

**CSR Impact Assessment of  
Livelihood for Underprivileged Women  
(Program Navya)  
By Apollo Tyres Foundation**

CONDUCTED BY:



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# Executive Summary

Apollo Tyres Limited, incorporated in 1972, is an Indian Multinational tyre manufacturing company headquartered in Gurugram, Haryana. The company has five manufacturing units in India, one in the Netherlands, and one in Hungary. It has a network of nearly 5,000 dealerships in India, of which over 2,500 are exclusive outlets.

Apollo Tyres Ltd (ATL) is committed to incorporating policies, systems, and approaches to achieve its positive impact growth objectives. Deeply inherent in their vision statement are the principles of sustainability, focusing on “continuously enhancing stakeholder value,” which includes the larger society and environment.

The CSR philosophy of the company rests on the principle of sustainability and self-reliance. It also embeds a dimension of philanthropy. At the core of Apollo’s responsibility belief is stakeholder engagement. Consequently, all the projects of the company have a link to its stakeholders, the issues they face, and the issues organization has identified to support on the philanthropy front.

Apollo Tyres constituted a CSR policy in 2014 in line with the Companies Act, 2013, and complies with the requirements of Section 135 of the Act. The CSR initiatives are delivered through Apollo Tyres Foundation (ATF), registered in 2008.

## Platinum Rating for CSR Project

BlueSky’s Accredited Impact Assessment methodology framework, based on ISO 26000: Guidance on Social Responsibility and National Guidelines on Responsible Business (NGRBC, 2018), has been employed to assess the impact of Program Navya in Vadodara and Kottayam geographies.

“Impact” for this assessment is defined as the delta change experienced by the CSR Project. The project’s impact assessment has been assessed on the stakeholder feedback and documentary evidence. Based on the proprietary scoring algorithm, Bluesky has evaluated the impact of the Navya program with a score of 90, identified with a Platinum category of impact.

The Platinum Category impact performance of the Program Navya demonstrates Innovative initiative with strategic intent for social change. The project has experienced new solutions to issue management and demonstrates an alliance of multi-organizational stakeholder relationships to address the issues in community livelihood development among women. The public reporting is committed to Assurance.

## Brief about CSR activities in 2020-2021

Covid relief and supporting resurgence of economic activities focused on ATF CSR activities in 2021. During the relentless Covid disruption in 2020, ATF continued supporting communities and stakeholders in 5 states of Haryana, Delhi, Kerala, Gujarat, Tamil Nadu, Andhra Pradesh, and Delhi. The 31 healthcare centres supported by ATF pan India were useful for addressing the needs of the trucking community, which played a critical role in keeping the country moving.

## ATF followed a 3 R strategy for their CSR activities:

**Relief:** The relief activities ranged from providing ration and food support to the hungry, arranging medical facilities, creating covid awareness in the community. The organization linked beneficiaries through government schemes for COVID relief support like Ujawala Yojana, Jan Dhan Yojana, and PM Kisan Yojana.

**Total 4,049 families for four months were supported under COVID received relief schemes worth INR 2,41,32,040.**

**Reshape:** ATF reshaped its Program Navya program delivery by linking with 6500 women stakeholders virtually for their various training needs. The team in-house developed 'virtual' SHG training modules, imparted via mobile telephony using communication apps.

**Resilience:** To build strength in the community during the Covid times, ATF encouraged women to link up with government schemes for livelihood purposes. Government schemes were leveraged to re-establish the income generation units affected during COVID lockdown.

## About Program Navya:

Livelihood for underprivileged women

**“Navya”** means a new beginning. As the name suggests, Project Navya develops the entrepreneurial capabilities of women by training them and providing them with a new lease to improve their livelihood.

**It was launched in 2014 in Vadodara and 2015 in Kottayam geography.**

The project has involved 6,513 women across 118 villages in Vadodara geography and 960 women across 12 wards of Vazhoor Panchayat.

The project sites are close to Limda, Waghodia in Baroda and Perambra in Thrissur, employing 5,000 and 2,600 people at the two locations, respectively

## Scope of the Impact Assessment

- To study the significant changes in the lives of women beneficiaries who benefitted from the livelihood initiative.
- To understand how livelihood project has contributed to improving the economic status of the beneficiaries.
- To understand the situation before ATF's intervention vs after ATF's intervention.
- To undertake the gap analysis of the Livelihood initiative and recommend the strategy for program improvement.

## Activities: Program Navya

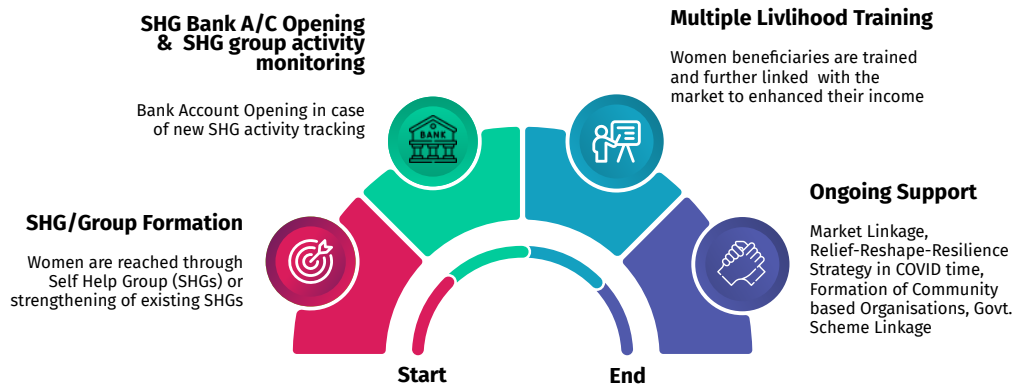


Figure 1: Graphical representation of ATF interventions under Navya

## CSR Expenditure: Program Navya

A cumulative of INR 8,75,01,182 and INR 1,18,58,486 funds have been invested in Program Navya across Vadodara and Kottayam geographies from 2014-15 to 2020-21.

INR 72,58,897 have been spent in 2020-2021.

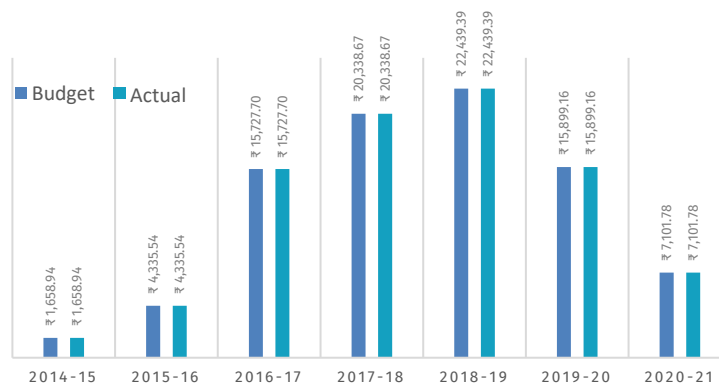


Figure 2: Program Navya spend ('000s of Rupees) - Vadodara

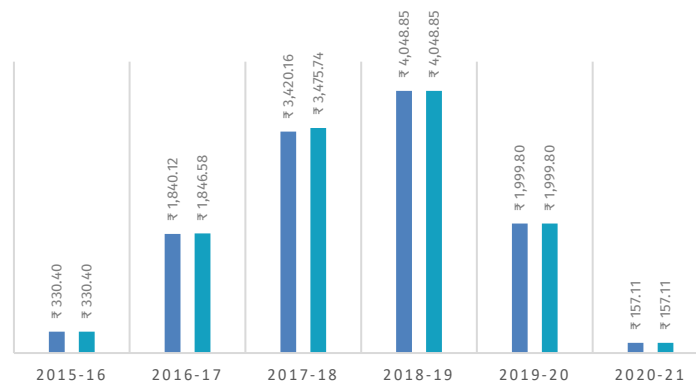


Figure 3: Program Navya spend ('000s of Rupees) - Kottayam

## Observations

Based on the Bluesky CSR Impact Assessment Framework, it is fair to conclude that Program Navya has positively impacted women's economic and social status in the SHGs and Livelihood groups. The stakeholder feedback corroborates improvement in women's household income and social status through its interventions. Some of the other significant observations are listed below:

- 1 The triangulation between the quantitative survey and qualitative interviews among beneficiaries showed a clear improvement in the economic situation, driven by access to credit and increased income from enterprise activities. There is verified evidence of active participation of SHG members in SHG meetings, healthy SHG banking, and vigorous borrowing activity. All SHGs supported by ATF were linked to bank accounts.
- 2 Sustainable financial inclusion activities have contributed to addressing the issue of gender equality, social and economic empowerment by providing access to the full range of needs-based financial services – savings, credit, insurance, payments – and the accompanying financial education.
- 3 60% of the women sampled in Vadodara, whose household had a monthly income of under 5000 before joining SHG, had moved to the Monthly income bracket of 5000-10000, while 13% had moved to the 10000+ income bracket.
- 4 Similarly, in Kottayam, 95% of women reported having moved to a monthly household income bracket of 5000 – 10000 from an earlier frame of <5000 post joining the livelihood group.
- 5 The women's ability to contribute to family income was seen as an influencing factor in their financial decision-making in the household.
- 6 ATF has tailored to the specific needs and context of the beneficiaries; for example, Khakhra training in Vadodara; Individual entrepreneurship was identified and encouraged; funding and nuanced support was provided at setup stage to enterprises.
- 7 Beneficiaries have reciprocated by volunteering to further ATF's interventions by mobilizing other women and spreading awareness in the community, demonstrating that the program met the community's needs.
- 8 The women beneficiaries perceived an increase in their social status. This was also displayed through women playing active roles in their community, like participation in School Committees, Panchayat committees, and driving decisions on education, sanitation, and even livelihood creation in their communities.
- 9 Program Navya's design and implementation augment the national development objectives aligned to the SDGs of enabling access to microfinance and improving livelihoods by creating Self Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM).
- 10 The project evidenced long term partnership with other Government Agencies and schemes for the sustainable impact of the projects.

## Going Forward

- With the introduction of The Companies (CSR Policy) Amendment Rules 20-21, it is suggested to plan the program activities as the annual action plan.
- With the post Covid focus being on the resurgence of the economy, it is suggested to map the various initiatives taken by the Government on skill development and livelihood programs. Designing programs based on the new products will contribute to the higher impact of ATF interventions.
- Aligning the long-term impact to the SDG and National Indicator Framework (NIF) will contribute significantly to the narrative of business responsibly and enhance the mandatory BRSR disclosures.
- Developing a five-year roadmap with measurable social indicators will be helpful for other compliance disclosures, including ESG.



# Project Navya

## The objective of Program Navya

Apollo Tyres started skill-building and income generation programme to address the problem of poverty and poor social status of women in the community by setting up self-help groups or strengthening existing SHGs. The main objective of Project Navya is to bring the beneficiaries (women) above the poverty line by providing income-generating assets to them through bank credit and government subsidy.

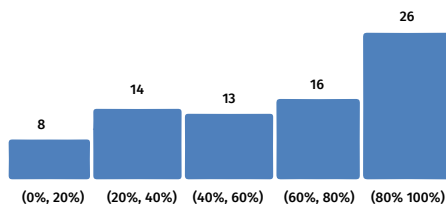
## Recognizing Social Responsibility

The need assessment conducted by ATF ( Annex 1 ) highlights the low economic status with limited options for income generation in the project sites. Bluesky validated the scope and operation of Program Navya by analyzing the Socio-Economic Caste Census Survey (SECC) 2011 data.



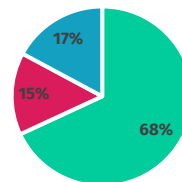
### Vadodara

The histogram below shows that majority of villages had a very high proportion of households with low monthly income (< INR 5000 per month) among the towns that were a part of the intervention cohort in Vadodara (based on 80 villages data where ATF intervention occurred, as available in SECC 2011 census).



### Kottayam

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• Less than Rs 5000 • Between Rs 5000 - 10,000 • More than Rs 10,000



### Activity 1

#### SHG/Livelihood group formation and strengthening

- Program Navya, through its various activities, provided women in self-help groups training on financial literacy, book keeping, documentation, and others. Women were also introduced to deal with social issues like domestic violence and gender rights. The project actively helped women set up new SHGs or strengthen the existing SHG.
- The program design and activities of Program Navya are closely modelled on The Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAYNRLM). The DAYNRLM scheme seeks to reach out to all poor rural households and impact their livelihoods significantly by 2024–25. The Scheme aims to engage one woman member from each poor rural family into Self Help Groups (SHGs), their training and capacity building, facilitating their micro-livelihoods plans and enabling them to implement their livelihoods strategies through accessing financial resources from their institutions and banks.
- ATF collaborated with Gujarat Livelihood Promotion Company (a government enterprise, engaged in SHG formation, National Rural Livelihood Mission) to further the mission of SHG formation



SHG formation, their access to credit is among the essential National Indicators being tracked as part of India's progress on SDGs by Niti Aayog.

## Vadodara

**2007**

Since early 2009, ATF started mobilizing women into SHGs in Vadodara.

**2014**

In 2014, these groups were further mobilized into livelihood training and enterprise formation.

**6,513 Women** were mobilized into forming **519 SHGs**, as shown in the table below.

ATF year of Intervention	Number of villages covered	No of SHGs formed	No of women in SHGs
2009	1	14	247
2011	2	26	366
2012	4	34	462
2016	9	51	676
2017	9	50	625
2018	29	137	1703
2019	49	181	2143
2020	15	26	291
<b>Grand Total</b>	<b>118</b>	<b>519</b>	<b>6513</b>

## Kottayam

In Kottayam, women were already organized into SHGs under the State Government's Kudumbasree Program.

ATF worked with existing cooperatives to mobilize women into livelihood groups

**960 Women** in **41 Groups** benefitted from Project Navya, as shown in the table below.

ATF year of intervention	Ward No.	No of groups	Total Outreach
2015	5,7	8	160
2016	3,6	8	160
2017	9,12,14	11	220
2018	1,2,10	12	370
2019	4	2	40
2020	9	(existing groups)	10
<b>Grand Total</b>		<b>41</b>	<b>960</b>



### Activity 2

#### Livelihood Training and Income Generation

The Program Navya provided the following training programs:

- Non-farm training - vocational skills such as apparel making, nursing, khakhra making, sanitary napkin making, rubber sheet making, apiculture (honey making), mushroom cultivation, aquaculture, jackfruit processing, among others.
- Farm-based training - improved farming and scientific agricultural practices. Basic training related to seed selection, soil testing, organic compost making, organic farming practices, among others, were delivered.
- Livestock care management training- artificial insemination services, organizing infertility camps and vaccination camps, disease management, ration balancing, clean milk production, among others.

Annexure 2 provides a list of Implementing partners that ATF engaged in conducting the skill training.

Details on training and attendees since the start of the intervention in Vadodara and Kottayam geographies conducted under Program Navya are detailed below:

## Vadodara

ATF year of intervention	No of livelihood training	No of the beneficiaries trained
2011-12	3	113
2016	1	56
2017	24	120
2018	136	226
2019	147	483
2020	728	2301
<b>Grand Total</b>	<b>1039</b>	<b>3299</b>

## Kottayam

ATF year of intervention	No of livelihood training	No of the beneficiaries trained
2015-2016	13	160
2016-2017	12	160
2017-2018	28	150
2018-2019	27	290
2019-2020	18	25
2020-2021	2	10
<b>Grand Total</b>	<b>100</b>	<b>795</b>



### Activity 3

**Linkages with government schemes to improve the socio-economic status of the beneficiaries**

Program Navya links beneficiaries with various government schemes to have a multiplier effect. The beneficiaries were also linked with the market and service sector for employment. As a result of this initiative, trained women started their businesses, provided employment opportunities and supported their families

#### Vadodara

**3,356 Beneficiaries** in the **118 Villages** of Vadodara district were linked with one or more of the following government schemes:

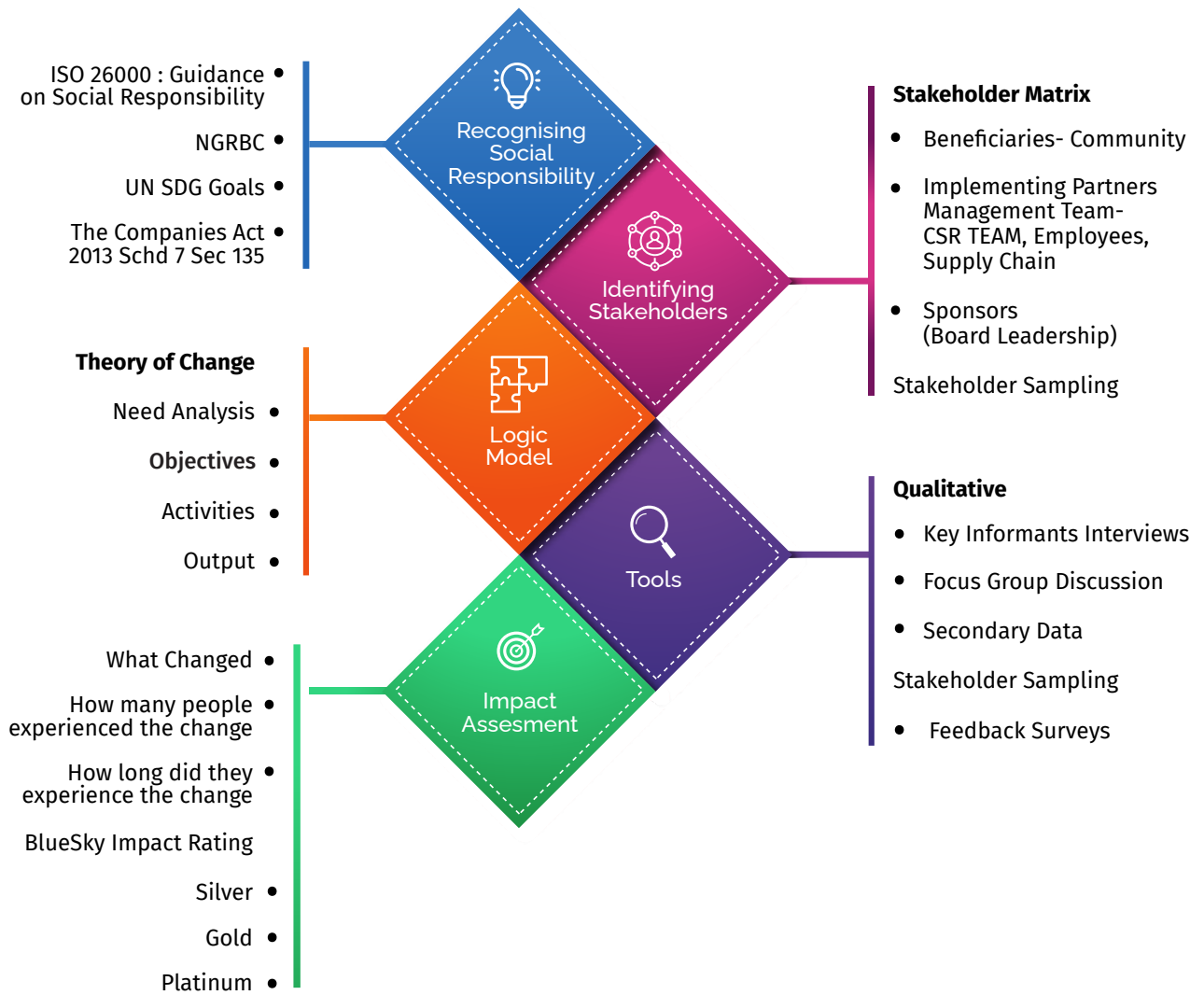
- Pradhan Mantri Jan Dhan yojana (PMJDY)
- Indira Gandhi National Widow Pension Scheme (IGNWPS) under National Social Assistance Programme,
- Ministry of Women & Child Development
- Pradhan Mantri Ujjwala Yojana (PMUY)
- National Food Security Act (NFSA), Government of India
- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
- ATMA - Agricultural Technology Management agency
- District Child protection units (DCPU) Vadodara
- PM Kisan Samman Nidhi Yojana
- NRLM- National Rural Livelihood Mission
- The Agriculture, Farmers Welfare and Co-operation Department of Gujarat Govt
- Fodder Development Scheme
- Rastriya Krishi Vikas Yojana (RKVY)
- Agricultural Machinery scheme (AGR 4)
- NABARD- MEDP & LEDP Scheme
- MGVCL-Madhya Gujarat Vij Company Ltd
- Kuvarbai Nu Mamoru
- Poultry Farming Scheme
- Palak Matapita Yojna

#### Kottayam

In Vazhoor Panchayat, **105 Women** part of **11 Livelihood Groups** were linked with the loan and/or subsidy providing schemes under Agri-Business Ventures of Kudumbasree, Govt. of Kerala, Agriculture Technology Management Agency.



# Impact Assessment Methodology



## The Bluesky Impact Assessment Methodology is based on

ISO 26000: Guidance on Social Responsibility,  
NGRBC,  
The Companies Act 2013 &  
UNSDG

## Alignment with National & International Standards

### The Companies Act 2013

- The Program Navya Interventions aligns to the Sec-135 of 'The Companies Act in the area of
- Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently-abled and livelihood enhancement projects.
- Promoting gender equality, empowering women.....and measures for reducing inequalities faced by socially and economically backward groups.




### ISO 26000: Guidance on Social Responsibility

ISO 26000 core subject - Community involvement and development.  
Employment creation and skills as an issue are addressed in this core subject.

As per ISO 26000, employment is an internationally recognized objective related to economic and social development. Large and small organizations can reduce poverty and promote economic and social development by creating employment.  
Skills development is an essential component of employment promotion and assists people in securing decent and productive jobs and is vital to economic and social development.

### Sustainable Development Goals

The key measurables of Project Navya align to India's National Development Indicators, which in turn are based on UN Sustainable Development Goals.

SDG	Targets	National Indicators
 <b>Goal 1: End poverty in all its forms everywhere</b>	1.3: Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable	1.3.4: Number of Self-Help Groups (SHGs) formed and provided bank credit linkage
 <b>Goal 5: Achieve gender equality and empower all women and girls</b>	5. a: Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, under national laws	5.a.2: Proportion of female agricultural labourers 5.a.3: Wages of casual labourers (gender-wise) 5.a.4 : Agricultural wages (gender-wise) 5.a.5: Exclusive women SHGs in Bank linked SHGs 5.a.7: Percentage of women having an account at a formal financial institution 5.a.8 : No. of borrowers per 1,00,000 adults(Male & Female - wise)
 <b>Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</b>	8.5: By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	8.5.3: Wages earned by male-female in regular/casual employment

## Stakeholder Matrix

Category of Stakeholder	Details of stakeholder	Location	Interest (+1, 0, -1)	Accountability (+1, 0, -1)	Influence (+1, 0, -1)	Stakeholder importance
Beneficiary Stakeholders	Women residents (Vadodara) + Women family members of rubber tappers (Kottayam)	118 villages in mainly Waghodia and Dabhoi block of Vadodara district + 7 wards of Vazhoor Panchayat, Kottayam district	+1	0	+1	2
Executing Stakeholders (Management): Group/individual responsible for managing the execution	CSR Team	Head Office, Vadodara and Kottayam	+1	+1	+1	3
Executing Stakeholders (Participants): Group/individual responsible for project execution	Implementing Partners	Vadodara and Kottayam	+1	+1	+1	3
	Livelihood Trainers	Vadodara and Kottayam	+1	+1	+1	3
	Govt officials	Vadodara and Kottayam	+1	0	+1	2
Oversight (Sponsor): Group/individual responsible for oversight and sponsorship.	Senior Leadership/ CSR Committee	Head office	+1	+1	+1	3



# Impact Assessment

Various studies on financial inclusion have established that increased household income combined with improved saving habits can lead to economic sustainability.

## Sample selection

"Impact" for this assessment is defined as the delta change after the CSR Project Interventions. Hence, a mixed-methods approach was used to collect and analyze qualitative and quantitative data.

A **Purposive Sampling Approach** was employed to conduct in-depth individual interviews with beneficiaries on the economic and social impact of the program.

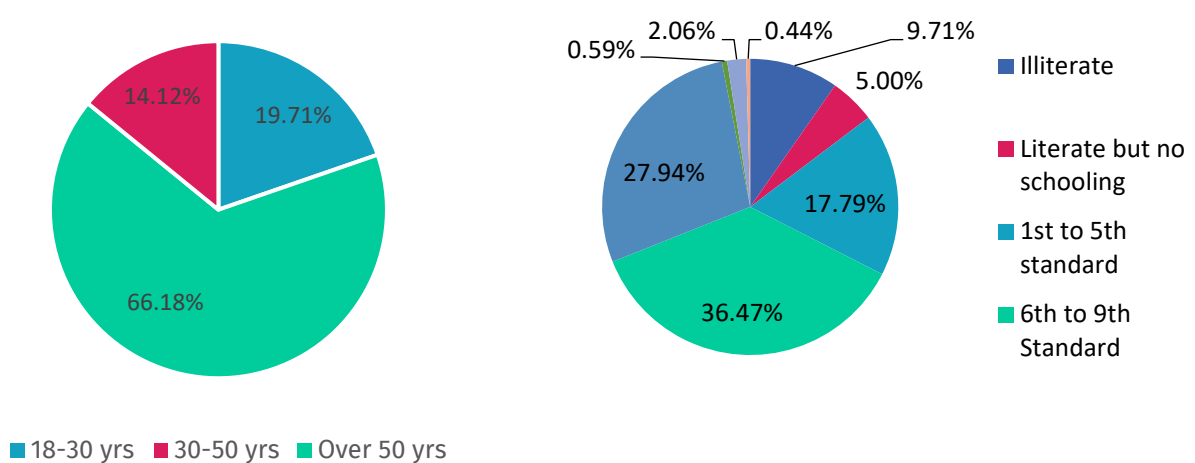
A **Cluster Sampling Approach** was employed for large-scale quantitative interviews to collect data for analyzing the impact, perception & attitude of beneficiaries about the program

Sample Counts	Vadodara	Kottayam
<b>FGDs</b>	6	2
<b>KIIs</b>	11	7
<b>Quantitative Surveys</b>	680	76



### Vadodara

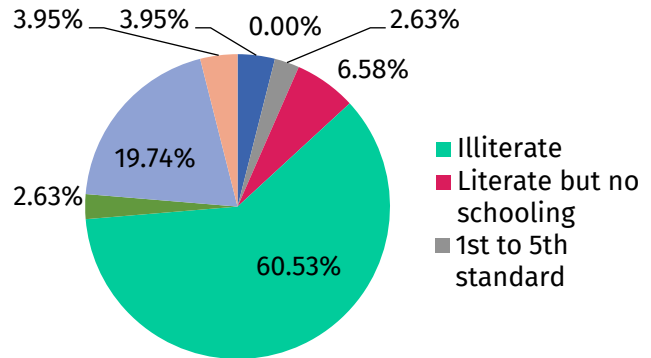
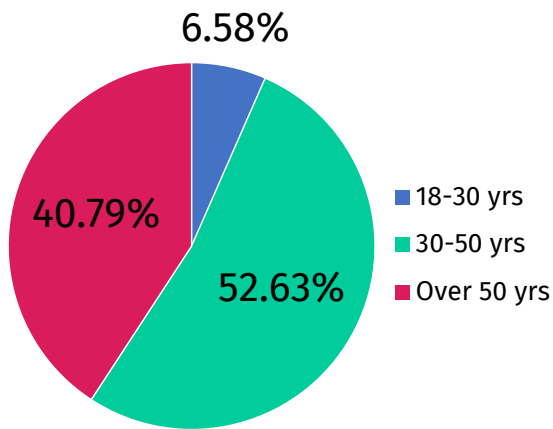
Summary of respondent profile by age and education status





**Kottayam**

Summary of respondent profile by age and education status



**Impact of Activity 1**

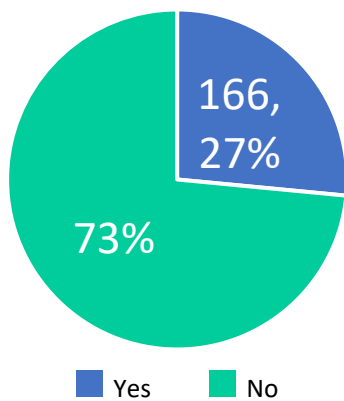
SHG/ Formation & Strengthening of Livelihood Group

**1. Formation of Village Organizations**

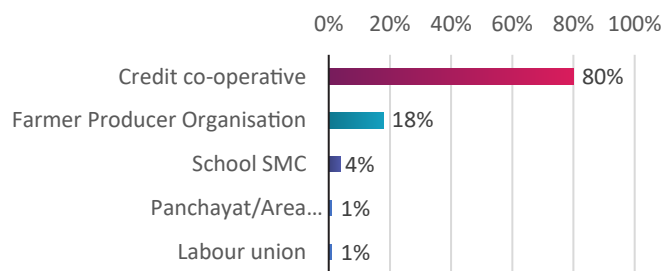
The Government of India's National Rural Livelihood Mission seeks to develop Village Organisation with active participation from SHG members in the community. ATF trained and mobilized SHG members to form Village Organisations and supported them – when and as required – to design activities relevant to SHGs.



**Vadodara**



The beneficiary survey showed that **27%** of the SHG members were also part of at least one community-based institution

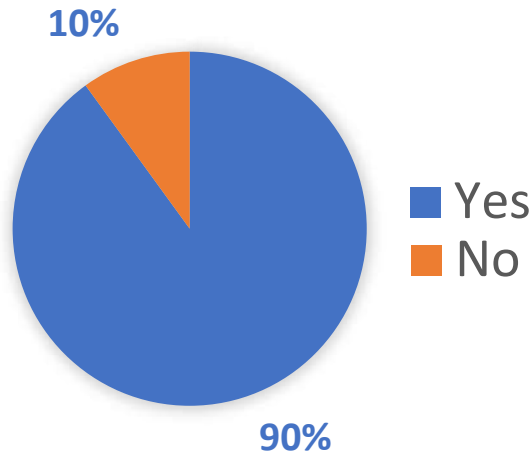


Among the women who were part of community-based organizations:

- 79%** were part of credit cooperative,
- 18%** were part of Farmer Producer Organisation,
- 4%** were part of the school management committee

**Kottayam**

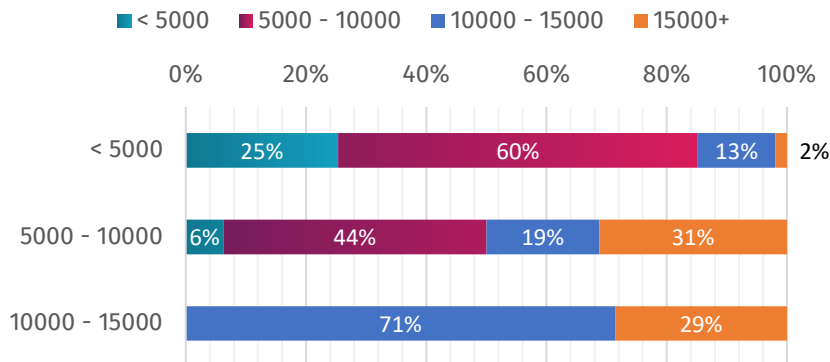
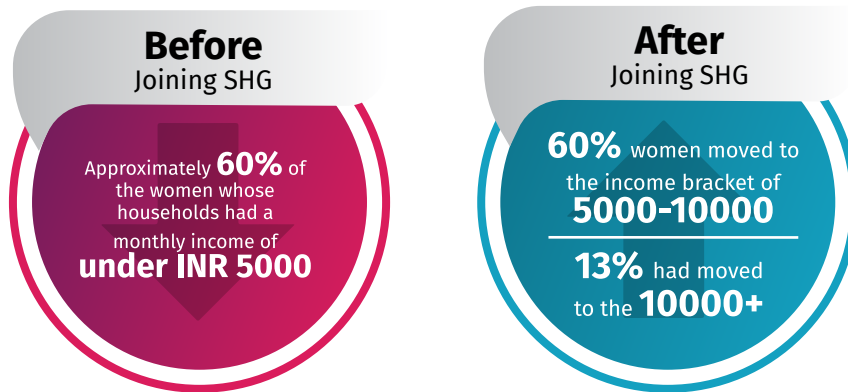
In Vazhoor Panchayat, 90% of the women interviewed were part of at least the Kudumshree Mission implemented by the Kerala Government.



**2. Improved economic situation**

**Vadodara**

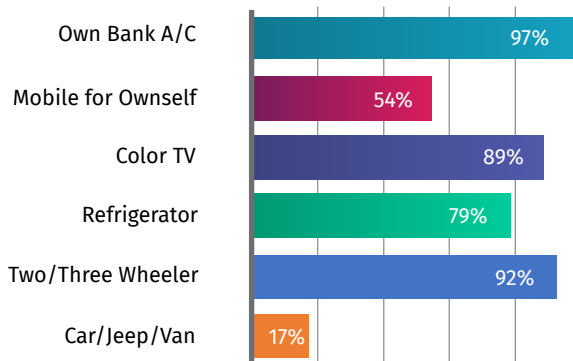
**Increased Income :**





### Asset ownership:

Asset ownership increased after joining SHG. These asset categories have been tracked in national surveys such as the SECC 2011 to establish the household's economic situation.

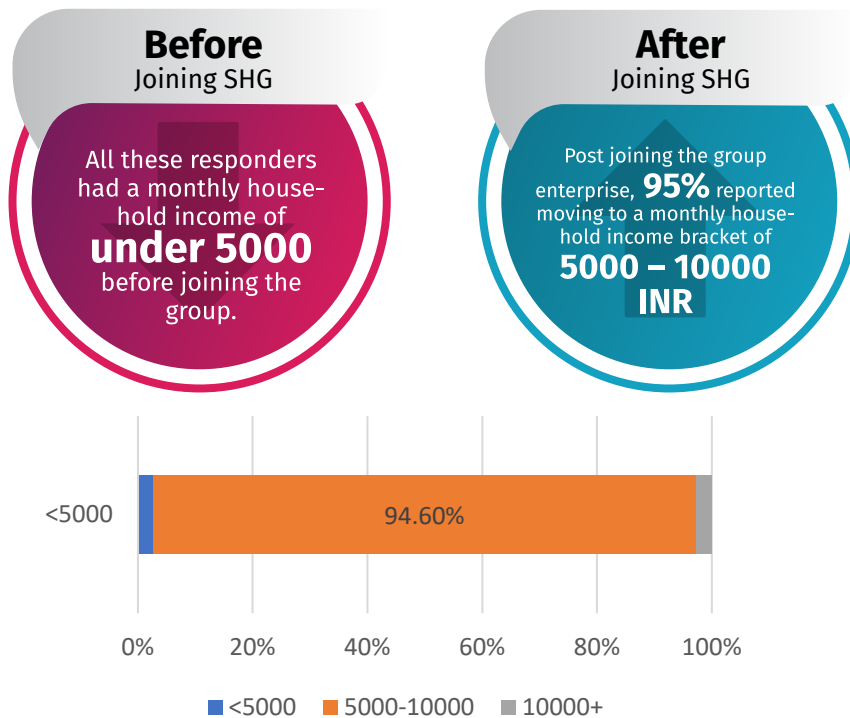


- Fig Figure below shows that nearly all women respondents had opened a bank account. More than half (>50%) of the women had bought a mobile phone for themselves, purchased a colour TV, refrigerator and two/ three-wheeler after joining SHG.
- A small, yet not insignificant percentage of 17% had also acquired four-wheelers.

### Kottayam

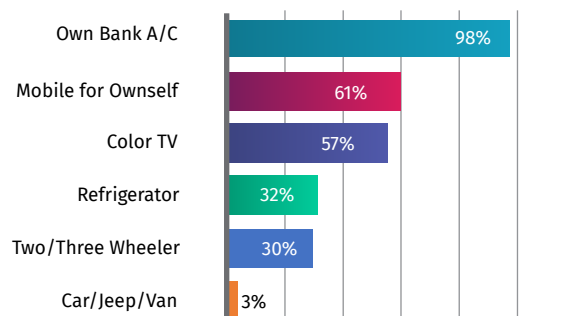
#### Increased Income :

In the Kottayam geography, all the women interviewed were part of a livelihood group.



### Asset ownership:

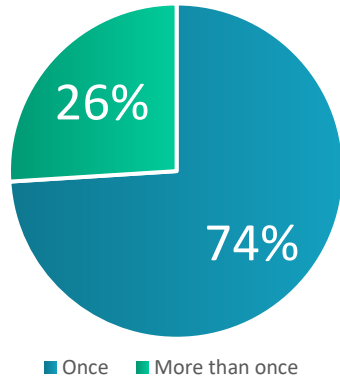
The increase in income is corroborated by the purchase of valuable assets around the household, individual bank account



**Vadodara**

**Ease of access to micro-credit:**

Number of Times Loan Availed

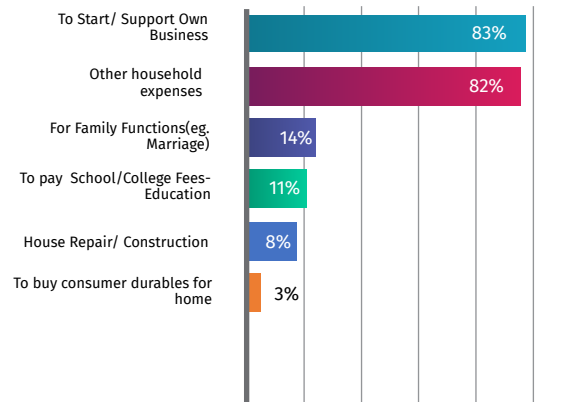


The stakeholder feedback verified that most members borrowed money from their SHGs several times.

90% of the women had availed of a loan from their SHG.

Figure below shows that 26% of the women had availed the loan more than once.

**Purposes of the taking loan**



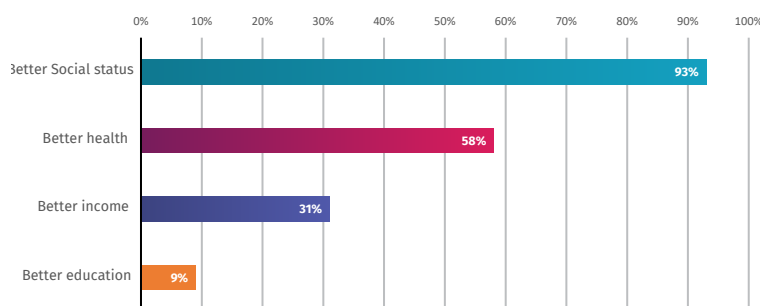
**Kottayam**

ATF did not engage in SHG creation in Kottayam because of a different project model; hence SHG activity related questions were not in scope for the geography.

However, from the focus group discussions conducted, it was verified that women had availed of loans through the Kudumshree program of the state government, primarily towards enterprise formation and household expenditure. They were aware and satisfied with the low-interest rates and repayment terms.

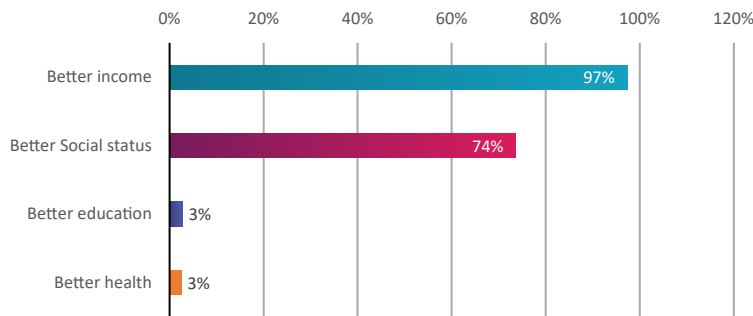
**3. Improvement in Social Status:**

**Vadodara**



- 93%** of responders reported having felt improvement in their social status
- 31%** of responders said that they enjoyed better income after joining SHG,
- 58%** said they experienced better health
- 9%** better education for their children

**Kottayam**



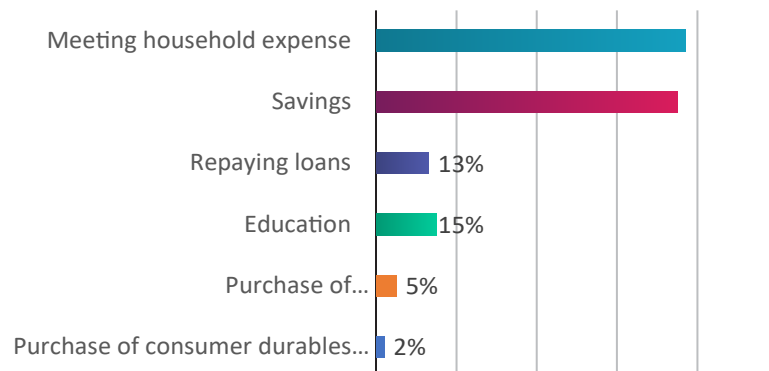
97% of respondents said they enjoyed better income and 74% said their social status improved after joining the livelihood program.

**4. Improved Savings:**

In literature about positive outcomes of SHGs, one of the outcomes of SHG membership is a regular saving habit. And that was observed among this sample beneficiary group too. The survey participants also saw the linkage between increased income and better savings.

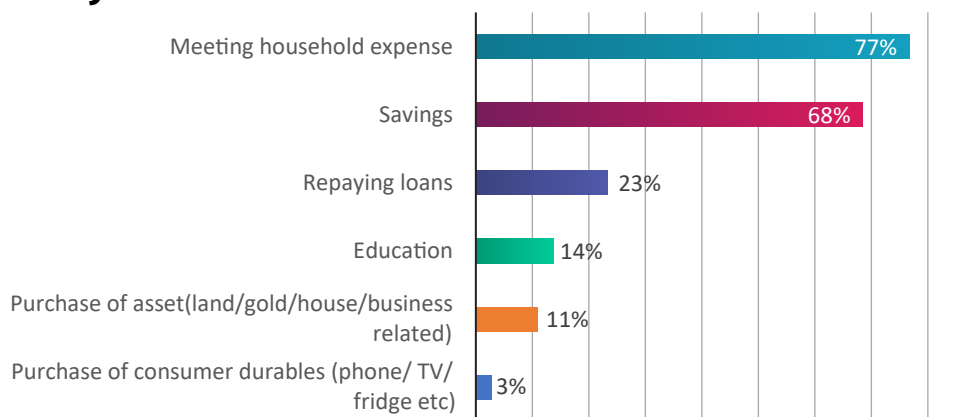
**Vadodara**

Among the Vadodara responders who chose "better income" as an improvement due to SHG, a healthy distribution of usage of the income is seen.



77% towards the household expense  
75% putting money away for savings

**Kottayam**



77% household expense,  
68% savings

## Stakeholder feedback

“

" My husband had a smartphone, and he used to instruct me not to touch it as I may press the wrong button and do some damage. When I bought a smartphone more expensive than his, now he does not touch my phone and no longer treats me as an idiot."

**Nayna Ben**, President SHG  
- Jyot, 46, 7th pass

“

"The credit cooperative has achieved its objective of eliminating the finance companies. The women are getting a very instant loan with dignity and security. After taking a loan from private finance companies, women lived in anxiety; but when they took a loan from the cooperative, they could live in peace. They have a feeling of ownership with the cooperative"

**Champaben**, - SHG member  
- Shakti, member since 2009

“

"I bought ornaments for my daughter's marriage, bought a 2-wheeler with my own earned money"

**Shamina**, Tailor,  
A Star Tailoring unit, Vazhoor

“

"Before there was a severe monetary crisis at home, but after I joined the SHG & Khakra Unit, I can make enough savings to buy gold every month as my asset"

**Geetaben**,  
Khakra unit member and Trainer,  
35, Class 6 pass.

“

"Income generated from being a part of this unit (mushroom cultivation) has been most useful for paying the school fees of my children who now attend private school. I feel proud about being able to contribute in this way to the household."

**Usha**, Nivedhyam  
- Mushroom Cultivation, Vazhoor

“

"Income from bee-keeping activity has helped me take care of a lot of household expenses such as buying gas and paying children's school fees"

**Ramla Beevi**,  
Madhurima Apiary, Vazhoor



### Impact of Activity 2

#### Livelihood Training and Income Generation

## 1. Livelihood creation

### Vadodara

a) ATF augmented and furthered NRLM's mission in the Waghodia block, Vadodara, by providing their field resources.

Earlier, SHG training provided by Gujarat Livelihood Promotion Company Ltd (GLPC) was generic. With support from Apollo, the training became focused on financial and sustainable livelihoods.

“

"The SHG level intervention was facing a shortage of staffs as one of the major challenges for Govt agency. Only Daksha Ji was the SHG Trainer. Apollo provided adequate human resources, due to which a greater number of SHGs could be formed. Many SHGs are still active due to Apollo's consistent engagement with them. Most of the SHGs in the Waghodiya block are active, where Apollo staff supported. GLPC was using standard training modules for SHGs which was not enough. Apollo also provided additional training specially focused on Livelihood. Govt was able to provide limited financial support, and there was a lack of additional funding. Apollo also filled this gap by providing additional funding for the livelihood activities of the SHGs. There were gaps in terms of marketing level support to livelihood enterprises from the Government which Apollo also augmented"

**Rina Ji**,  
Assistant Program Manager,  
Gujarat Livelihood Promotion Company (GLPC),  
VADODARA District DRDA (Govt. representative)

Apollo's additional focus on Independent entrepreneurs and initial set up support, handholding and marketing, selling training helped create more opportunity for the SHG members. It was noted from the beneficiary interactions that the local NGOs sought their inputs for livelihood requirements and self-assessment of existing skills at the beginning of the program intervention.

A salient feature observed about intervention design was that it did not follow the "one-size-fits-all" approach across the two geographies.


- Tailoring skill training was common across Vadodara and Kottayam.
- Training on Khakhra making organic farming was more tuned to the culinary culture and land-holding patterns in Vadodara
- Mushroom cultivation jackfruit processing was well suited to the needs and resources of Kottayam beneficiaries.

“

"The implementing NGO conducted the baseline survey and interviewed 20 women, out of which 10 became part of the Tailoring unit. All the 10 women had a keen interest and some prior exposure to tailoring based on which they started to come together to work as a unit"

**FGD participants,**  
A Star Tailoring, Kottayam.

The beneficiary interactions also revealed that ATF had provided very nuanced customized support to women during the length of its association with beneficiaries when setting up either enterprises or village organizations. Among the 2 khakhra units interviewed, while the support for training and enabling FSSAI license were common, specific support examples based on the beneficiary context were observed:

	Hemu Ben's Khakhra Unit	Amanda Khakhra Unit
	Monetary support to renovate her old house for use as Khakhra unit Provision of ingredients to make the first batch of Khakhras 5 women associated with it, earning monthly wages in the range of INR2000 – 5000	Provided seed capital fund of INR 1L to start operations

Another beneficiary Geetaben Rameshbhai Parmar, Siddhi Sakhi Mandal, member since 2015, Popdipura was an Anganwadi helper who underwent animal Husbandry training from ATF. She started her dairy business with a loan from her SHG. Geetaben further helped other women in creating income-generating activities. With her help, three women began small shops in the village.

In 2021, ATF reported that 70% of Vadodara beneficiaries who attended livelihood training under Program Navya were engaged in enterprise activity. This was also verified in the stakeholder feedback.

68% of the Vadodara respondents were involved in some income generation activity after joining an SHG, indicating the close linkage between an SHG and livelihood creation.

b) Apollo's Navya interventions provided support at an early stage of enterprise establishment, going beyond just livelihood training. Two such enterprise journeys that have generated sustainable local livelihood for beneficiaries are detailed further.

Additional specific training and monetary and/or enablement support were also seen to be provided to women as the need arose.

Women beneficiaries too were found to have reciprocated by volunteering to further ATF's interventions by mobilizing other women and spreading awareness in the community.

“

-“ Earlier people in my village were utterly dependent on gram panchayat for getting benefits of government schemes, and hardly any of them received it. Only families close to gram panchayat leaders were access to govt Schemes. At ATF learnt the application for govt. The Scheme can be submitted online using the i-khedut portal, and no need to depend on anybody. I helped SHG women in her village access subsidies under various agriculture and horticulture development schemes. I helped in getting subsidies in tractor and other farm machinery”

**Parmar Rekhaben Hareshbhai,**  
SHG Leader – Khushi, Narsinhapura

“

“helped ATF information of 5 SHGs in her village taking leadership”.

**Niranjanaben,**  
SHG Leader – Jyot, Bhaniyara

“

“took leadership in installing a Ghodi (an iron frame used for holding animals during vaccination or giving injections), facilitating timely vaccination and timely access to veterinary services. Thus, dairy becomes a good source of income for the families in her village. Also helped SHGs in getting Cash Credit facilities using which women brought milch animals and started getting assured income.”

**Geetaben Shantilal Parmar,**  
SHG Leader-Asha Sakhi Mandal, Gulabpura

In 2011, Kerala recognized the Kudumbashree program as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM) by the Government of India.

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. Kudumbashree is essentially a community network that covers the entire State of Kerala.

It consists of a three-tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level.

It is arguably one of the largest women's networks in the world. While the community network is formed around the central themes of poverty eradication and women empowerment, its main features include democratic leadership and support structures formed from the 'Kudumbashree family'.

ATF took note that women in its intervention's areas were already covered under the Scheme and hence concentrated their efforts on livelihood development by forming groups based on the common need for skilling with the help of local NGO Jawahar Trust.

In this way, the implementation approach was tweaked based on the local context, thus improving the efficiency of resources and relevance to beneficiaries.

**Kottayam**

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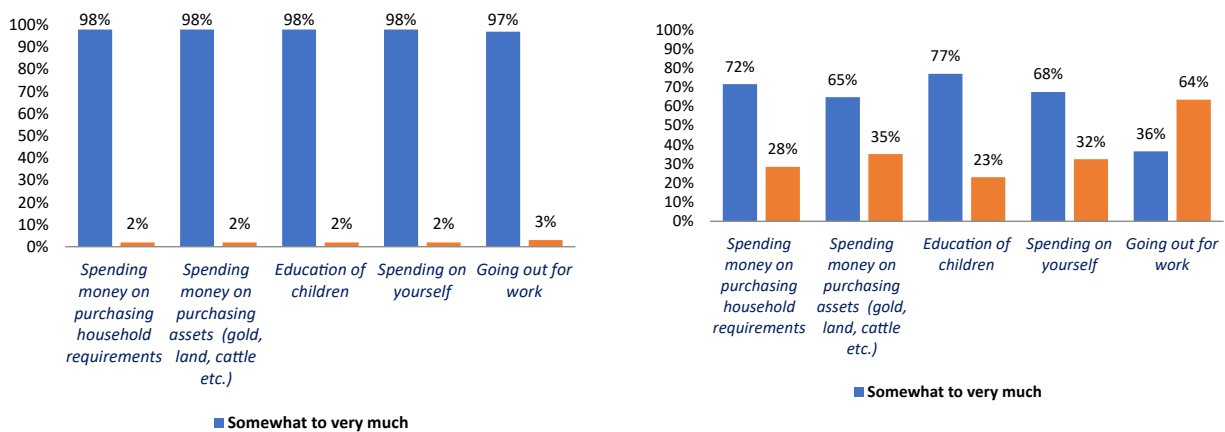
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In this way, the implementation approach was tweaked based on the local context, thus improving the efficiency of resources and relevance to beneficiaries. Among the Kottayam geography, the survey sample consisted of women who were part of a livelihood group; hence all were involved in income generation activity. As reported by ATF, in 2021, 67% of the trained beneficiaries were engaged in some income generation activity.

## 2. Women Empowerment

Stakeholder feedback from Program beneficiaries perceived an improvement in their contribution to Decision making in household matters after they participated in ATF's interventions



In Vadodara and Kottayam geography too, a high proportion of women reported an improvement in contribution to decision making after joining the Livelihood groups, as shown in fig 23 and 24

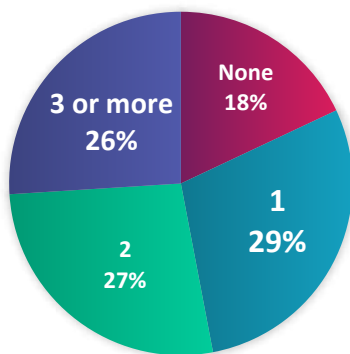
# Potential Areas of Improvement

## Depth of training vs Breadth

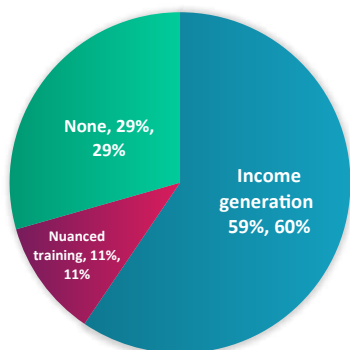


### Vadodara

NUMBER OF TRAININGS ATTENDED



In Vadodara, 53% of women beneficiaries in the sample had attended two or more training (refer fig 25), and yet more than half of these respondents in the sample still felt the need for additional training on income generation.



11% wanted further nuanced training in the areas of Sales & Marketing, 29% felt they did not need more of the same kind of training that had already been provided 59% wanted more income generation training.

This statistic points to the need to assess the effectiveness of training at an overall program level and build a continuum of specialized training timed to deliver alongside the livelihood journey of beneficiaries.

Interviews with the skill-trained beneficiaries in Vadodara further showed much introductory-level skill training conducted by ATF when they started interventions in the village. That initially helped to get exposed to various livelihood areas available.

However, after having spent close to 5 years of interventions in most villages and having helped enterprises form and mature, the training needs were also seen to have evolved.

Focus group participants were keen to learn more about Marketing, Selling; FPO members wanted to overcome the Market Linkage challenge through training. ATF could consider formalizing follow-up training sessions in villages with the most extended period of intervention and design newer interventions with a combination of Breadth and depth of livelihood training.

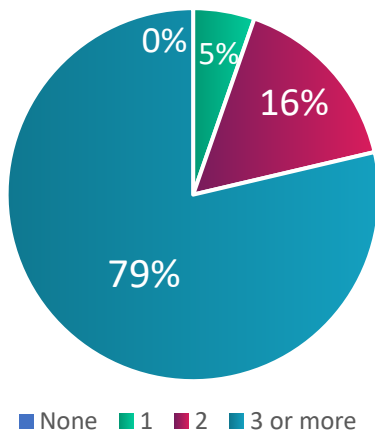
“

"...no more basic training, those we have had a lot; now help us to develop skills to strengthen our business, to better our marketing and sales"

-Hemuben

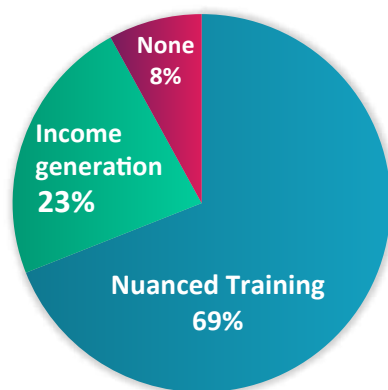


 **Kottayam**



**In Kottayam, 95% of the respondents had attended more than two training:**

69% wanted further nuanced training on topics like Bookkeeping, Sales & Marketing, Communication Skills- in essence, training to enhance the livelihood enterprises they were engaged in.



23% wanted further exposure to income-generating activities. Thus overall, response about additional training needs in both geographies hinted towards the need for further skilling in managing the lifecycle of the enterprises

## Selection and training of trainers

### Stakeholder feedback verified the engagement of qualified trainers

- The SHG trainer in Waghodia, Daksha, was a trained and certified SHG trainer trained by GLPC.
- The Mushroom and Jackfruit processing trainer, too, was an Assistant Professor with Kerala Agricultural University and a subject matter expert under the Krishi Vigyan Kendra (KVK), Kerala.

### However, the skill levels of the trainers were not consistent.

For instance, Tailoring Trainer in Vadodara, member of Jan Shakti Sansthan, had received Central govt training with a fixed training timeline and subject of study specified. She underwent a training exam and received certification that identified her as a qualified trainer through DRDS (District Rural Development Society), Vadodara.

On the other hand, Kottayam (Girija) Tailoring trainer was identified by Jawahar NGO, based on the merit that she had been into tailoring for a decade and had been providing tailoring training out of her initiative. No evidence of any certification and further recognition for the trainers was observed in this interview.

To address the project's sustainability, it is suggested to form a network of trainers who could be leveraged by other development groups working on livelihood skilling. A system where trainers undergo time-bound certification and re-certification to continue to deliver quality training would help make the program sustainable.

## Training feedback & follow-up

Based on the feedback collected, it is suggested to incorporate training feedback. A common observation across interviews with trainers and trainees was that formal feedback from trainees was not collected

“

"There wasn't a formal process for training evaluation in case of this project. Usually, in KVK training, it is mandatory to do pre and post-training surveys for feedback and assess the impact of the training. In my schedule, I do both pre and post-survey. But for Apollo, we did training for two days, whereas hands-on practical training takes nearly 4-5 days. Only then can we do a pre and post-training survey. But time paucity in Apollo didn't allow us to do a pre and post-survey."

**Elizabeth John,**

Subject Matter Expert, KVK; Mushroom, Jackfruit processing trainer; has conducted four training sessions conducted for Mushroom processing and two training sessions for Jackfruit processing, trained over 100 women with ATF

Similarly, follow up with additional training was seen to be an informal activity, driven by the interest of the Trainee and the willingness of Trainer to entertain such request.

“

"I get remuneration as Trainer of the batch, but future follow up I do depend on when the students approach me. I do it on her own time, do not get reimbursed for it; students mostly need help with Marketing, pattern development, how to price the new patterns as they start tailoring activity"

**Girija,**

Tailoring trainer, Kottayam;  
Trained 40 women with ATF



# Case Studies

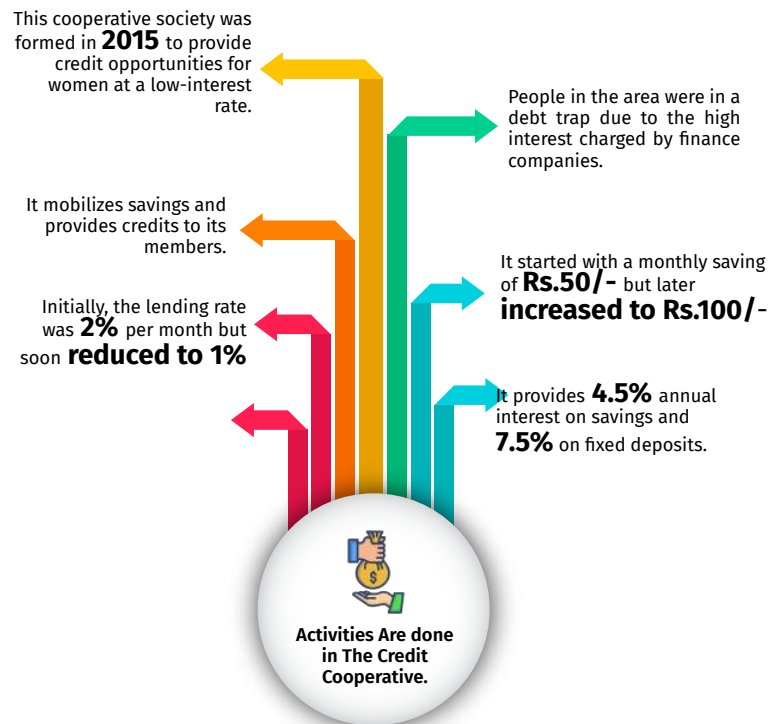
## 1) Case Study:

### Shri Waghodia Women Credit Cooperative Society:

## Stakeholder Feedback from Focus Group Discussion:

Group discussion with eight members of the credit cooperative holding position of President, Vice President, and remaining members across periods 2010 to 2018.

The critical points of the activities and related outcomes are detailed as follows:



### Synopsis

- Savings are a result of strong SHG leadership.
- SHG leaders are operating as an independent community without the direct intervention of ATF.
- The cooperative is extending financial services to the women and also earning profit.
- ATF extends training, capacity building and handholding support without interfering in the decision-making process

### Training support by ATF

Almost all types of training required for running a credit cooperative was provided to leaders.

The training includes

- Provisions and rules of the Cooperative Act.
- Standard Operating Procedures,
- bookkeeping,
- gender orientation
- leadership training

# Economic Progress

## Saving Mobilization

- Each woman is doing a monthly saving of Rs. 100/-.
- The total savings were reported as 40 lakh, and turn over in the last financial year was around 70 lakhs.

## Utilization of loans

Cooperative members observed that :

- 70% of loans were taken for agriculture and dairy activities;
- 10% for education;
- 10% for business
- Rest 10% includes all other purposes viz. consumer durables, health, vehicle, construction and repairing of house etc.

## Credit linkage

- Co-operative provides loans only up to Rs.50000/-
- The main objective was to keep interest rates low.
- Cooperative observed members in recent times had to access to multiple loan products in addition to a loan from the cooperative.

## Support from ATF

- The significant financial contribution of ATF is constructing the office building of the cooperative.
- ATF contributed Rs. 6 lakhs for it
- The members contributed 2 lakh and also contributed labour work.
- The cooperative purchased 781 sq. ft of land from the Narmadpura gram panchayat and constructed its own office.
- ATF contribution other than this was continuous training, capacity building and handholding support.

## Support from ATF Operation and Management

- Only the secretary was paid, and she looked after the routine functions of the cooperative.
- Her responsibility was to maintain a book of records and facilitate an annual audit.
- The members deposited their savings amount irectly to the bank account.
- Loan applications were submitted by members in-person.
- The executive committee meets on the 10th of every month to decide on the loan application.
- Borrowers come to the office to collect loan cheques; deposit repayment instalments directly to the bank account; no persons are deployed for recovery.

## Expenses and earning

- The average annual expense was about Rs. 1.6 lakh (salary, electricity, maintenance, stationery, meeting and auditing expenses).
- The total profit of the cooperative till the last financial year was about seven lakhs.

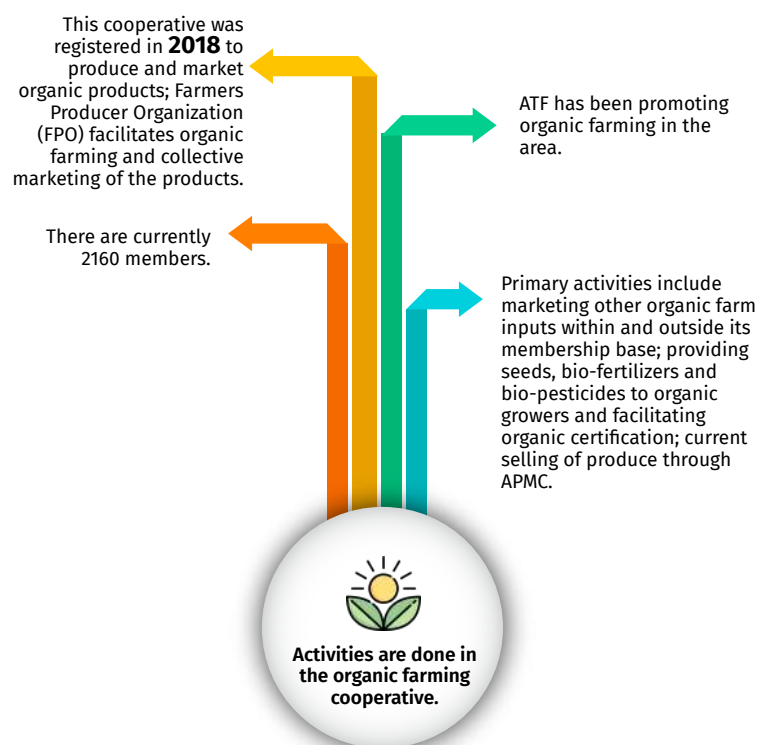
## Improvement in income

- The service was easily affordable, providing instant loans to its members.
- The leaders shared that the cooperative contributed to its members' financial freedom and income enhancement.
- The members were earning Rs. 5000/- to Rs. 150000/-a month.

## 2) Case Study: Waghodia Women Organic Farming and Marketing Cooperative

### Stakeholder Feedback from Focus Group Discussion:

Group discussion with eight cooperative members across periods 2018 to 2021. The critical points of the activities are related outcomes are detailed as follows:



#### Synopsis

- The cooperative provides services to the growers for getting access to inputs, technology, finance and market.
- It also helped its members in the certification process.
- The FPO, at present, facilitate market access to the members but do not have buyback and marketing arrangement through the FPO.

#### Training support by ATF

- ATF was the facilitating agency providing training, capacity building and handholding support to the FPO.
- It provided five days of training on organic farming at Anand Agriculture University.
- Also provided training on zero budget farming, preparation of NPK culture, vermicompost, composting, and nursery raising.

## Economic Progress

### Funding of the business

- FPO has mobilized a shareholding of Rs.4.5 lakh, whereas SHGs contributed Rs.1.55 lakh.
- A total of 155 SHGs made a one-time contribution of Rs.1000/- each, utilized as working capital.

### Credit Linkage

Credit linkage has not been done so far

### Business of the Cooperative

- The main business of the FPO was the input business.
- It sold NPK culture sourced from Anand Agriculture University.
- The FPO did a business of Rs. 1.38 lakh inputs and business of Rs.0.6 lakh on selling outputs last year.

### Support from ATF

ATF provided a one-time direct contribution of Rs.58000/- for purchasing tools and equipment

### Operation and Management

- There is no paid employee in the cooperative.
- All executive members were voluntary

### Intervention model

- The FPO supported its members in doing organic farming of one vigha (0.25 acre) of land.
- Organic certification was introduced from 2014
- The system of issuing certificates at different stages viz. C1, C2, C3 by the government certification agency.
- It also promoted organic farming in the kitchen garden, especially vegetables.

### Types of organic produce

- Initially, only vegetables were grown, but they are growing all types of crops, viz. paddy, tur, adad, chana, mung and bajri.
- They even shifted from ordinary rice to basmati and jeera rice farming.
- Among vegetables, almost all varieties were grown viz. okra, cluster beans, bottle gourd, sponge gourd, pointed gourd, ivy gourd, chilli, brinjal and tomato.

### Marketing

- Most vegetables are sold in APMC only; direct marketing was a challenge.
- However, the direct selling of grains and pulses to housing societies in Vadodara was gaining traction.

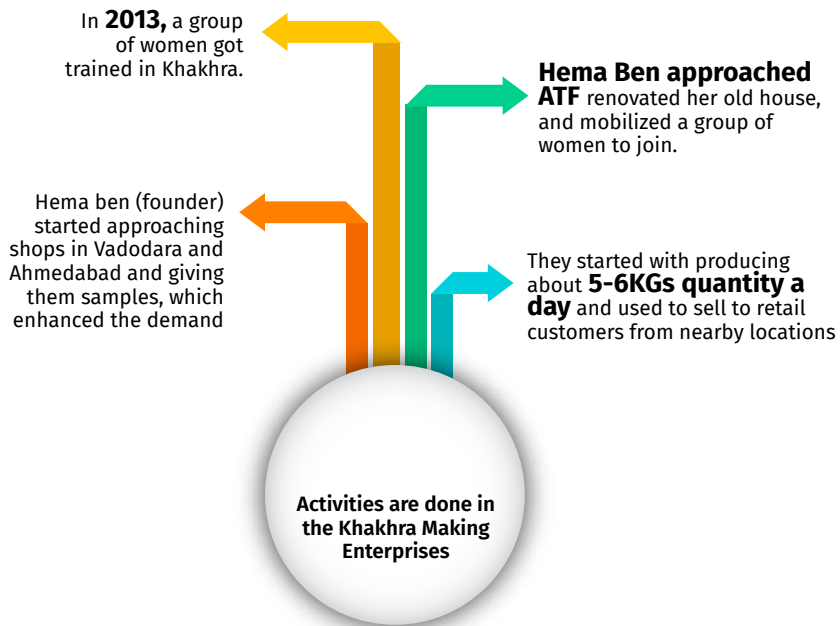
### Expenses and earning

- FPO did not have any high operating costs as no paid employee.
- FPO has earned a profit of Rs.55000/- (FY 20-21 cumulative)

### Improvement in income

- Women members were earning Rs. 25000/- to Rs. 100000/- in one season through sale vegetable; Earlier it was difficult to make even Rs. 15000/- from a vigha of land.
- Enhancement in income due to diversification of grains to vegetables and pulses.
- Input costs of organic farming had reduced by 75% due to better practices.

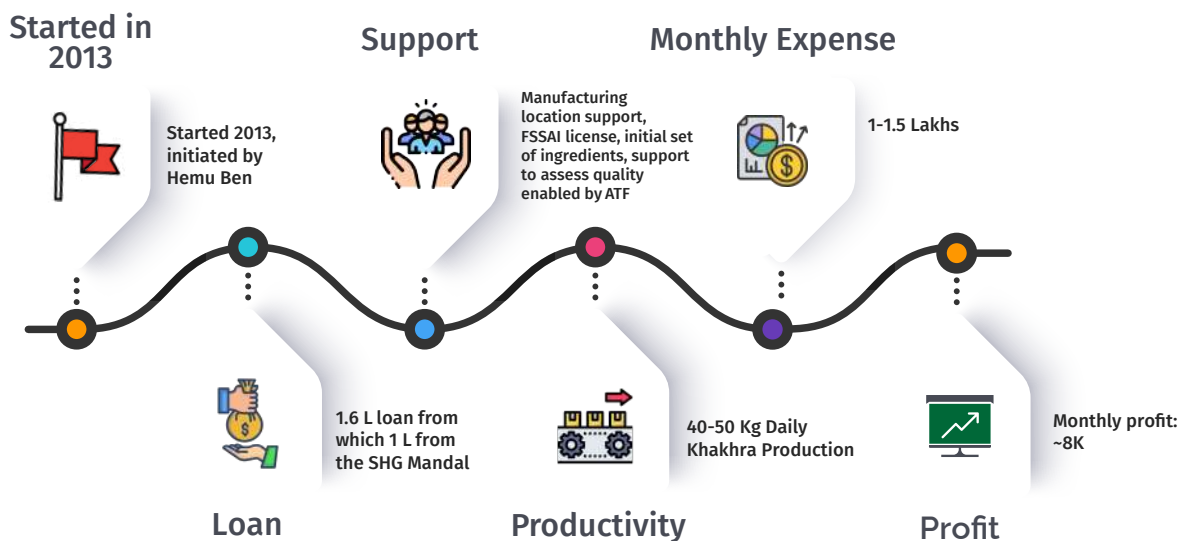
### 3) Case Study: Khakhra making, Waghodia, Vadodara



Synopsis	Training support by ATF
----------	-------------------------

- The first training intervention was well-paced for Hema to learn and apply them.
- Women were comfortable about having a livelihood generation activity in their neighbourhood.
- They were able to manage household chores and earn money at the same time

- provided the ingredients for making the Khakhra at set up.
- FSSAI license
- provided 3 Community Resource persons (CRP) to visit the unit and assess the quality
- Training support: Khakra making, Marketing, Vendor Communication, Quality checking, Packaging, Book Keeping, Legal awareness on a need basis.



## Coping during the Covid times

- During covid, business suffered, and profit declined. But the unit did not shut completely.
- Demand from large shops in the city declined, but retail sales from the local community continued.
- Procurement of raw materials did pose an issue during the lockdown.

## How do you sell these products? Who does the marketing?

- Hema Ben does the marketing work.
- She underwent several pieces of training like the book-keeping, how to do business, managing accounts, some legal and govt info related training.
- She bought an autorickshaw for marketing purposes.
- From the marketing training received, I learnt how to analyze the quality of Khakra, Packaging of products, Vendor communication, Samples distribution.

## What members valued about being a part of the livelihood activity

### Increased income:

“

"Before there used to be a monetary crisis at home, but after I joined the SHG and Khakra Unit, I was able to take a loan from the Mandal, which helped me buy a Gas connection for my family. I also bought a 2-wheeler Activa scooter and can pay school fees of my children"

**Lata Ben,**  
Khakhra making and Trainer,  
37, 10th Pass.

“

"After joining SHG, I took a loan from the Mandal. With the salary I got from the Khakra unit and the loan, I bought a stitching machine for my daughter. During the pandemic, my husband lost his job, so I also supported my entire household expenses at that time. I also can finance my children's education along with their transportation expenses."

### Improved Self-worth:

“

"Village people give us more respect now. Children are also proud that their mothers can support their children's expenses. Village people also say that we are earning money and managing our children and family properly. Our respect has increased"

**Puja Ben,**  
Khakhra maker, 40, 10th pass.

“

"We were able to create our own identity. Before we used to be known by our husband's name, but after joining the SHG, we have our own identity as members of the Sakhi Mandal"-

**Hemu Ben,**  
Unit Owner, 37, Class 7

### Participation in Social Organisations:

“

"I am President of SMC (School Management Committee) in a Govt. school. I am also an authorized co-signatory to sign the cheques on the govt. Funds used for school infrastructure and renovation. I, along with Hemu Ben, also encourage and send children to schools if they witness irregularity or drop-out cases."

**Varsha Ben,**  
Khakhra maker & Trainer, 37, 10th pass

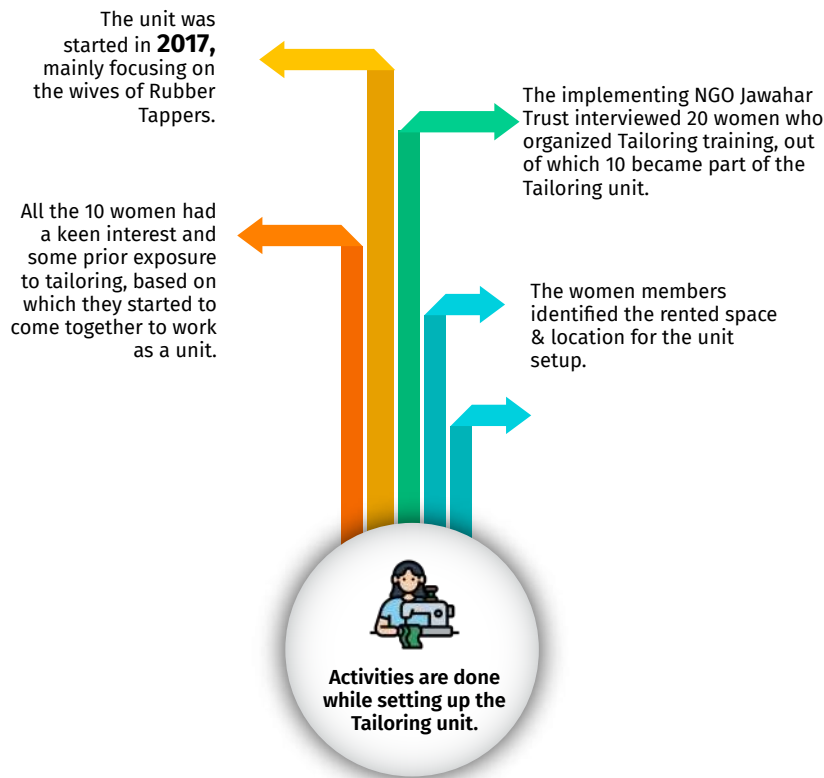
“

"I am part of the SMC as a "Shikshan Adyaksha". In all the school programs and events, I get invited. As part of the SMC head and membership, I also do monitoring of school teachers, track school funds utilization,

**Hemu Ben,**  
Unit Owner, 37, 7th pass

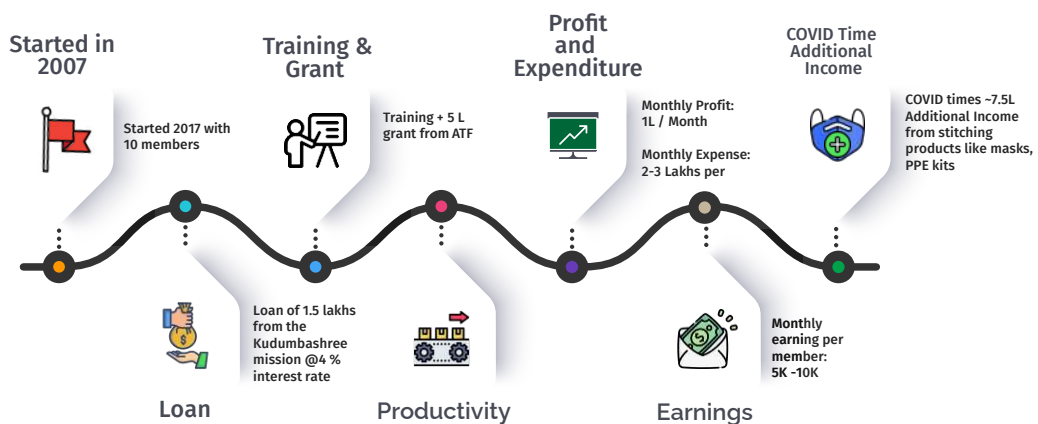


#### 4) Case Study Enterprise: A Star Tailoring unit, Vazhoor, Kottayam



### Synopsis Training support by ATF

- Tailoring activity training was introduced, and the interest level of the women Unit was able to adapt to procuring and complete orders for items apart from women clothing like PPE kits masks to keep the unit running.
- The unit has developed connect with Panchayat and has contributed to further livelihood generation by giving mask-making orders to women outside its team.
- Tailoring, Marketing, Business Development, Book keeping & Accounting, Personality Development, Legal awareness, developing a plastic recycling unit to make products out of the recycled plastics.
- The training needs were identified based on the quarterly monitoring of the Apollo team and Beneficiary feedback.
- The training was scheduled at different times to suit the diverse needs of the enterprise.
- During Covid, Apollo also gave orders for Masks.



## Coping during the Covid times

- Provided support to other 45 women for making masks to help make income in the difficult times
- With the support from local Panchayat, we could procure raw materials for work; received orders from Panchayat, Apollo, Govt hospitals, Kudumbashree, and other parties for stitching masks and PPE Kits
- Earned income of 7.5 Lakhs during Covid stitching products like masks, PPE kits

## How do you sell these products? Who does the marketing?

- Initially, five members from the unit would go shop to shop for marketing products but gradually improved by engaging three members dedicated to marketing.
- Rented a vehicle, visited 25 shops, showed their product samples, and received orders from 15 shops.
- Also received orders from Panchayat and Kudumbashree mission.

## What members valued about being a part of the livelihood activity

### Increased Household income:

“

"With the increased income, All the members have also joined a saving scheme for buying ornaments, and they do a monthly saving to buy ornaments, some have bought cattle"

**Shija,**  
Secretary of Unit, Marketing, 39, BA

“

"Initially, there was resistance from our families as we had no income from the unit. They would say that we are wasting our time going to the Tailoring unit. But after we started making income from the unit, now they completely support us"

**Unit members**

### Improved Self-worth:

“

"Initially, everyone in the community and village thought that our unit, like others, would also get closed in some days. But now, it is the most renowned unit in the entire area. We are recognized by the community and Panchayat very well. We also got covered by the local news channels. We are very confident that we can run this enterprise independently, without external support"

**Sheeja,** Unit President.

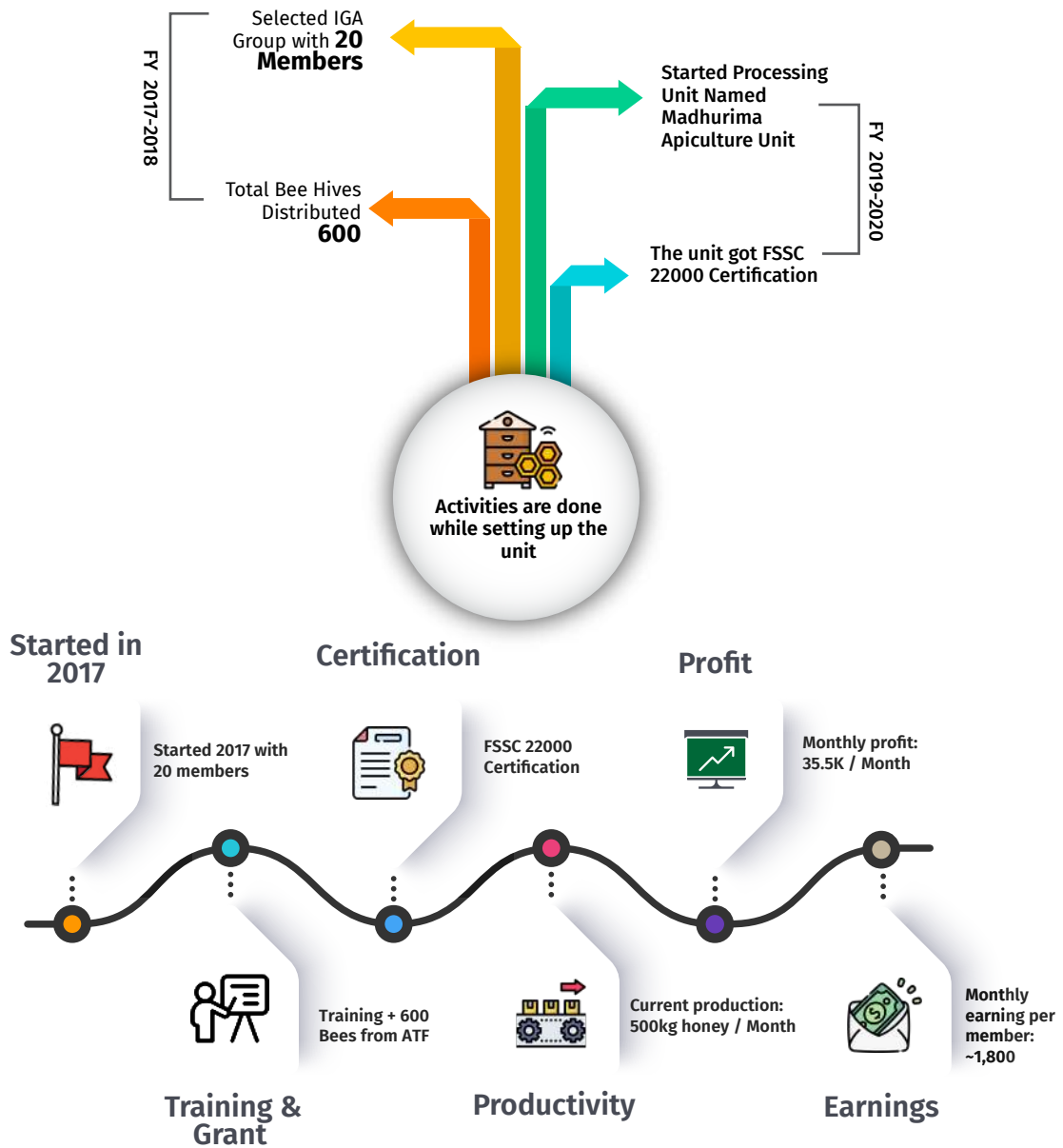
### Participation in Social Organisations:

“

Two of the members are also part of the Area Development society. One is the President of the ADS.

**Another one**  
Secretary of ADS;  
Leaders for guiding others about Kudumshree mission; Participate in the Panchayat functions.

**5) Case Study Enterprise: Apiculture unit, Vazhoor, Kottayam**



**Coping during the Covid times** | **What members valued about being a part of the livelihood activity**

Focused on Online Marketing, Unit worked under covid regulations

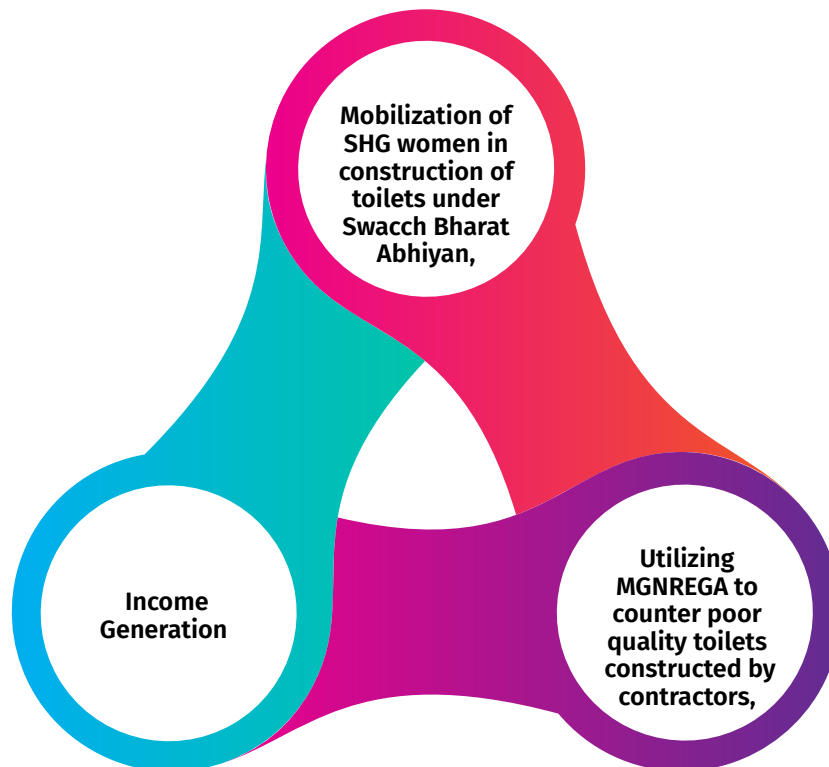
“After being a part of the unit, members got a steady monthly income to meet household expenses. I became independent”

**Unit member**

## 6) Case Study: About the MGNREGA Initiative

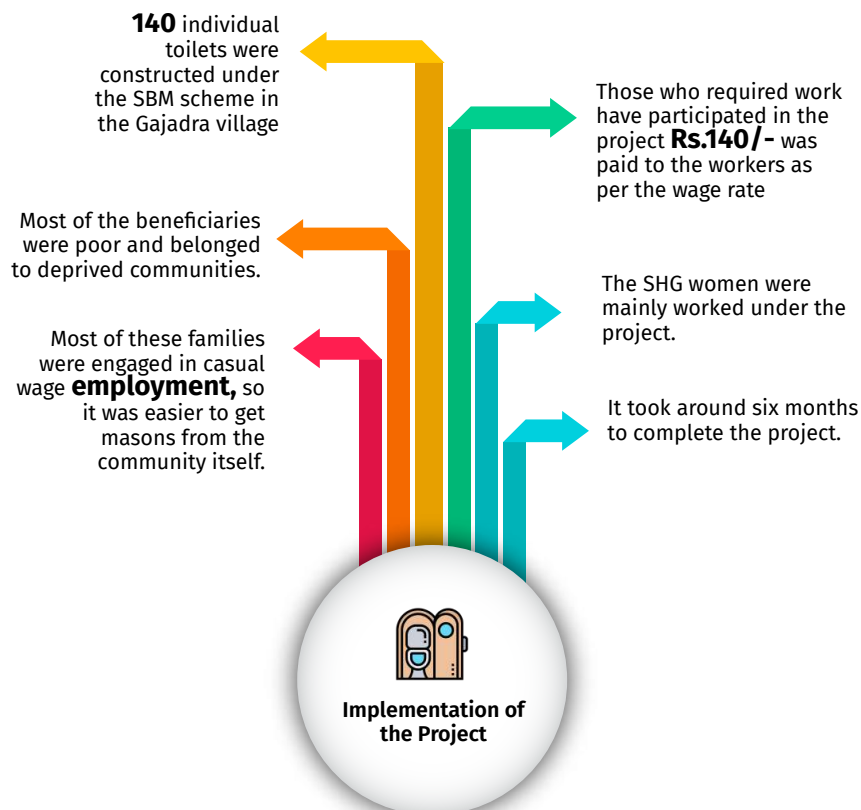


### Toilet construction under MGNREGA



#### About the MGNREGA Initiative

- In 2018, Dharmisthaben (Sarpanch in the Gajadra village) was elected in the reserved post for SC communities.
- At that time, the Government was paying Rs. 12000/- for constructing individual toilets (during Swachh Bharat Abhiyan).
- This amount was paid as a reimbursement after constructing the toilet and submitting documents.
- Contractors constructed very inferior quality toilets, and after reimbursement, they took away the amount, which defeated the purpose of building toilets.
- To bring a solution, Dharmisthaben proposed constructing toilets under MGNREGA.
- Her proposal was approved in the Block Panchayat and approved a budget of 15.84 lakh for the work. With the help of the SHG women, they completed the project.



## Synopsis

- Dharmisthaben, an SHG member, dared to contest the Gram panchayat election and solved a complex administrative problem intelligently.
- Dharmisthaben proposed in Block Panchayat for constructing individual toilets under the SBM scheme so that inferior work of contractors can be restricted and, at the same time, wage employment can be created for village women.

## Training support by ATF

- ATF provided training on managing the project and maintaining the account.
- Handholding support during the implementation of the project was also extended.

## Funding

- The fund was managed from the project itself
- No external fund or credit was utilized.
- The payment for material costs was received in the SHG account, and the labour work payment was made directly to the workers.

## Impact of the project

The initiative proved that SHG is simply not a small group to facilitate small credits but also a strong organization that can address social problems.

## Challenges Overcome

- The construction work is considered as skilled work the workers can quickly get a wage of Rs.300/-.
- But, since the project was under MGNREGA, only Rs.140/- was paid, which was less than half of the market rate.

“

"At that time, almost all the villages opted for contractors to solve the reimbursement problem in the payment system, and most of the toilets were constructed of inferior quality. But due to the strength of the SHGs, we could dare to find an alternative solution it remained largely successful. The beneficiaries not only got good quality but also got employment out of it".

-Dharmistha Ben

## 7) Case Study: Biogas installations



### Biogas Installations



#### Need for Biogas

- Therefore, most women could not afford LPG and were primarily dependent on firewood. They needed to reach their workplace early in the morning.
- The use of firewood has health hazards due to smoking, and collecting firewood itself is a time consuming and laborious task.
- Therefore, Biogas was seen as an option to get a cleaner and almost free energy source, which had positive aspects like food, fodder and energy security for the women.

#### Synopsis

- Biogas was an intervention to reduce women's struggle and provide a cleaner, cheaper and more sustainable energy source to rural communities.
- It also directly correlates with health, food, and economic aspects.

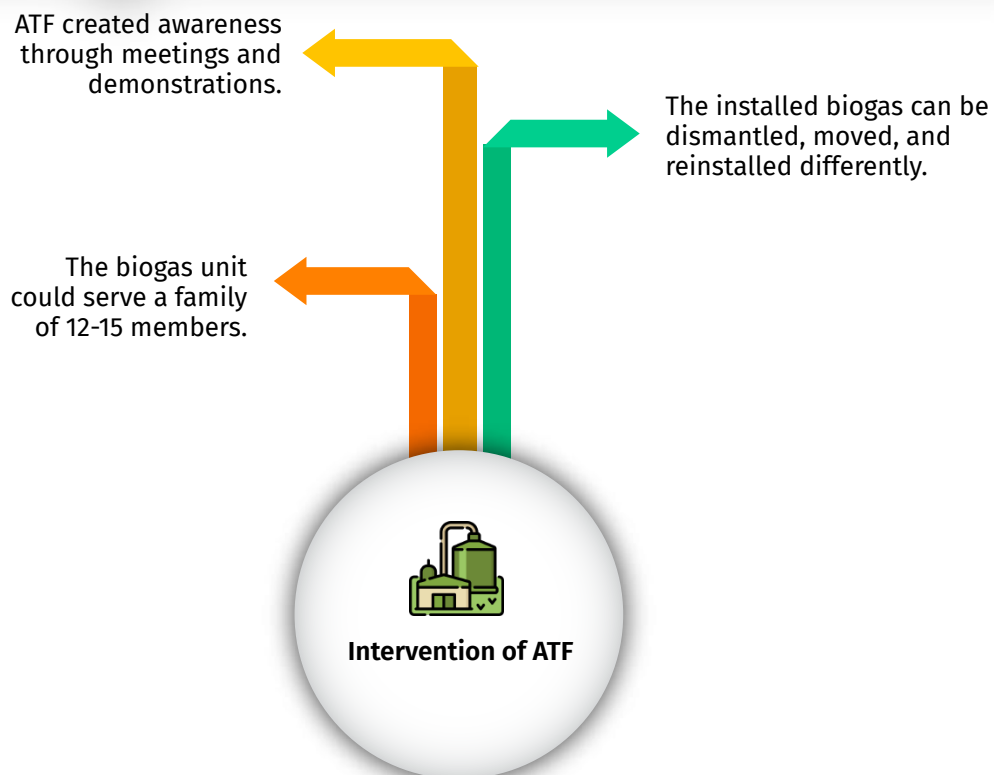
## Social Impact of Biogas

- Other than the struggle; Biogas also improved their social life.
- Earlier, they spent 2-3 hours a day collecting fuelwood, and now it was a tedious job during the monsoon.

“

"Earlier could not go out even after completing cooking and cleaning utensils at noon, because within 2 hours we have to come back to prepare tea. This was a major challenge for conducting SHG meetings etc. Since it is easier to use the gas stove, children and even male members prepare tea for themselves and don't depend on us. If children feel hungry, they cook something and eat. It gives at least 3-4 hours of free time to women. During this time, women participate in SHG meetings and do their things, and many have started income-generating activities like tailoring or making snacks."

-Nitaben



## Health Impact

- The women are living in peace and comfort due to the biogas.
- Earlier, they spent most of the time cooking, cleaning, and collecting fuelwood. Now they are getting time to take a rest.
- Burning in eyes and problems related to breathing have reduced substantially, and they are keeping themselves clean.
- Further, they can keep the surroundings clean as the heaps of cow dung is disappeared.

## Economic Impact

The women shared that idea of organic farming started with biogas.

“

Earlier either we burnt the cow dung or dumped in a particular place for the entire year for using as manure in farming. Sometimes we allowed others to take away the cow dung to avoid cleaning the cowshed. Now with the same cow dung, we are getting fuel and fertilizers. Now one LPG cylinder is almost Rs.1000/-; in the village, we have larger families, we need to cook animal feed, and everyone needs hot water for bathing; if we start using LPG for everything, even 3-4 cylinders will not be able to meet the requirement of fuel. We are saving directly Rs.1500-2000/- every month in cooking fuel. Earlier, we spent a huge amount buying chemical fertilizers and pesticides. The use of slurry taught us the economic importance of cow dung other resources available at our home. Now we are slowly moving towards zero-budget agriculture. Biogas has a direct connection. We dry the slurry and pack it in sacks that we use in the organic vegetable plots for the entire season. From vegetables, we earn a good amount of money.”

-Urmilaben





# Individual Impact Portraits

Individual success stories of women who have realized the impact of SHG participation and livelihood creation for themselves and extending support to other women are detailed below as individual impact portraits.

## Geetaben Rameshbhai Parmar

<b>Name</b>	Geetaben Rameshbhai Parmar
<b>SHG Name</b>	Siddhi Sakhi Mandal
<b>Village</b>	Popdipura
<b>Area of Leadership</b>	Role Model & SHG Leadership
<b>Background</b>	<ul style="list-style-type: none"> <li>Geetaben used to work in Anganwadi as a helper and couldn't earn much.</li> <li>Once, she observed that women in the neighbouring villages were engaged in the various SHG activities and starting income-generating activities.</li> <li>She got curious and learned thoroughly about how SHG worked and how it could benefit women in her village.</li> <li>Eventually, she took the leadership to form four SHGs in her village.</li> </ul>
<b>Personal Achievements</b>	<ul style="list-style-type: none"> <li>Geetaben had bought a Mehasani breed of buffalo by taking a loan from her SHG and started a milk business.</li> <li>She also installed biogas and started doing organic farming.</li> <li>She has been growing rice and vegetables on her organic farm and generating Rs.50,000-60,000/- in a season.</li> </ul>
<b>Contribution to the society</b>	
<b>Dairy Development</b>	<ul style="list-style-type: none"> <li>After undergoing the dairy training, Geetaben motivated and helped other women buy high-yielding animals, educated women about borrowing from SHGs, and changed feeding practices.</li> <li>She took leadership in installing a Ghodi (an iron frame used for holding animals during vaccination or giving injections), facilitating timely immunization, and convenient access to veterinary services.</li> <li>Owing to her efforts, dairy has become a good source of income for the families in her village.</li> </ul>
<b>Off-farm IGA</b>	Apart from dairy, Geetaben helped three other women in starting shops in the village with the help of guidance and awareness about SHG borrowing and repayment.
<b>Getting Access to Govt. Scheme</b>	<ul style="list-style-type: none"> <li>While working as a Community Resource Person (CRP), Geetaben quickly learned about the processes and documentation required to access government schemes.</li> <li>She helped women in her village apply for government schemes apply for documents like PAN cards, AADHAR cards, Caste certificates, and life insurance.</li> <li>On several occasions, she followed up with the taluka panchayat office to ensure timely delivery of these services.</li> </ul>
<b>Support from ATF</b>	Geetaben herself said, <b>"without the support from ATF, I could not have come forward. ATF provided me with training; ATF members helped me whenever I needed help and encouraged me to help others in my village."</b>
<b>Challenges overcome</b>	<ul style="list-style-type: none"> <li>Nobody favoured women going out and participating in SHG meetings, yet she remained determined to her mission and continued despite resistance.</li> <li>Today, she has earned respect and recognition of the entire village.</li> <li>The Maharaja Sayajirao University of Baroda recognized Geetaben for her contribution to Women's day.</li> </ul>

## Geetaben Shantilal Parmar

<b>Name</b>	Geetaben Shantilal Parmar
<b>SHG Name</b>	Asha Sakhi Mandal
<b>Village</b>	Gulabpura
<b>Area of Leadership</b>	Role Model & SHG Leadership
<b>Background</b>	<ul style="list-style-type: none"> <li>• Geetaben has been associated with SHGs since 2015.</li> <li>• A homemaker until then, she took leadership to form SHGs in her village.</li> <li>• She visited women door to door and made them understand the benefit of SHGs.</li> <li>• With her help, ATF formed 9 SHGs in Gulabpura. Later she helped the SHGs in starting various income-generating activities.</li> </ul>
<b>Personal Achievements</b>	<ul style="list-style-type: none"> <li>• Geetaben's family had four vigha of the land, but they lived in poverty since they could not grow a marketable surplus.</li> <li>• By taking a loan from SHG, she first invested in agriculture and started to earn a surplus.</li> <li>• She bought a sewing machine and started tailoring work. She then purchased a tractor on her farm and rented it out.</li> <li>• Subsequently, she opened a flour mill, a shop, and an auto rikshaw and eco-car and started earning rental income from them. Geetaben's monthly family income from all other sources is more than Rs.50000/-</li> </ul>
<b>Contribution to the society</b>	
<b>Off-farm IGA</b>	<ul style="list-style-type: none"> <li>• Geetaben is a role model for other women in the village. Her entrepreneurial spirit, daringness, and business leadership motivate other women and keep them united.</li> <li>• With her guidance, SHGs in her village started a Khakhra unit. The unit is providing direct employment to 17 women.</li> <li>• Geetaben was instrumental in the Khakhra unit starting a retailing shop in the village, thus adding another avenue of selling beyond wholesale supply.</li> <li>• During COVID times, this shop continued to make good revenue.</li> </ul>
<b>Support from ATF</b>	<b>"The SHG training, dairy, and tailoring training taught me a lot. ATF was there to support me whenever I needed help. Today I am confident of my abilities and can help other women",</b> said Geetaben
<b>Challenges overcome</b>	<ul style="list-style-type: none"> <li>• Initially, Geetaben faced scepticism from her own family and community members, questioning the use of SHG.</li> <li>• On the one hand, women were worried that they would be forced to save when they had very little money.</li> <li>• On the other hand, the village was trapped in high-interest loans of finance companies, with some having sold land to repay loans.</li> <li>• Under such existing conditions, Geetaben worked with the village women to start SHGs by impressing the long-term benefits of saving and access to low-interest credit.</li> </ul>

## Rameelaben

<b>Name</b>	Geetaben Shantilal Parmar
<b>SHG Name</b>	Saheli
<b>Village</b>	Narmadpura
<b>Area of Leadership</b>	Role Model & SHG Leadership
<b>Background</b>	Rameelaben joined SHG in 2016. Owing to her husband's alcoholism, the family was financially strained. Her SHG provided a loan of Rs.10000/-. She used the amount for repairing her husband's broken three-wheeler to restart income generation from it. This worked as a turning point in her life; she completely transformed her economic condition and leadership in various social activities.
<b>Personal Achievements</b>	Since her husband was an alcoholic, Rameelaben did not want to remain dependent on him for running the family. She got training from ATF for meter reading and started doing meter reading for MGVCL. She began to earn at least Rs.10000-15000/- every month. She later bought two buffaloes and started making them by selling milk. She started organic farming with zero budgets based on her attended ATF training. This helped her save Rs.6000-8000/- in buying fertilizers and pesticides every season. She shifted from cotton farming which was expensive and risky, to organic vegetable growing. She also started growing seedlings and selling them to other farmers. She now earns Rs.30000-45000/- each season from her marginal landholding. Rameelaben's organic farming skills made her an organic farming contract with ATF.
<b>Contribution to the society</b>	
<b>Social Issues</b>	Drinking water supply was intermittent in Rameelaben's village, causing persistent water scarcity. She mobilized the women in her town and staged a protest before the Gram Panchayat, which successfully led to the officials restoring the regular water supply.
<b>Special initiative</b>	One woman in Rameelaben's village was inferior. She had a calf and was rearing it, hoping to start giving milk within a year or two. One day Rameelaben saw that she was about to sell the animal. When asked, the woman broke down and said that she had nothing at home and selling the animal was the last option to run her family. She stopped the woman from selling the animal and got her a loan from her SHG at her own risk. Later she helped the woman join, and SHGs taught her sewing.
<b>Support from ATF</b>	"SHG and ATF training changed my life. I now live with financial security, family satisfaction, and independent life. I got training on meter reading, organic farming, and growing seedling from ATF. Earlier I had no courage to speak before my drunken husband; I had no hope in my life; people considered me unfortunate. But today, I can speak even before village leaders due to training I received at ATF."
<b>Challenges overcome</b>	" I was doubly burdened with social and financial challenges. My husband was not cooperative and did not allow me to leave home. Despite that, I dared to come out and participate in SHG activities. The other women in the SHG encouraged and supported me. That helped me progress in life."

## Rekhaben

<b>Name</b>	Parmar Rekhaben Hareshbhai
<b>SHG Name</b>	Khushi
<b>Village</b>	Narsinhpura
<b>Area of Leadership</b>	SHG Leadership
<b>Background</b>	Women in the Rekhaben's village were engaged as farm laborers and belonged to poorer families. Their engagement was seasonal, and they did not get employment in bad agriculture season. Rekhaben took leadership in forming SHGs, and within a year, she helped women take up the various farm and off-farm income-generating activities. Rekhaben helped develop 6 SHGs in her village.
<b>Agriculture and Dairy Development</b>	<ul style="list-style-type: none"> <li>• Rekhaben helped fellow women to buy high-yielding buffaloes and ensured access to feed and veterinary services for yielding milk.</li> <li>• Rekhaben helped the SHG members get subsidies, buy tractors, and do farming.</li> <li>• She transformed the entire village into an organic farming village.</li> <li>• Women are growing vegetables and producing organic pulses and other crops.</li> </ul>
<b>Off-farm IGA and Employment</b>	Apart from organic farming and dairy development, Rekhaben helped the women start off-farm livelihood by getting training and loans from banks. Her innovative initiative was to prepare a group of women for providing housekeeping services to various companies in the (Gujarat Industrial Development Corporation) GIDC. Around 15 women are trained in housekeeping and have been employed in GIDC. They are earning Rs.10000-15000/- a month. These women are getting assured and regular income.
<b>Government Scheme</b>	<ul style="list-style-type: none"> <li>• Earlier, people in Rekhaben's village were utterly dependent on Gram Panchayat to get government schemes benefits.</li> <li>• At ATF, Rekhaben learned the application for govt. The scheme can be submitted online using the i-khedut portal.</li> <li>• She helped SHG women in her village access subsidies under various agriculture and horticulture development schemes.</li> <li>• She helped in getting subsidies for tractors and other farm machinery. Recently she received a plough through the portal.</li> </ul>
<b>Support from ATF</b>	"The training and exposure I received at ATF helped me in progressing in my life and helping others too."
<b>Challenges overcome</b>	Rekhaben worked hard to earn the trust of her fellow village women in getting them to participate in SHGs.

## DakshaBen

<b>Name</b>	DakshaBen
<b>SHG Name</b>	Shakti
<b>Village</b>	Alwa
<b>Area of Leadership</b>	Leadership in Clean My Village Initiative
<b>Background</b>	<ul style="list-style-type: none"> <li>• Dakshaben took leadership in the SHG initiative to mobilize women in her village and helped ATF form 17 SHGs in her town.</li> <li>• Later, she made ATF's "Clean My Village Initiative" Successful.</li> <li>• Dumping of waste, polythene bags clogged the drains and increased the risk of water-borne diseases. To counter this, ATF introduced the Clean My Village project.</li> <li>• Under the project, every household was given a set of waste bins, and large waste bins were installed on the corner of the roads; an agency for collecting the wastes from corners of the streets was set up.</li> <li>• Dakshaben took leadership in making people understand the importance of keeping the village clean and developing habits of managing waste responsibly.</li> </ul>
<b>Challenges Overcome</b>	<ul style="list-style-type: none"> <li>• Despite the system established for segregation of wastes and collection of garbage from the roadside waste bins, villagers were not serious enough about following the process.</li> <li>• Dakshaben mobilized fellow women to reach out to the families in their respective hamlets, making them realize the importance of proper waste disposal and its threat to health and expenses arising from health issues.</li> <li>• Her consistent efforts and supervision led to visible improvement in waste management in her village.</li> </ul>

## SaraswatiBen

<b>Name</b>	Chauhan Saraswatiben Hiteshbhai
<b>SHG Name</b>	Shahriyar
<b>Village</b>	Narmadpura
<b>Area of Leadership</b>	Role Model & SHG Leadership
<b>Background</b>	<ul style="list-style-type: none"> <li>Saraswatiben belonged to an impoverished family.</li> <li>Her father-in-law was an alcoholic, and her husband had no income.</li> <li>In 2008, as part of the early ATF pilot, she received training on SHG management and bookkeeping of SHGs.</li> <li>When ATF formed the Credit Cooperative, she was found suitable for the role of the Secretary.</li> <li>Through her role in the cooperative, Saraswatiben empowered other women to participate in SHGs and took leadership in addressing village development issues.</li> </ul>
<b>Personal Achievements</b>	<ul style="list-style-type: none"> <li>At the time of joining the credit cooperative, Saraswatiben's monthly family income was barely Rs.1000/-.</li> <li>She started to earn a salary of Rs.9000/- from the credit cooperative, making her the highest-earning member of her family.</li> <li>She utilized her income along with loans from SHGs strategically for incremental revenue. She introduced her husband to the training on poultry farming conducted by ATF.</li> <li>She helped her husband start a poultry business and then establish and expand a poultry farm, growing it to a capacity to supply 750 birds a day and earning more than Rs.30000/- a month.</li> <li>She also constructed her house and bought a two-wheeler for herself by taking a loan.</li> </ul>
<b>Support from ATF</b>	"after joining the cooperative, I have received immense support from ATF. I got trained on managing the credit cooperative and social issues like gender parity. I am also thankful to ATF for providing training to poultry training to my husband due to which he is earning well."
<b>Challenges faced overcome</b>	"Initially, I faced strong objection from my father-in-law. He was against me going out of the house to SHG meetings. However, seeing my income increase, my father-in-law's opposition slowly weakened. I did face jealousy from the entire village due to my growing respect among the villagers and improving financial conditions, but I continued to help whoever approached me for assistance."

## Valsala Nair

<b>Name</b>	Valsala R Nair
<b>Livelihood unit Name</b>	Nivedyam Mushroom unit
<b>Village</b>	Vazhoor
<b>Background</b>	<ul style="list-style-type: none"> <li>• Before contacting ATF's livelihood program, Valsala was only a homemaker.</li> <li>• She attended the mushroom cultivation training became a part of the unit in 2017.</li> </ul>
<b>Personal Achievements</b>	<ul style="list-style-type: none"> <li>• Valsala contributed to the land for this project from the space behind her house and started earning an annual income between Rs.10,00 and Rs.15,000.</li> <li>• She loved that she could work in her backyard and make money.</li> <li>• Valsala acquired an FSSAI license and ventured into making and selling mushroom pickles out of her initiative.</li> <li>• She invested her income back into farming and started an integrated farm on her terrace, growing varieties of vegetables and selling them for a handsome profit.</li> </ul>
<b>Support from ATF</b>	<p>"ATF provided me with the training and other support required to start the mushroom cultivation, to start and run the mushroom cultivation unit, as well as provided with all necessary financial aid to set up the unit in its initial stage. Aside from this, the constant support, guidance and monitoring of ATF's implementation partner Jawahar Trust's team members were also a huge support."</p>
<b>Challenges faced</b>	<p>" initial days of business setup were challenging since I had not done anything like this before, there were some losses, but multiple sources of income that I was able to start saw me through"</p>
<b>Recognition</b>	<p>Valsala was felicitated by Kudumbasree and the Vazhoor Panchayat for her livelihood initiative in 2019.</p>

## Ammalukutty Babu

<b>Name</b>	Ammalukutty Babu
<b>SHG Name</b>	Udaya Poultry Farming
<b>Village</b>	Vazhoor
<b>Role</b>	Member
<b>Background</b>	<ul style="list-style-type: none"> <li>• Ammalukutty was only a homemaker with no prior business experience before joining ATF Livelihood group in 2017.</li> <li>• One of the members in her group offered to lease land, and they started poultry in 2017. They generate income every 45 days when a batch of chickens got sold.</li> <li>• During COVID, when almost everyone she knew faced challenges, this chicken farm was a huge blessing to all their families as they could still have a steady income from the farm.</li> <li>• They were able to support their families when even some of their husbands had lost jobs and could not go to work.</li> </ul>
<b>Personal Achievements</b>	"My biggest personal achievement has been that I was able to support my family during covid when other family members' incomes were affected, and I was able to support my family a lot with this money. I have been able to pay back a lot of my loans, educate my children and tend to other needs of my family and household without asking for money from my family members. More than anything, I think I am mentally in a much better space now as this has been a huge relief and solved a lot of my domestic problems."
<b>Special initiative</b>	<ul style="list-style-type: none"> <li>• Apart from the two chicken farms supported by ATF, using the income generated, the group could also start a 3rd farm entirely of their own, which caused an income of around 1.3 lakhs per annum.</li> <li>• They also generate extra revenues by selling chicken manure aside from selling chickens.</li> </ul>
<b>Support from ATF</b>	"ATF has supported setting up the farm such as buying a cage, conducting training etc. Have provided training by Vets to equip them to deal with the health issues of chickens also. ATF has taken our group on exposure visits and various training in other locations. This has helped us run our poultry in an organized way."
<b>Challenges faced</b>	"Poultry was thought of as a masculine business as it involves digging up land before putting in the chicks. Our village people were sceptical. But after what we have achieved, we have become a good example of women power."
<b>Recognition</b>	<ul style="list-style-type: none"> <li>• Ammalukutty and her group members got media coverage due to their poultry business's success. The Panchayat, too, recognized their effort.</li> <li>• The Panchayat awarded them an incentive of 1 lakh to encourage them, appreciating them for successful entrepreneurship.</li> </ul>



## About BlueSky Sustainable Business LLP

BlueSky Sustainable Business LLP is authorized to conduct Social Impact Assessment. Bluesky Social impact assessment is based on India's new CSR Amendments and CSR Policies, ISO 26000, Business Responsibility and Sustainability Reporting (BRSR), UN Sustainable Development Goals & NGRBC

- 60++ years of collective experience in assessing social impact
- Internationally certified ISO 26000 Certified CSR Auditors with Global experience
- Pan India presence in Delhi, Bangalore and Chennai & Pune
- National and International experience across diverse industry verticals and geographies

