



Non-Farm and Rural Enterprise Co-lab

India Livelihoods Collective

Founding Partners



Thematic Partners



Associate Partners



Knowledge Partner



Strategic Partner



Innovation Partners:



Livelihoods Action Series

The Livelihoods Action Series are a set of ideation modules addressing various livelihoods challenges. Through these modules, the India Livelihoods Collective, focuses on exploring co-creation and amplification opportunities for benchmarked livelihood interventions through peer-exchange and brainstorming to device innovative strategies and action points to stir collective action in the livelihoods sector.

India Livelihoods Collective

India Livelihoods Collective is India's first non-financial and non-funding commitment based collaborative platform to leverage cross-sectoral expertise of organizations, enabling collective action towards creation of sustainable and local livelihoods in rural and urban India.

For more information please visit: www.ilc.org.in

Curated and Published

By

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Introduction:

The rural non-farm economy includes all economic activities, waged or self-employed, in rural areas except agriculture, livestock, hunting and fishing. Rural non-farm economy, in recent times, is considered as an effectual strategy for decentralization of economic activities to rural India. The Economic Census of India estimates that around 41.89 million rural people are employed in non-agricultural establishments and the portion is growing continuously. Non-farm livelihoods are essential sources of income for farmers to sustain. The rural non-farm economy is heterogeneous, incorporating self-employment, micro- small- or medium-sized enterprises (MSMEs), trade activities like handicrafts, hawking, labouring, shop-keeping. Rural households depend for 61% of their income on rural nonfarm employment. In the past four decades, the share of agriculture in rural incomes has declined from 72% to 39%, and that of RNFE has increased from 28% to 61%.

However, the sector has been contending with a number of factors like inadequate rural infrastructure, particularly roads, electricity and communication facilities, lack of sufficient skilled labour and adequate access to credit, information and training facilities etc. At the same time, the declining land man ratio and increasing mechanisation of most farm operations necessitated by the demands of intensive agriculture for achieving high yield, rural farm-based sector is limited in terms of absorbing additional labour force migrating back to the rural areas. Thus, it is crucial to revive the non-farm livelihood as it supports the largest portion of our population.

This document provides a summary of the proceedings of the second Module of the Livelihoods Action Series: Non-Farm and Rural Enterprise Co-Lab, conducted by CSRBOX on 24 June 2020. The aim of the session was to bring together experts, academicians, policy makers, implementing partners, technology innovators and CSR foundations working in the field to deliberate on scalable best practices, key intervention areas, opportunities and challenges faced by CSR projects in non-farm interventions.

Objectives:

- Understanding the key challenges for non-farm livelihoods
- Benchmarked solutions implemented by various partners across India addressing specific challenges
- Exploring mutual synergies between partners to device potential for co-creation and scale-up
- Streamlining the co-creation and scale-up, leveraging the policy response, partners' network and alliances and scalability opportunities of projects within the current livelihoods landscape
- Defining the role of the collective in implementing the strategies

Overview:

The module was conducted on an open virtual platform and attended by 130+ participants. The event included experience sharing by 3 special speakers with expertise in the domain and best practice sharing by 12 organisations including a mix of NGOs, impact investors, start-ups and corporates, followed by an ideation session on mutual synergies and future plan of the forum.

The event was initiated with the brief introduction about the Livelihoods Action Series and the scenario of non-farm livelihoods in India, presented by **Ms. Bhagyashree Patil, Coordinator, India Livelihoods Collective.**

Time	Session	Speaker
3.00-3.05 PM	Introduction & Context Setting	Ms. Bhagyashree Patil, Coordinator, ILC
3.05-3.25 PM	Special Speaker	Dr. Harish Hande, Co-Founder, Selco India, Co-founder and CEO Selco Foundation
3.25-3.55 PM	Session-I Self-employment and Rural Enterprises	Ms. Ishita Sharma, Manager, MicroSave Consulting
		Ms. Akanksha Sharma, Head CSR & Sustainability, Sterelite Technologies
		Mr. Swadesh Saxena , Project Head, Arvind Foundation
		Mr. Kiran Mane, Program Manager, Swayam Shikshan Prayog
		Q/A and discussion for Session-I
3.55-4.15 PM	Special Speaker	Mr. Sunil Marwah, CEO-FICSI, Sector Skill Council for Food Processing Industries (NSDC)
4.15-4.50 PM	Session-II Skill Building	Mr. Samir Sharma, Sr. GM, Dalmia Bharat Group
		Mr. Kaushik Sinha, Vice President, Magma Fincorp Ltd.
		Mr. Shivani Mehrotra, Group Manager CSR, Apollo Tyres Ltd
		Mr. Naveen Jha, Head Skill Development & Placement Programmes, ISAP
		Mr. Chandra Shekhar Kesal, Executive Project, PRADAN
		Q/A and discussion for Session-II
4.50-5.10 PM	Special Speaker	Mr. Sanjeev Kumar, Founder Trustee-The Goat Trust & CEOPashu Bazaar
5.10-5.25 PM	Session III Revival of Traditional Practices	Mr. Ravi Deshpande, Chief Programme Manager, Lupin Foundation

Session 1: Self-Employment and Rural Enterprises

Visit <https://youtu.be/WPBetr1OF20> to view the session

Visit <https://bit.ly/2C5mZGO> to access PPT deck

This session was represented by 4 partners of the ILC who are working on enhancing non-farm livelihoods models designed to provide financial services, market linkages and skills to rural entrepreneurs.

Financial security and inclusion play a key role in setting up and sustaining any enterprise. **Ms. Ishita Sharma, Manager, Micro Save Consulting** shared the insights from Transformation of Aspirational Districts Program to provide customer centric and standard financial services to rural entrepreneurs. The program, in collaboration with NITI Aayog, aims to support the large network of business correspondents to better serve the population and establish the benefits and process of insurance in the rural areas. Micro Save provides micro lending to micro entrepreneurs through the Michael and Susan Dell Foundation and supports donor organisations, FSPs and Government agencies to develop individual lending verticals. The program also tries to understand the challenges faced by women owned enterprises and develop sustainable solutions for them. With its Global Expertise Micro Save Consulting seeks partnerships to expand its reach

Ms. Akanksha Sharma, Head CSR & Sustainability, Sterelite Technologies shared the organisation's experiences in rural India with respect to gender inclusion and women empowerment. Jeevan Jyoti is a replicable model designed by Sterelite Technologies under which rural women are trained and skilled in centres of excellence to become successful contributors in their household income and the mainstream economy. The program has established production houses that are linked with platforms like Fabindia, Ikea Global, Amazon providing market linkages to women entrepreneurs even during the times of the Pandemic! Sterelite Technologies has used the power of technology to expand the horizon of opportunities for these talented women.



STL

Mr. Swadesh Saxena, Project Head, Arvind Foundation introduced the non-farm livelihood initiatives under the Arvind Rural Transformation Initiative (ARTI) that follows a programmatic approach. The challenges which the rural non-farm sector is currently facing include tech obsolescence, lack of skills, seed money and working capital, seasonality of income and lack of guidance/mentoring; Arvind Foundation has identified 9 sectors as opportunities to intervene in- tailoring, manufacturing, handicrafts, processing and automobile repairs. With a long-term plan for skill development, vocational education and creating financial assets, the initiative maps the existing skill sets, establishes industry linkages and ensures wage employment.



Women entrepreneurs face several other social challenges along with business development. **Mr. Kiran Mane, Program Manager, Swayam Shikshan Prayog** shared their Start-up Village Entrepreneurship Program that tries to support the women entrepreneurs in all aspects of their lives. It follows a mentoring and hand-holding approach supporting the women right from family counselling to establishing credit market linkages. The program provides training and certification to women entrepreneurs through a classroom approach in partnership with NRLM, NSLM. This initiative has led to women owned enterprises providing 1420 employments.



Key Take-aways from the session:

- The key intervention areas in rural enterprises include financial services, market linkages and skilling.
- There is a need for a holistic approach to support women entrepreneurs to overcome all social, physical and economic challenges.

Session 2: Skill Building

Visit <https://youtu.be/QUda6bjg-T0> to view the session

Visit <https://bit.ly/2O00hm4> to access PPT deck

This session was represented by 5 partners of the ILC working in the area of skill development to ensure non-farm livelihood opportunities for rural India.

The session started with a short video showcasing the journey of Dalmia Institutes of Knowledge and Skill Enhancement (DIKSHA), presented by **Mr. Samir Sharma, Sr. GM, Dalmia Bharat Group**. With a belief that every household has a sustainable livelihood in India, Dalmia Bharat has established 11 DIKSHA units in small towns for women who are willing to migrate for jobs but lack the required skills and knowledge. The Foundation is training partners of National Skill Development Centre and has successfully ensured job security for its trainees in times of Pandemic. DIKSHA have used COVID as an opportunity for skill training in health sector developing frontline workers, logistics, supply chains and agro based enterprises. The Foundation is using linking its ITIs – directly to micro irrigation and tractors to address the issue of reverse migration. Dalmia Bharat Group believes that the ILC can work together to implement the Atma Nirbhar Bharat Abhiyan package and other government schemes. People from rural areas migrate to towns and cities in search of livelihood opportunities. The truck drivers are one of them who survive in hazardous working conditions.

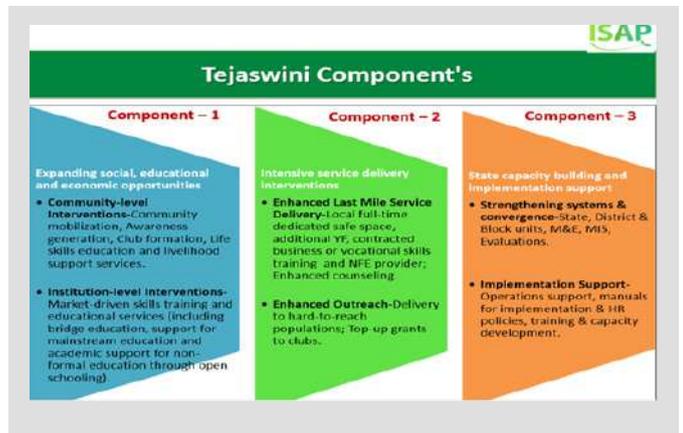
Mr. Kaushik Sinha, Vice President, Magma Fincorp Ltd. shared the Truckers Well-Being Program launched to provide diverse services to the truck drivers and ensure road safety. A study conducted to understand the challenges faced by the drivers revealed a lack of formal training for drivers, poor sanitation, stress and many health hazards. The Truckers Program provides certified training with PCRA, a routine health check-up and sanitation facilities for drivers. The LIMCA Book of Records recognized it as the largest training program for truckers and road safety in India. Rural women produce many products at a household and local level but lack business development skills and market linkages.



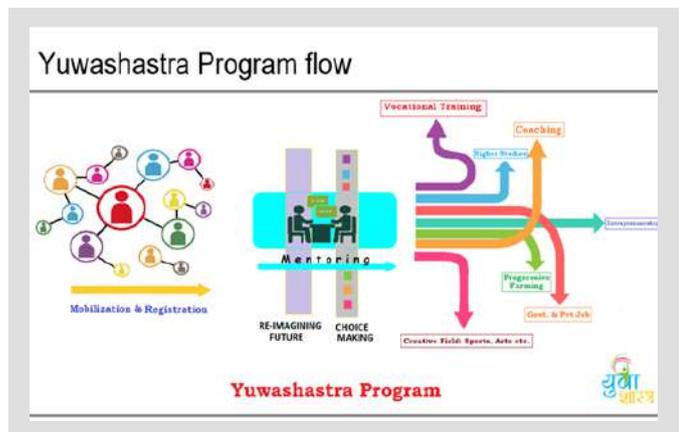
Mr. Shivani Mehrotra, Group Manager CSR, Apollo Tyres Ltd shared 2 projects - Ek Naam and Navya, working to support women entrepreneurs through SHGs. They start with mapping local needs and markets and prepare women for self-employment and placement in the job market. The projects also provide infrastructural support like establishing Khakhra Units. Loans, licenses and certifications are provided to women through a partnership with NABARD and DRDA allowing them to sell their products online. The projects have also empowered the women to take up community issues like alcoholism and drainage. Apollo Tyres Ltd. strengthen village development committees and exit after 6 months/1 year of initiating the activities and only continue to provide market linkage support to ensure an irreversible impact. ISAP's Project Tejaswini is a life skills and vocational skills development training program for tribal community in Jharkhand.



Mr. Naveen Jha, Head Skill Development & Placement Programmes, ISAP provided insights into the implementation model and functioning of the project. ISAP has successfully trained 6100 agricultural graduates and set-up 2400 agro based MSMEs. Producers sell their products like honey under the brand name Dharrini. ISAP also has a Backhoe Loader Training Program and has established construction equipment training centres for livelihood and poverty reduction in rural areas. The rural youth are interested to stay in their villages but are often forced to migrate due to the lack of non-agricultural opportunities.



Mr. Chandra Shekhar Kesal, Executive Project, PRADAN discussed how these youths have no forums or groups to share their concerns. Project Yuwashastra provides residential workshops, mentoring to youth to help them identify their strengths-weaknesses, explore livelihood options and make a conscious choice. After they have made a choice, they are provided vocational trainings, guidance for higher studies, training for advanced agricultural practices and sports and cultural opportunities. PRADAN also has a post-cocoon processing program that provides livelihood opportunities in rural areas.



Key Take-aways from the session:

- Skilling initiatives need to be supported by counselling, awareness and facilitating the license and certification process to ensure an irreversible impact on the lives of youth and women.
- Existing government initiatives like the Atma Nirbhar Bharat Abhiyan and Skill India are supporting factors for livelihood projects in the non-farm skilling domain.

Session 3: Revival of Traditional Practices

Visit <https://youtu.be/9dK6vKbuMfU> to view the session

Visit <https://bit.ly/3grpxha> to access PPT deck

Rural India is filled with traditional arts and handicrafts that have the potential to become successful products for the market.

Mr. Ravi Deshpande, Chief Programme Manager, Lupin Foundation shared the vision of the Foundation to revive declining traditional artisanship like stone handicrafts, mudha making and pottery. They have set up Livelihood Hubs in adopted villages which provide skill training and capacity building, technical and credit support and branding and market linkage to promote local handicrafts, home-based vocations for mass employment like making tulsi mala and strengthen service providers like mattress making and welding. Trainees working in the established Garment Hubs who were once employment seekers have now become employment providers.



Key Take-aways from the session:

- Traditional arts can be revived as a source of livelihood with the required skill training, capacity building, technical credit support and market linkages.
- Reviving traditional arts can provide home-based livelihood to the entire family.

Session 4: Women-Centric Rural Non-Farm Initiatives

Visit https://youtu.be/ezFpes_mCpg to view the session

Visit <https://bit.ly/2NXJa4f> to access PPT deck

This session focussed on the women-centric initiatives in the field of non-farm livelihood and was represented by 2 speakers

Mr. Nishit Raj Singh, Director of Rural Livelihoods and Enterprises, Barefoot College International shared the philosophy that guides their initiatives - women are the medium for an inter-generational change. There is a need to create a co-creative space in the rural areas that value and utilise the existing knowledge and customs. Our initiatives should only provide support in areas which are lacking like infrastructure and technology development. The Barefoot College is undertaking the Women Prosper Initiative that tries to empower women through holistic outlook, an enabling ecosystem and providing facilitate low-cost finance. Barefoot Enrich is another initiative under which they have digitised the curriculum for illiterate women to learn through visual learning aids. Mr. Nishit also shared other projects like Bindi where Solar lighting is built, sold and serviced by women, Super 5 Nutrition - under which an age old traditional recipe with health benefits is sold in bulk to organisations and institutions and the Vritti cloth pads produced by rural women.

BAIF Development Research Foundation has adopted a holistic approach to support rural women, keeping the rural family as the centre. **Mr. Sandip Yadav, Senior Program Manager, BAIF** shared the several women-centric initiatives taken by BAIF. The Nahari Initiative is a traditional indigenous cuisine chain that aims to provide livelihood opportunities to women through the promotion of, promotion of local food. There are 12 units owned and managed by SHGs under this initiative. IRE-SA-PROM is a biogas unit with slurry filtration process that creates organic manure; E-Dost Digital Sakhi is an initiative where trained women provide financial services to other women. Solar dryer enterprises have also been established which are selling branded products. BAIF is also providing livelihood opportunities to women through mushroom cultivation, Backyard Poultry Enterprises, custom hiring centres, training them as tractor drivers and promoting bamboo based handicrafts.

बाफिट और लोक से भण्डार
गोहूँ | चना | मूगफली | तिल | गुड़
Barefoot Nutrition Enterprise

KEY COMPONENTS

- Production of Nutritional Supplement (by rural women)
- Training and Capacity building of women VLEs (village level entrepreneurs)
- Continued learning, operations and supply-chain support.
- Bridge daily nutrition needs of school going children and lactating mothers.
- Community wide awareness and knowledge on family health & nutrition.

KEY LEVERS

- Renewal of traditional rural recipe
- Fully functional, semi-automated production in Tilonia
- Existing competencies of the health department and puppetry section
- Existing base of field-centres in Rajasthan
- Tech-based M&E for tracking health vitals
- Bulk sales to institutions / organisations, to subsidise price for rural consumer

Breaking patriarchal barriers through an inclusive approach

BAIF believes that active and dignified participation of women in the development programme is the key to accelerate the process of change in the family as a whole.

BAIF'S HOLISTIC PROGRAMME APPROACH

The diagram illustrates a holistic approach centered on 'Sustainable Development' and 'Social Transformation'. It features a central circle with 'Sustainable Development' and 'Social Transformation' (including 'Rural Extension & Community Development', 'M&E', and 'Information & Communication'). Surrounding this are various components: 'Improved Livelihood' (Micro Finance, Micro Enterprises, Micro Credit, Sustainable Energy, Water Quality of Life, Farm's Organization), 'Community Health' (Healthcare, Nutrition, Training, Capacity Building, Gender & Empowerment, Child Care & Family Protection, Safe Spaces & Women's Groups, Self-Help Groups, Panchayat Committees), and 'Sustainable Development' (Sustainable Energy, Water Quality of Life, Farm's Organization, Off-Farm activities, Self-Help Groups and Panchayat Committees, Health Care & Clean Water Supply, Social Mobilization, Gender & Empowerment, Child Care & Family Protection, Safe Spaces & Women's Groups, Self-Help Groups, Panchayat Committees). A legend at the bottom identifies 'Goals' (blue), 'Activities' (green), and 'Services' (red).

Key Take-aways from the session:

- Local traditional art, cuisines and routine household practices can be turned into sources of livelihood if women are trained in finance and business development.
- Any women-centric livelihood initiative has to adopt a holistic approach addressing surrounding social, physical and psychological aspects.

Experience Sharing by Special Speakers

Dr. Harish Hande, Co-Founder, Selco India, Co-founder and CEO Selco Foundation

Visit <https://www.youtube.com/watch?v=7maph6t1kLc&t=5s> to view the talk

Dr. Harish started the session by highlighting that there are many non-agricultural opportunities in rural India that are not realised due to lack of appropriate ecosystem for innovations. The scope for innovation in rural areas is vast – be it in a roti-rolling machine, silk weaving, bakery material, kirana shop, printer, innovation in technology, delivery models and financial models. He pointed out how there exists a misconception that only well-qualified people can innovate due to which the money for research and development is invested in people, who do not own the problem they have set out to solve!



He stressed upon the need for vocational institutes to become centres for innovation and incubation and create opportunities for the rural population to explore their intellectual capacities and contribute in the economy. Livelihood projects will be truly successful when the rural population starts creating opportunities for us and are an active participant in a discussion on livelihood like this one. The COVID crisis has given us an opportunity to rethink market areas, decentralise livelihood, opportunities and innovation. There is a lack of risk capital and a need for long-term financial security for the rural population to truly come out of poverty and become resilient.

Dr. Hande ended his address by suggesting the participants to move away from project and deadline based approach to aiming to lay a foundation for a larger long-term change. Along with partnerships between CSR foundations, NGOs, government and philanthropic institutions, there is a need for cross-sectoral partnerships and a real partnership with the people who actually own these problems. He encouraged participants to invest in areas where nobody else would invest and for long-term results.

Mr. Sunil Marwah, CEO-FICSI, Sector Skill Council for Food Processing Industries (NSDC)

Visit <https://youtu.be/6dJw8qxBkA> to view the talk

Mr. Sunil Marwah highlighted how agriculture has moved from an era of shortages to an era of surpluses. There is a wastage of resources and a loss in farmers' income due to gaps in processing of agricultural produce. Agricultural products need to be processed for a longer shelf life and made more marketable like the initiatives taken by AMUL in Dairy.



Food processing is a growing sector with a potential to increase farmers' income and generate employment opportunities without migration to the cities. Entrepreneurship in food processing is demand driven with enabling factors at policy and economy level and can be started with minimal investment at family level also. Primary processing – grading, sorting and packaging can reduce the market losses caused for example by selling potatoes of different sizes together. There is a need for skills like business development, management and food technology for the success of this growing industry. Mr. Marwah also touched upon the importance of food safety and hygiene while undertaking food processing. He ended his address by sharing the role FICSI's can play in generating livelihood in this sector. FICSI has a job portal and online training facility and provides certification of skills of students. It also acts as a knowledge partner for on-ground organisations supporting them by designing area-relevant skilling curriculum, skilling centres and generating certified trainers.

Mr. Sanjeev Kumar, Founder Trustee-The Goat Trust & CEO Pashu Bazaar

Visit <https://youtu.be/53nDOEGJfUU> to view the talk

Mr. Sanjeev started by giving a background of livestock livelihood and goat farmers globally and nationally and stressed on the interlinkages between farm and non-farm livelihoods. For example, the Neem tel business which is highly profitable, depends on farm based livelihood for raw materials. The Goat Trust provides technical, financial, institutional, marketing services for livestock based livelihood. Mr. Sanjeev reinforced the need for affordable and durable innovations in the livelihood sector and



shared some of the key innovations at Goat Trust – artificial insemination of goats, breed improvement through technology and frozen semen and Tol se mol, a live body weight pricing process. The key to the success of any innovation is to demystify the process and using local resources. Mr. Kumar explained how goat farming is not just rearing goats, it's a value chain livelihood generation option with several skilling and livelihood opportunities in the goat milk value chain, livestock micro leasing and goat dung manure. Such interventions can be implemented at a cluster level through Pashu Sakhis and cluster livestock managers because training is an everyday activity, not a one-time process.

Mr. Kumar ended the address by clarifying that skilling is not necessarily linked to literacy and education and there is a need for change makers like the Collective to be fearless and innovate in rural livelihood options.

Concluding Remarks and Way Forward

The Module-II of the Livelihood Action Series came to an end with an ideation session moderated by Mr. Bhomik Shah, Curator ILC & CEO, CSRBOX. The session brought out the process and experiences behind all the impact stories that are shared in the field of livelihood. The key intervention areas in non-farm livelihood include capacity building, technological upgradation, building financial capacities at the grassroots level and establishing market linkages. There is a need for a business management approach in livelihood initiatives.

He highlighted that the India Livelihood Collective can facilitate partnerships for replication and scaling up of these individual initiatives to amplify the outcome. The Collective will further create sub-thematic groups to build partnerships around shared goals and also create geographical clusters to scale-up in different states. More focussed discussions will be organised for partners with similar projects including expert sessions, presentations and planning to explore symbiotic opportunities, identify existing gaps that can be fulfilled with such partnerships.

Key Take-Aways from Module 2 of Livelihood Action Series:

- Key intervention areas in non-farm livelihood include skilling, financial inclusion, building market linkages, vocational training, capacity building and innovation in processes and technology.
- The rural areas need risk capital to generate successful entrepreneurs.
- Women are the source of an inter-generational change in livelihood.
- Livelihood opportunities already exist in the villages, there is a need to tap them with the right technical, infrastructural and capacity building support.
- Livelihood initiatives need to include the rural population who own the problem.
- The ILC can support the partners in moving away from a project based approach and come together with their respective expertise to bring about long-term results.