence mental health and adopted a holistic approach to promoting well-being within their teams and communities.

Overall, the sessions with Swasti served as a catalyst for empowering Youth Hub Coordinators and Youth Advisory Group members to prioritize their own mental health and advocate for positive mental health practices within their communities. By fostering resilience, promoting peer support, addressing stigma, and taking action, participants are poised to create a more supportive and inclusive environment where everyone can thrive mentally and emotionally.

## Employment Opportunities

TRIF team conducted a Marg survey to generate data for resilience building of households. During the Marg survey, some things came out in which there were problems with the households and they were facing some problems in running the house and doing the necessary household chores. After the team extracted information from the households and did career counseling to the youth, they said that they need employment to support their household.

The NAK team organized meetings with local employers regarding local employment related issues, extracted information about vacancies for local employment and provided information to the youth for their interview. Some skill training programs were conducted to improve their communication skills and the problems they are facing in giving interviews. The skills training programs were offered by Wadhvani and UNICEF online digital course.



Some youth got help in improving their communication skills and also in giving interviews. During this, there were some youths who needed employment in the company outside the Barwani district, they were ready to go out. We talked to industries in Pithampur Special Economic Zone (SEZ) about getting employment with companies. After collecting information about the vacant employment posts, some youths were got employment there. Some youths were also provided employment by the government.

Details about some of the local partners we've worked with

1. TVS Showroom
2. Maruti Suzuki Showroom
3. Jio Petrol Pump
4. Mahindra Service Centers
5. Krishna Ice Cream Factory
6. Local colleges admission
7. Receptionist at hotels, resorts, hospitals, showrooms in the districts
8. Other NGO local placement
9. NBFCs & Banks
10. Computer Centers and cyber cafes
11. Insurance Agents

Some of our industry partner companies are as follows:

1. Lakhani Rubber Pvt. Ltd. Pithampur
2. Motherson Private Limited Pithampur
3. Mahima Fibres Kasrawad Thikri
4. INOX wind private limited Julwania
5. L & T Private Limited Ahmedabad
6. Tata Mooters

## Entrepreneurship Support

Hub Managers facilitate business discovery for aspiring entrepreneurs. The NAK offers access to a curated list of the "60 most promising ideas" in the Business Idea banks of Barwani. Additionally, TRI establish linkages with mentors and financial institutions to support young entrepreneurs.

TRI provide digital tools to entrepreneurs for entrepreneur journey tracking, and digital platforms for training, credit linkage, and bookkeeping services. Moreover, we facilitate access to government schemes such as PMEGP, PMFME, PM Viswakarma, and CMEGP, and partner with innovative financing platforms like Rang De and SAMPARK to provide financing to entrepreneurs unable to access traditional channels.



### End-to-End entrepreneurship support services



## Mentorship Program

We have developed a pool of enterprise mentors at NAKs to support rural youth and women in their entrepreneurship journey. The basic idea behind this is to bring that expertise to the NAKs, where they need help. This pool of enterprise mentors has come from different walks of life, we have enterprise mentors like retired bankers, successful women and youth entrepreneurs, CLF leaders, and experts in convergence.

Services of enterprise mentors include Networking, higher order services: technology, digitization, legal and tax compliances, IPR, etc., access to business support services, training or skilling, market linkages, and access to finance.



## Career Guidance & Counselling Program

Our collaboration with educational institutions in Barwani signifies a formal commitment to career guidance and counseling (CG&C) services. Teaming up with Held Head High, who have developed modules and deployed career coaches to facilitate career counseling and career readiness sessions across educational institutions- Schools, colleges, and Youth Hubs. Career guidance and counseling sessions have proven effective in shaping youths' career aspirations and decision-making. By providing comprehensive support through dedicated Career Coaches, over 1000 youths have benefited from these sessions, aiding them in making informed educational and career choices.

## Skill Development

For skill development in Barwani district, 450 community youth have been trained by TRI and its partners on various subjects (trades) so that their knowledge about that subject increases and they can get their own business or employment.

Beauty parlor, computer, tally, sales and marketing executive, hotel management, tailoring training, jute products, electric fittings, refrigerator, goat rearing, animal husbandry, entrepreneurship development program (EDP) etc. TRI also has partners available to provide online training for these subjects and youth also stay in the institutes and do a course of 1 to 3 months, in which they get the best facilities for accommodation, food, stationery and uniform.

TRI also has partnerships with esteemed skill institutions like Tata Strive, Wadhvani Foundation, PANIIT, DDUGKY, freedom, UNICEF Yuva and the Anudeep Foundation underscore our dedication to fostering hard and soft skills among youth. This initiative not only enhances employability but also equips them for entrepreneurial ventures. Our collaboration with the Ministry of Rural Development (MoRD) through their Rural Self-Employment Training Institutes (RSETIs) program demonstrates commitment to empowering individuals across diverse geographies with relevant skill sets.

## Learnings

### Understanding and Presenting Solutions

First, it's essential to understand the challenges families face and then effectively communicate potential solutions.

### Building Trust

Establishing trust within the community is crucial for successful intervention. Building relationships based on trust fosters openness and cooperation.

### Promoting Self-Reliance

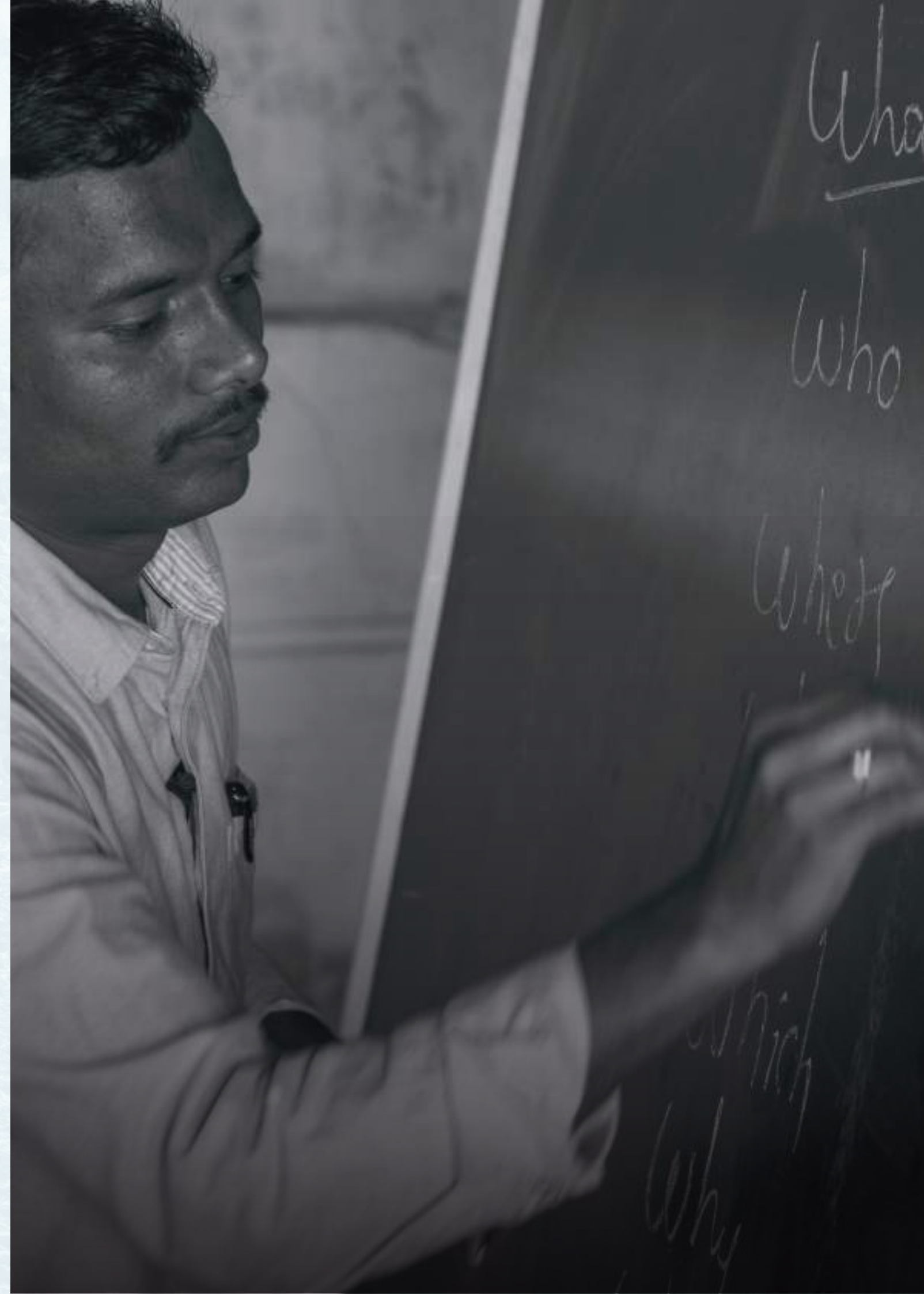
Empowering families to become self-reliant within their community is a fundamental goal. This might involve providing resources, skills training, or connecting them with opportunities.

### Facilitating Communication

Providing ample opportunity for families to express their concerns and needs ensures that interventions are tailored to their specific circumstances.

### Assessing Mental Health

Mental health training equips program facilitators to assess individuals' mental states before delivering information, ensuring they are receptive and in the right frame of mind.



# CASE STORIES

## **Preetibai,**

a 33-year-old entrepreneur from Kapaliyakhedi village, was struggling to keep her saree shop running. Her husband, Praveen, supported her, but the shop had limited stock and wasn't profitable. During a survey conducted by CRP Sapna Joshi, Preetibai's plight was discovered. Sapna found that there were no other saree shops in the surrounding villages, indicating a significant unmet demand.

Recognizing an opportunity, Sapna suggested Preetibai reopen and expand her shop to cater to the local women. Preetibai's dedication and excitement to grow her business were evident, but financial constraints held her back. Her shop had only a few sarees, sold according to the season, and she needed more inventory to attract customers and increase profits.

Understanding Preetibai's passion and the potential for business growth, Sapna connected her with the Nari Adhikaar Kendra. They discussed expanding her shop and the possibility of securing a loan through the NRTP program. This guidance and support impressed Preetibai, and she felt hopeful about her business's future.

With the loan, Preetibai was able to restock her shop with a variety of sarees, meeting the needs of the local community. Her business flourished, and she became a successful entrepreneur, fulfilling the sartorial needs of the women in her village and nearby areas.

## **Devki Bai**

a 35-year-old woman from the schedule tribe, lives in difficult circumstances with her husband, Mukesh. Despite having only a 5th-grade education, her resilience shines through. She is handicapped in her leg, and their financial condition was dire, making it hard to afford basic necessities.

Rekha Rathore, the Coordinator of Nari Adhikar Kendra, met Devki Bai and listened to her story. Devki Bai explained her struggles and her desperate need for work to support herself and her husband. Understanding the situation, Rekha informed her about the services of Nari Adhikar Kendra and promised to help.

Rekha then spoke to Vaishali Chaudhary, the President of a local sewing center. Moved by Devki's determination, Vaishali agreed to offer her a job. Now, Devki Bai earns Rs. 200 per day, totaling Rs. 6000 per month through her sewing work.

Today, Devki Bai runs her household successfully and is much happier. Grateful for the support, she expressed, "Thanks to Nari Adhikar Kendra for providing me employment." Despite her challenges, Devki Bai's story is one of triumph and resilience.



To enhance her business skills, Khushboo Didi sought help from Tania Khan, the NAK Coordinator at Julwania NAK, who registered and counseled her through Nari Adhikar Kendra (NAK). During their sessions, Khushboo Didi shared the challenges she faced in her business. Tania provided valuable suggestions on how to grow her business in line with market demands.

With a solid plan in place, Khushboo Didi received a loan of Rs 50,000 from NAK through Rang De, which provided the necessary capital to expand her business. This financial support was a game-changer. Khushboo Didi's business flourished, and she now earns a monthly income ranging from Rs 15000 to Rs 2000.

Khushboo Didi's story is a great example to the power of self-employment and community support. With continued help from NAK, she envisions even greater success in the future.

**Khushboo along with Tania at her enterprise :**

**The Story of the Enterprising Woman Khushboo Didi**

Meet Khushboo Didi, a resilient woman from Julwaniya. She was determined to support herself and her family. Initially, she ran a small business, but over time, she gathered some capital and decided to expand her venture in the local market. Here, she encountered diverse customer demands and worked hard to stay updated with the latest fashion trends.



**Lakshmi Wani**

is a 30-year-old resident of Newali Bujurg Village of Newali Block, Barwani. She belongs to OBC community. Lakshmi has studied till 11th class, when she got married. She is staying with her husband and her three children. She used to work as a housewife and her husband as a daily wage earner at shop in Newali. As her children were growing, she had started facing financial crunch. During youth engagement drive in Newali Bugurg village by Youth Hub team, we found that Lakshmi Wani is very inclined towards starting her business and she knows basics of computer. Also, she aspires to study further along with her business. She was constantly making an effort to know about entrepreneurship opportunity in her village. With the interaction of Youth Hub team, we come to know that she sees Common Service Center (CSC) as a very good business opportunity in her village. Then Youth Hub team has coordinated with Rural Self Employment Training Institute (RSETI) in Barwani for 6 days residential CSC ID training and certification and she has successfully completed this training.

After completion of this training, our hub team has advised her that she can start her CSC business by investing the fund available with her and taking the remaining amount as loan from SHG. She became very happy and excited about the prospects of starting her business.

After this Hub Coordinator has assisted her in planning her business and in deciding equipment's to purchase. Hub Staffs also provided assistance in financial planning and linkages. Total investment required for her business was 40000 rupees. She has invested 30000 her own money and remaining 10000, she got it from SHG loan. Now she earns around 7000 rupees per month from her business. She is further planning to expand her business by adding new product and services. Personal income has boosted her confidence and now she has continued her further studies after almost a decade break.



# WAY FORWARD



In our efforts for geographical expansion and success of this program in building resilience amongst the households. Looking ahead, our focus shifts to the second phase, where we plan to expand the program to an additional 7 more blocks in 5 districts of Madhya Pradesh. Leveraging TRI's strong ground presence and existing partnerships with district and state governments will be instrumental in achieving this expansion.

Financial accessibility remains a cornerstone of our initiatives. We recognize the importance of establishing partnerships with financial institutions to introduce financial products tailored for rural entrepreneurs to make households more economically resilient and ready for any shocks. By streamlining the process of obtaining capital, these partnerships can address a significant challenge faced by rural entrepreneurs, empowering them to secure the funds necessary to kickstart or expand their businesses.

Addressing the unique challenges faced by women entrepreneurs is paramount. Our targeted support initiatives are designed to tackle barriers such as limited access to finance, mobility constraints, and the struggle to balance work-family commitments. By directly addressing these challenges, we aim to create an environment where more women can actively participate in entrepreneurship and contribute to the vitality of the rural economy.

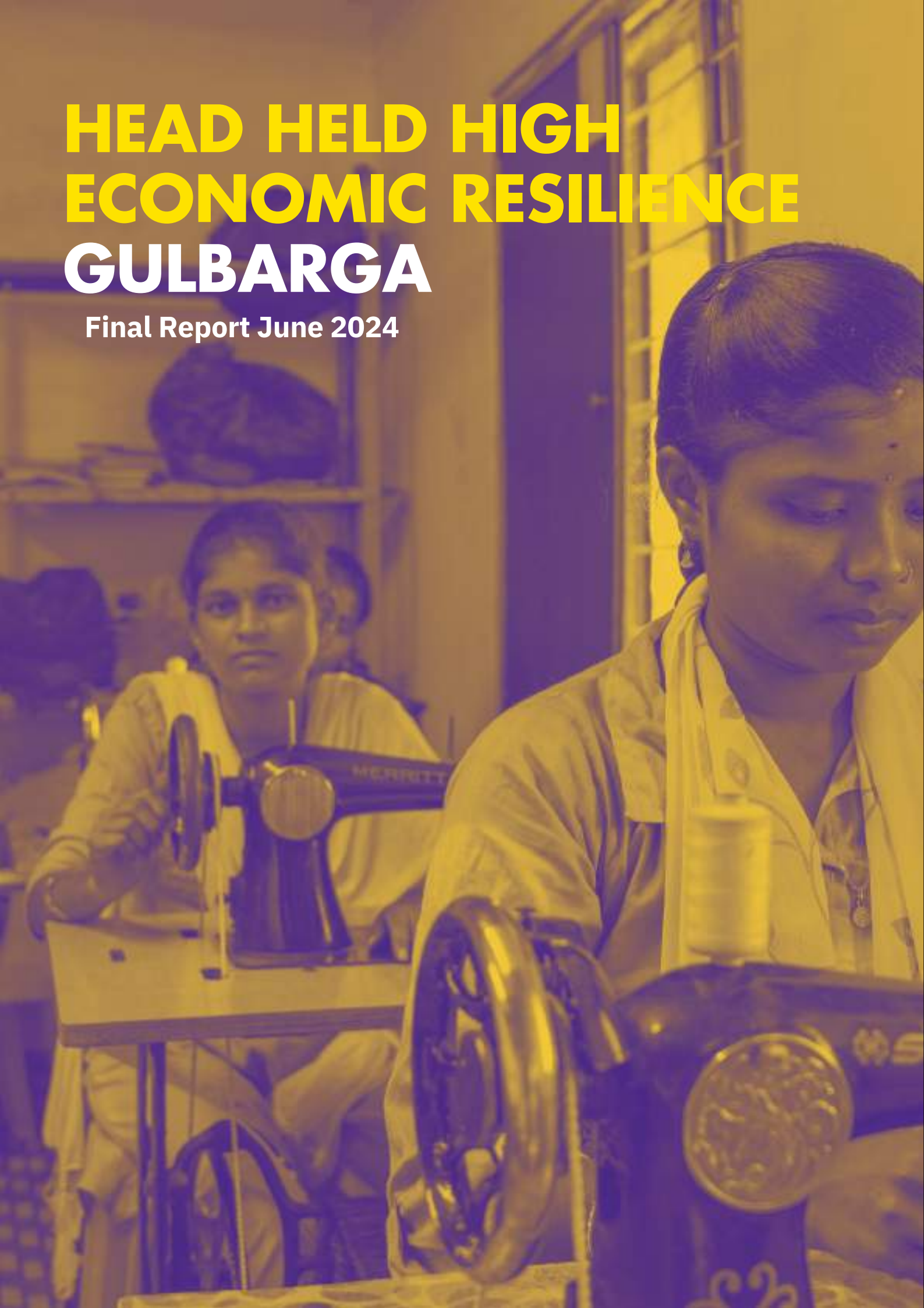
Deepening our engagement with local communities is essential for the success and sustainability of our initiatives. We prioritize strengthening connections with women collectives, local panchayat representatives, and other community stakeholders. By aligning our initiatives with local needs and gaining community buy-in, we ensure that our efforts are effective and responsive to the unique contexts of each locality.

To address challenges of mental health and sustain our efforts around this, we would like to deepen our work around mental health. We would require technical expertise and finances to drive this intervention. We also feel that we need to work more on gender and youth led advocacy so that we have more voice of women and youth in policy making. With this effort and expanded geography, we would bring the following changes in our expanded geography in next 3 years.

- **Economic resilience building of 2500 households**
- **5000 Households connected to entrepreneurship**
- **15000 households connected to entitlement schemes**
- **5000 youth and women connected to skills training and employment**

# HEAD HELD HIGH ECONOMIC RESILIENCE GULBARGA

Final Report June 2024



## INTRODUCTION

### Brief about the organization

Head Held High Foundation (HHHF) is an organization that stands for the eradication of poverty in India and around the world. Since our formation in Nov 2011, we have successfully demonstrated solutions that work against poverty. We are about addressing poverty by building capability - so youth can live the life they have a reason to value. Over the last decade, we have touched the lives of 200,000 youth, all in the age group of 18-25 years old with little or no schooling – from rural communities, the poorest of families, the most marginalized communities, and mostly girls (67%). So far, we have operated community-based centers across 19 states and 100+ districts.

### Map of Kalaburagi



### Context of the location

Kalaburagi, formerly Gulbarga, is a district in the northern part of the Indian state of Karnataka. It has an area of approximately 10,951 square kilometers. The district is surrounded by the districts of Bidar and Raichur to the north, Yadgir to the east, Bijapur to the southeast, and Bagalkot to the southwest. The economy of Kalaburagi is primarily based on agriculture, with major crops including pigeon pea, sorghum, pearl millet, maize, and cotton. The district is also home to several industries, including textiles and power generation. Kalaburagi has a well-developed transport infrastructure, with a railway station and several national highways passing through it.

# TIMELINE OF ACTIVITIES

Activity	Description	Farmer	Alternative Livelihoods	Youth	Women
Awareness Generation	Create awareness within the selected community on enhancing the economic, health, quality of life & hope through sustainable approach by building options & choices	Awareness sessions were conducted to farmers on the following areas: Crop insurance, seeds sowing as an alternate crop in the interim, Organic farming & credit & finance sourcing # of Sessions till date : 22 ( 2 per month ) # of farmers covered - 1456	Awareness sessions on skilling & importance of employability skills for income generation for non formal youths # of sessions - 1 per month ( total 11) Work ready - Career & 21st century skills awareness sessions were conducted to all formal youth # sessions - 24	Awareness sessions on Tailoring & stitching conducted to generate alternate livelihoods. Sessions on alternate fuel generation - Bio gas, Solar etc were conducted Sessions on micro entrepreneurs hip & SHGs were conducted at all the villages 2. Awareness on earning extra income during spare time through vocational skilling were conducted	
Mean Income enhancement	Enhancement of mean income of the family as per the MARG survey thru interventions	Plants & seeds were distributed by Agri university to promote alternate farming/crops Machinery & farm cultivation equipment were distributed to farmers to improve the efficiency. Organic farming within their lands were initiated with few farmers on an experiment basis	MIC program - Skilling program initiated by mobilizing 100 plus beneficiaries. Employment were given to beneficiaries who were willing to work. Career Guidance & 21st century skills were conducted for formal students	Stitching program conducted for women & market linkages were created to earn livelihood. Micro entrepreneurs hip training given & women were encouraged to start their business OVOP initiated with market linkages	
Health (Quality of Life)	Enhance health within the household- Physical, Mental & social.	Health camp conducted every alternate month in association with Govt. & private bodies for general health screening with free medicines distribution.	Mental & Social health camps were conducted by partner organizations. Wellness programs were conducted in association with partner organizations along with personality development workshops	Menstrual & gynec related health camps & hygiene practices were conducted. Malnutrition sessions & supply of medicines for children were conducted in association with Govt. bodies. Eye camp were conducted with free glasses distribution.	



Activity	Description	Farmer	Alternative Livelihoods	Youth	Women
Social safety nets, Social networks	Exposure & create access to all social protection schemes of both state & central govt.	Social security schemes - of both State & central govt mobilized & registered to avail benefits. Details of the schemes made available are listed in the report.	Youth policy, Youth entitlements along with scholarships were enabled thru state, central & pvt. Schemes	Gruhalakshmi scheme enrollment were done for all the eligible women along with Gruhajyothi schemes.	
Access to Credit & financial services	Improving access to credit and financial services: Lack of access to credit and financial services can be a major barrier to building resilience. Providing farmers with access to affordable credit, savings & insurance schemes	Microcredit & finance schemes were enabled for all the eligible farmers. Govt schemes - MANREGA schemes were made available for wages as per the eligibility within the framework.	Scholarships & interest free loans for education were enabled for eligible students. NIOS options were offered to students to complete their education.	SHG women groups were formed to avail small finance loans from banks & govt, were enabled in few villages.	

# COLLABORATION

Our collaborations played a crucial role in enhancing the effectiveness and reach of our initiatives. Here's a summary of key partners and nature of collaborations that have been instrumental in advancing various community-focused programs:

Sl no.	Name of the partner organizations	Outcome from partners
1	Krishi Vignan Kendra Kalaburagi	We conducted entrepreneur training for Women from KVK Kalaburagi
2	Krishi Vignan Kendra Kalaburagi	We conducted training for farmer how to use various technology in agriculture field.
3	Vikasa Academy Sedam	We capacity building program for youth and women.
4	Agriculture department	They helped us to reach agriculture equipment's farmers. We have done crop insurance also with this department.
5	District Govt. hospital of Kalaburagi	We conducted health related awareness camp for villagers. We conducted mental health workshop and awareness camp for need people.
6	State Bank of India Kalaburagi branch	We have conducted financial literacy workshop for women.
7	Kalyan Karnataka Human Resource Agriculture and Cultural Society Kalaburagi	We distributed vegetable seeds, fruits trees and Agriculture equipments
8	Samvada Bengaluru	We conducted workshop for youths on youth rights.
9	Sanjeevini program from Zila Panchayat	We created SHG and we provided loan from Sanjeevini program to start their own business.

# RESILIENCE SAATHIS their role and capacity building

Resilience Saath is play acritical role in fostering community resilience , especially in environments prone to shocks , stress and high pressure.

- **Community Engagement:**

Resilience Saathis are deeply embedded within the communities they serve, which enables them to effectively listen to and understand community needs and sentiments. They continuously gather insights from community members, providing a platform for their voices to be heard. This role requires excellent social listening skills and the ability to maintain empathy and openness.

- **Interpretation and Insight Generation:**

After collecting community feedback, Resilience Saathis work closely with sectoral experts to interpret this data. This involves analyzing the information to uncover underlying patterns, challenges, and opportunities for strengthening community resilience. They are tasked with discovering new insights about how the community copes with and adapts to various challenges.

- **Development and Implementation of Interventions:**

Using the insights gained, Resilience Saathis help design and pilot targeted interventions aimed at enhancing community well-being and resilience. This involves testing new approaches to solving community problems, assessing their effectiveness, and iterating based on feedback and outcomes.

- **Building Hope and Empowerment:**

A crucial part of their role is to restore and bolster a sense of hope and empowerment among community members. Resilience Saathis encourage communities to take active roles in shaping their futures, thereby fostering a sense of ownership and agency.

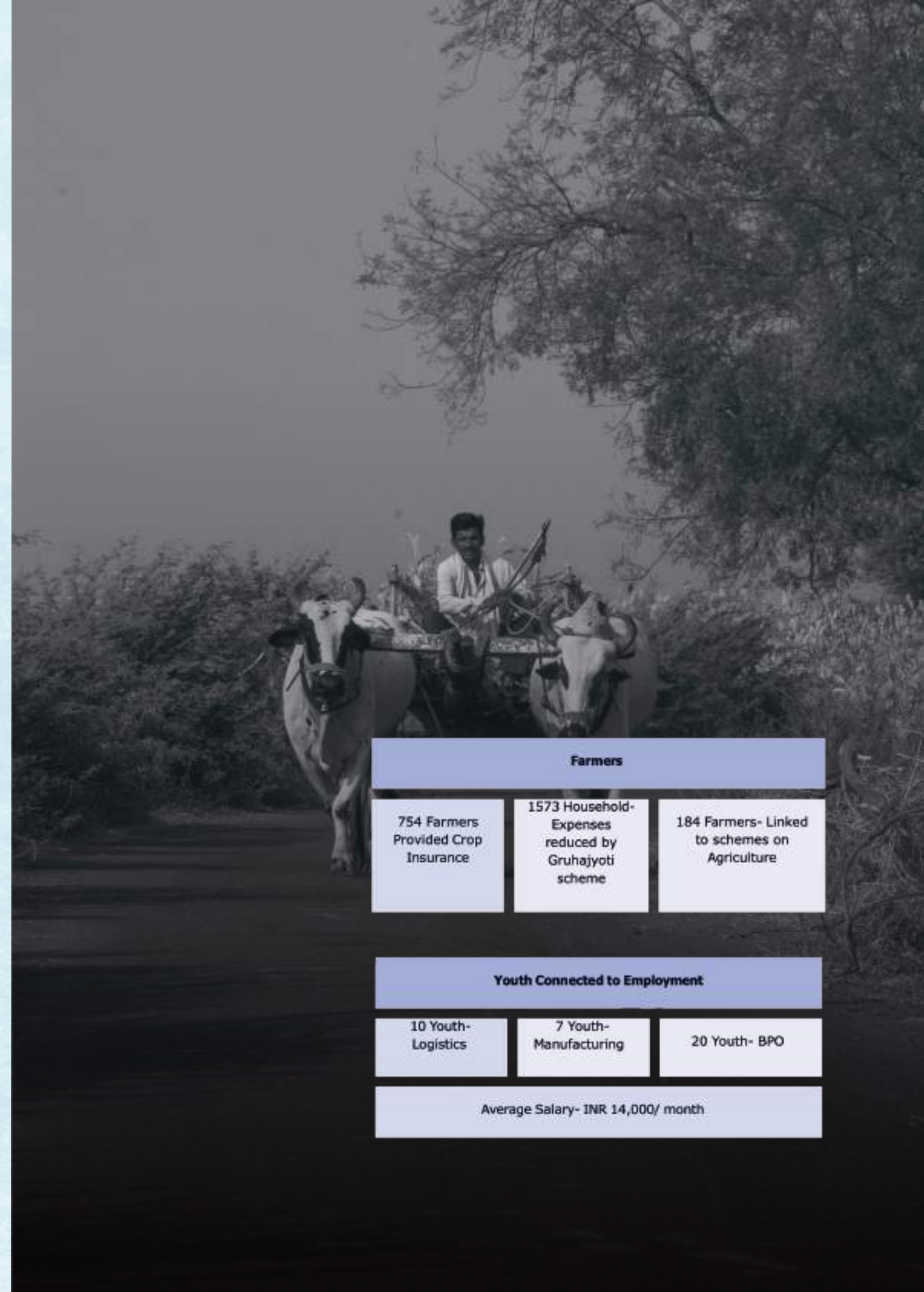
- **Leveraging Existing Systems and Knowledge:**

They identify and utilize existing knowledge bases and systems within the community that can be harnessed to support resilience-building activities. This includes integrating traditional knowledge with new insights to create robust resilience strategies.

# OVERALL IMPACT OF THE PILOT

One Village, One Product		
Sl. No.	Name of the Village	Product Name
1	Beejanalli	Vibhutti
2	Meenahabal	Roti Centre
3	Malkhed	Chilly Powder
4	Wadi	Snacks (Churmuri)
5	Beeranalli	Mini Dal mill

Women Empowerment		
75 Women - Embroidery activity through our partner Stitch In Time for home income	30 Women- Antarprerna & Sanjeevni (SHG) linkages	211 Women- Linked to Gruha Laxmi Scheme
Net addition to Household income INR-3500/ month	Net addition to Household income INR-3000/-	Net addition to Household income INR-2000/-



Farmers		
754 Farmers Provided Crop Insurance	1573 Household- Expenses reduced by Gruhajyoti scheme	184 Farmers- Linked to schemes on Agriculture

Youth Connected to Employment		
10 Youth- Logistics	7 Youth- Manufacturing	20 Youth- BPO
Average Salary- INR 14,000/ month		

# CASE STORIES

- **Low Household Income**

By increasing the number of earning members and creating alternate income sources, the ER approach directly boosts household income levels, reducing immediate financial stress and enhancing overall economic stability.

- **Dependency on a Single Breadwinner**

Providing access to social security and boosting entrepreneurship diversifies income sources and reduces vulnerability to economic shocks, aligning with ER’s goal of stabilizing communities by reducing reliance on a singular income stream.

- **Lack of Alternate Income Sources**

Skilling youth and promoting small enterprises under the "One village, one product" concept creates new economic pathways, thus directly contributing to the community’s resilience—a core principle of ER.

**In summary, the ER approach is effectively integrated by addressing immediate needs and laying the groundwork for sustainable development through education, skill development, financial empowerment and infrastructure enhancement. These interventions are designed not only to manage crises but also to build long-term resilience, aligning with the broader goals of sustainable development and community empowerment.**

- **irregular School Attendance**

Conducting awareness sessions and career counseling helps in mitigating the risks of educational discontinuity, which is vital for long-term community resilience and development, key aims of the ER approach.

- **Low Savings Levels**

Financial literacy sessions and access to credit linkages increase a household's ability to manage finances better, reducing the need to borrow during crises. This preventative strategy is essential in ER, helping to safeguard against future exigencies.

- **Digital Divide**

By enhancing digital literacy and internet access, ER helps bridge critical gaps in access to information and employment opportunities, essential for enabling communities to respond and adapt to modern economic demands.

- **Lack of Access to Formal Credit**

Facilitating credit through microfinance and banks provides the necessary financial support to start and sustain businesses, promoting economic independence and stability, which are central to the ER strategy.

# INITIATION OF THE PROJECT

**For the intervention, 2000 households across three villages were selected and the following activities were conducted:**

Particulars	Numbers
Number of households selected	2000
Households enrolled in Ayushman Bharat scheme	1370
Households enrolled on e-Shram portal	1760
Households provided with access to crop insurance	754
Households provided with employability training for youth	37
Households provided with tailoring training for women	105
Households linked with Griha Laxmi Scheme	211
Households provided with Pm Kisan Credit Card, PM Kisan Nidhi	554
Households provided with Agri. Equipment	25

# CASE STORIES FROM HOUSEHOLDS AND RESILIENCE SAATHIS

## **Shivaraja Suryakanta,**

from Totanalli village, Sedam Taluk, District Gulbarga-58522, owns 4 acres of land. His family consists of six members including two daughters and a son. The family faced severe hardships due to flooding and heavy rains which destroyed all their crops, leading to critical financial difficulties. They struggled with the costs of children's education, household expenses, and medical bills, especially during the COVID-19 period.

One day, Mahesh sir visited our village and informed us about various government schemes. I expressed our need for a subsidized pump set, which the government offers. After applying for the scheme, we received 20 pump sets, which we installed near a lake on our land. Using this water, we now grow vegetables and earn between 700 to 1200 Rupees daily.

If we had purchased the pump sets and other items on the open market, the cost would have ranged from 38,000 to 40,000 Rupees. However, through this scheme, we only paid 4,500 Rupees to the Agriculture Department. We are immensely grateful to Mahesh Sir and the HHH Foundation for their support, which helped Shivaraja transition from unemployment to self-employment.



## **Rahim Bee**

from Malkhed exemplifies the empowering impact of microfinance on women's lives. With support from the Head Held High Foundation and her determination, Rahim transitioned from a centering worker and bakery operator to a successful goat farming entrepreneur. This move significantly enhanced her family's financial stability and allowed her daughter to resume her education.

Through her goat farming business, Rahim not only improved her family's livelihood but also spurred economic activity in her village, inspiring other women to pursue entrepreneurship. Her story highlights the critical role of microfinance and self-help groups in achieving financial independence and fostering community development.



**Saheed Begum's husband's name is Syed Shah,**

and they reside in Malkhed. They have been involved in bangles trading from the beginning, which was a source of income for their family. They had three children: their first daughter's name is Yasmin Begum, their son's name is Babu, and their second daughter's name is Noor Jaha. Their eldest daughter got married first, and afterwards, they faced financial difficulties as they didn't have money to continue their business. They faced many problems after the marriage financially. One day, our Sathivisited to home then got known about their home issues and requirements to their family. Then planned to connecting with SGH group to help them through loans, they borrowed a loan of 50,000 from SGH group Sangamithra to continue their business. This helped their family in come, and it facilitated the education of their two children. Saheed Begum and her husband, along with their son, continue to engage in the cotton trading business and lead their lives.

Saheed Begum, Syed Shah, and their son, Babu, exemplify the spirit of perseverance and adaptability. Despite facing adversity, they didn't succumb to despair. Instead, they seized an opportunity for growth and stability, ensuring the continuity of their family business and the realization of their children's educational aspirations. Their story underscores the importance of resilience, community support, and strategic decision-making in navigating the challenges of entrepreneurship. It serves as an inspiring testament to the power of determination and collaboration in overcoming obstacles and achieving success.



# SUMMARY: CHALLENGES AND LEARNING

Addressing these challenges and leveraging the learnings can significantly enhance the prospects for both youth and farmers in Gulbarga. For the youth, creating local opportunities, boosting confidence, and providing career guidance are crucial. For farmers, improving market linkages, facilitating crop diversification, and supporting organic farming are essential steps towards sustainable agricultural development.

# CHALLENGES AND LEARNING

## Challenges we found while convincing farmers

### Market Linkage :

Farmers face difficulties in establishing direct market linkages for their crops, affecting their income.

### Crop Diversification :

Changing the mindset of farmers to switch from traditional crops like red gram to other crops is challenging.

### Organic Farming :

Transitioning to organic, chemical-free farming methods is met with resistance due to established practices and perceived difficulties.

## Learnings from implementation which helped us to boost confidence among farmers are:

### Awareness from Educational Programs :

Educational programs have increased farmers' awareness about various aspects :

- Types of crops and their benefits.
- Current crop prices.
- Crop insurance and its advantages.
- Techniques to increase crop cultivation.
- Government schemes available for farmers.
- Benefits of cultivating multiple crops simultaneously.

We discovered the need for

### Infrastructure Needs :

Farmers have expressed the need for better warehouse facilities and fertilizer supplies.

### Interest in Dairy Farming :

There is a desire to connect with the dairy farming initiatives at Sedam, requiring support from the Gulbarga milk dairy team.

## Challenges among youth

### Local Opportunities :

Youth in Gulbarga struggle to find opportunities within their locality, leading to limited career growth and development.

### Commitment and Confidence :

There is a noticeable lack of commitment and confidence among the youth, which hampers their personal and professional growth.

### Career Counselling and Upskilling :

Many youths need proper career counseling and opportunities for upskilling to achieve success in their chosen fields.

## Learnings from the implementation of the ER program

### Motivation and knowledge sharing :

Programs aimed at motivating the youth have proven effective, fostering a sense of purpose and direction, and providing knowledge about job market requirements. Availability of opportunities has also helped them to gain confidence.

### Entrepreneurial Skills :

Encouraging entrepreneurial skills and interests has led to a rise in startup initiatives among the youth, promoting self-employment and innovation.

# LEARNING FROM THE IMPLEMENTATION OF PROGRAM AT GULBARGA

## OPPORTUNITIES AND CHALLENGES FOR FARMERS IN GULBARGA TO FOLLOW ORGANIC CROP PRODUCTION:

Even the farmers are aware about the benefits of organic farming farmers resist to practice the same due to following challenges :

### **Transition Period :**

The transition from conventional to organic farming can be lengthy and costly. Farmers may experience reduced yields during the initial years, impacting their income.

### **Knowledge and Training :**

A lack of knowledge and training on organic farming techniques poses a significant barrier. Farmers need proper education on organic practices, pest management, and soil fertility management.

### **Market Access and Price Volatility :**

Accessing organic markets can be challenging due to inadequate market linkages and fluctuating prices. Farmers often need to find reliable buyers willing to pay premium prices for organic products.

### **Pest and Disease Management :**

Managing pests and diseases without chemical pesticides requires expertise and effective organic alternatives, which may not always be readily available or as effective.

### **Input Availability :**

Organic farming relies on specific inputs like organic seeds, bio-fertilizers, and natural pest control methods, which may not be easily accessible or affordable for all farmers.

### **Labour Intensive :**

Organic farming is often more labour-intensive than conventional farming due to the need for manual weed control, composting, and other laborious practices.

### **Financial Risk :**

The initial investment and potential income loss during the transition period pose a financial risk, especially for small-scale farmers with limited resources.

Raising awareness among consumers about the benefits of organic products can boost demand and create a more stable market for organic farmers. Linkages to government schemes and KVK has helped some farmers to think confidently in these directions. Some farmers after linked with training programs of KVK and others schemes have started practising Organic farming in some part of their available land. If proper market linkages and risk mitigation mechanism are made available more farmers will get engaged and gain confidence to practice the same.

By addressing these challenges and leveraging the opportunities, farmers in Gulbarga can successfully transition to organic crop production, leading to more sustainable and profitable farming practices.

# RELEVANT ANECDOTES

## Allu Kumari w/o Katayya

I am from Malkhed I have completed my 10th class. There are 4 members in my family. My husband and then 2 children's. My husband is doing a job in the private sector on a contract basis. My father made me married at an early age. Because of that, I faced many issues in the family personally. Even my husband is economically weak in the village, so I have decided to do a job which will help to come out over the financial bridge. Now I want to be financially independent. I was sitting at home. One day, the HHH team came to my home & told me about this "Embroidery design" training. They are providing training free of cost as well as providing the pieces also and will get money based on pieces.



I learnt many different designs in this field. Now I am very happy. I can make designs on plain clothes and others also without fear because I have confidence. Now my husband is supporting me in doing this work and even taking care of 3 kids to go to school.

Before this training, I was unable to go outside for further training, & I feel very fearful outside. Now my hunger has made me learn new skills. After completing this training, I am able to start my business using these skills. Currently, I am able to earn a minimum of 200 rupees per day.

Thank you HHH and Vruttifoundation for giving me this golden opportunity. From heartly Thanks trainer for providing me such wonderful skills in this training.

## Banu shree

I am from Malkhed I have completed my 10th class. There are 6 members in my family. My husband and my four children are in a family. My husband is day wages labour. My father married at an early age because we are 2 sisters and have a lot of financial issues in the family. My husband has an alcohol-addiction.

Because of that, he drinks every day & hits me. He doesn't bring rations & groceries. Because of this big issue, I want to go out & take care of my children and want to be financially independent. My cousin's sister met with the HHH team at Malkhed and discussed this "Embroidery design" training at HHH. After that, she said to me about HHH foundation. They are providing training free of cost and they will provide the piece of work also and will get money based on pieces. Then I went to HHH center and talked with the trainer. Then I attended this program without fail. I learnt many different designs in this field. Now I am very confident in my stitching skills & designs. Now I can make designs on plain clothes and others, also without fear, because I have confidence. Currently, I am taking care of my children's educational along with my family and one small kid coming along with me. Before this training, in my life dark only with this HHH support, now lighting in life.



I am unable to go out to do a job for children &. My husband couldn't support going out of the village because it was a very bad life. After completing this training, I am able to start my business using these skills. Now I am able to earn minimum 200 rupees per day. In committee I have lost my respects because of my husband from this activity back my respects & values in society. Thank you HHHF and Vruttifoundation for giving me this golden opportunity. & thank you my Trainer for providing me with such a wonderful training program.

# WAY FORWARD

To ensure the sustainability of the economic resilience project, the next steps will focus on maintaining and expanding the community resource center by transitioning to local ownership and ensuring ongoing updates and training.

Continued support for businesses and indigenous jobs, alongside enhanced financial inclusion and market linkages, is essential for sustained economic growth. Capacity building and education initiatives will be maintained, with emphasis on advanced skills, peer learning, and gender equity through targeted programs for women and leadership development.

Promoting sustainable agricultural practices and strengthening local value chains will reduce dependency on external markets and increase local income. Community-based disaster preparedness and response systems need to be kept updated, with regular training to ensure readiness.

Leveraging partnerships with academic institutions, public-private organizations, and local governments can provide additional resources and expertise. Ongoing monitoring and evaluation, along with continuous feedback mechanisms, will help refine and adapt interventions for greater impact.

Separately, we plan to implement our DIGDEEP initiative (Digital District Employment & Entrepreneurship Platform) in the district in collaboration with the local administration. This will enhance the rural-urban commerce as well as create a digital infrastructure market linkage using digital public goods.

By implementing these strategies, the economic resilience project can continue to empower farmer communities and foster long-term economic growth and resilience.

