Our Partners

**Implementing Partners**
- AKRSP (I), Dangs district
- ASA
- FES
- HARSHA Trust
- NBK
- NEEDS
- N M Sadguru Water and Development Foundation
- PRADAN
- PRAVAH
- RDA
- SHRISTI
- SIED
- SUPPORT
- TSRD
- VIKSAT

**Knowledge Partners**
- ACWADAM
- Anand Agriculture University
- AVRDC
- CIMMYT
- IARI
- ICRISAT
- ILRI
- Maize Research Station
- Dr. A S Dhatt
- Mr. B M Dixit
- Mr. C S Pathak
- Mr. Jaipal Singh
- Dr. K L Jain
- Mr. M B Verma
- Dr. N S Mahli
- Dr. R C Khandelwal
- Dr. S K Singh
- Dr. V N Joshi

**Resource Partners**
- Tata Trusts
- Tata Steel
- Bill and Melinda Gates Foundation
- Tata Communications Limited

**Design and Communication Partners:**
- Anmol Tirkey
- Arch I
- Thoughtshop Foundation
- Swapnil Gaikwad
- Smita Sen

**Partners for Research Studies**
- AFARM
- Arunavo Ghosal
- Pragya Bajpei
- R. Seenivasan

**Third party monitoring**
- Price Waterhouse Coopers
- Institute of Human Development
The logo of mission 2020 depicts in a spiral form an evolving life. Painted in Soharai art, the outer circle represents various livelihood activities of a tribal household. The inner circle represents the aspiration of well-being of a household as articulated by a group. These two are bridged by solidarity and unity within the community expressed through groups.
As we close 2014-15, we make a new beginning.

The beginning of an ambition to bring about large-scale irreversible change in the Central Indian Tribal belt. Over 10 years, we hope to reach 1 million households and develop 100 blocks as drivers of regional growth.

Over this year, there was also a strategic shift of the Tata Trusts to work towards bringing irreversible prosperity with an area approach. Our own field engagements showed that this was possible, with some fundamental changes in the way we worked.

We had gained insights from evaluations of some of the large-scale programmes supported by the Trusts, particularly with our strategic partners who had worked consistently in some locations for over a decade. These findings showed that age of a location was not necessarily correlated with impact. While few households moved significantly out of poverty, there were large numbers who had only been marginally impacted.

This clearly indicated the broad contours of changes that needed to be made. The approach now needed to be more geared towards generating demand and building on enterprise of the community. Asset building needed to be intensified to strengthen risk-taking capacity of households. Community institutions needed to be invested in from the outset to provide the platform for creating a shared vision, managing the programme, negotiating with external stakeholders and providing missing linkages. CInI and the Tata Trusts needed to orchestrate this “mission”, build a broader stakeholder base including formalized partnerships with state governments.

2014-15 was the year for putting the nuts and bolts to make this aspiration a reality. It was also a year of preparation to build a shared understanding within the CInI ecosystem.

To translate these directions into action, we started with the founding questions of the research phase of CInI in 2002-03. What works, what does not, what sticks, what does not? We formed teams, often across organisations, and visited several successful agriculture clusters including “swayambhoo” clusters – ones that were not nurtured by any external agencies. As many as six in-depth planning meetings were held with each partner organization. We reflected together on own experiences and successes in working with tribal communities. Exposure visits were conducted for teams as well as community members to these clusters. This led to the initiation of focused work in few cluster of villages in each location to build them as intensive agriculture
clusters.

We visited demand led programmes to understand what it takes to make them happen. We shared our plans proactively with other agencies, including state and national programmes, and developed collaborations.

This process was one of the learnings. For us, many myths were busted, lot of insight generated and key principles reiterated. With the nature of diversities that exist in the Central Indian Tribal belt, only principles can be distilled. Most of all it reiterated that, as Dr Kurien, said, indeed “India’s Place in the Sun Would Come from the Partnership Between Wisdom of its Rural People and Skill of its Professionals”.

1 Lakhpati farmers can be promoted on an agriculture and allied menu of livelihood options.

2 Leapfrogging for communities is indeed possible with knowledge as the key input, if triggered systematically. Within one or two seasons, those communities, which went for exposure, have created their own demonstration sites.

3 Lakhpati Kisan, Smart Village has given a credo that has fired the imagination from community to all stakeholders. This unleashes tremendous positive energy for overcoming the expected difficulties.

4 Large-scale change generates opportunities. Diverse institutional and market based responses emerge in response to these opportunities from the community. We saw this possibility with a community based special purpose vehicle created for water structures in one location. We also see potential for building local entrepreneurs as value chain actors to respond to emerging markets. New mechanisms of engagement and building capacity need to be developed to address this segment.

5 Most stakeholders are looking for platforms for meaningful engagement and deep impact. Clarity on mission helps to bring even existing resources to work more effectively together.

6 Integration of education, livelihoods and health is the need as well as aspiration of the community. While each intervention needs to be technically robust, a commonly held vision for change in the region needs to drive the programme. Community and their institutions become the point of integration, for which their role needs to be further deepened across themes.
The learning curve at ClnI has been steep. We have worked closely with grassroots organisations, donors, policy makers, national and international research institutions over this brief seven years of our existence. Our strength has been our ability to synthesise implementation, policy and knowledge perspectives in our work. We have built our internal capabilities to a platform that can handle range of engagements from deep grassroots immersion to design and policy implications for the region.

We start 2015-25 with detailed project implementation plans for each of these blocks, which articulate the pathways for prosperity and irreversible change. Through the process followed during the year, these plans are now the mission for the teams. The idea of ClnI as an ecosystem of players working together for bringing transformation, takes shape.
With a 2.5 acre plot under Semiyalata, Barnabas earns annually upto Rs. 2.5 lakh from paddy.

- Focusing on key crops of the region
- Utilization of Monsoon, working in Uplands
- Family earning Rs. 70,000 from 0.30 acres of land

- Undertake pig rearing of TNM breed
- Mortality < 5%
- Income > Rs. 1 lakh per year

Focus on irreversibility of the impact, with increased resilience of the communities

SHG Federation and secondary tiers spearheading the development processes in the area

Develop and strengthen community-based institutions including PRI members/ Gram Sabha and enterprises

Market Oriented Intervention

Demand Led intervention

Innovation – not stereotyped

Convergent multi-sectoral plans addressing quality of life

Trusts bring together different stakeholders to amplify the impact

Scale of Significance and saturation approach

 Bringing 33% of cultivable land under irrigation at household level
Khunti and Hazaribagh cluster

About the region

The districts of Khunti and Hazaribagh form part of the Chotanagpur Division of Jharkhand. Situated at a height of 2,019 feet above mean sea level, most of the villages are surrounded by hills and dense forest. Major tribes in the region are Munda and Santhal. Communication for few forest fringe villages is poor. Agricultural production in this area is characterized by mono cropping practices with only 5% to 7% of the net sown area being irrigated.

In this undulating terrain, agriculture is mainly rainfed with major crops being Paddy, Wheat, Maize, Pulses and Vegetables. The climate is favorable for horticulture. 61% of the agricultural land holding belongs to small and marginal farmers.
Year-on-year progress

2012-13 2,350
2013-14 3,521
2014-15 4,438

During 2014-15, the following key interventions were undertaken with 4,438 households in partnership with 324 SHGs.

Mission 2015-20

14 Gram Panchayats covering 81 villages have been identified for incubation in the first phase (2015-20). Pathways for prosperity for 2020 were charted out based on past experiences, study of the block and exposure of farmers and implementation teams to self-organized, vibrant agriculture clusters in the region.

The program will ensure stabilizing livelihoods of 6,000 households and irreversibly bring them out of poverty. Prototypes selected are Agriculture – having high value cultivation, Lac, Pig rearing and Water resource development.

Across all regional clusters, SHGs, VOs and Federations will be at the center for implementing different activities. They will play an active role in handholding family based planning, monitoring implementation activities and ensuring that livelihood and other programmes are pulled by demand from the community. Apart from impact on reducing poverty level, context specific interventions are designed in block PIP (Project Implementation Plan) to significantly improve nutrition status of targeted households through promotion of pulses and vegetables. Technological innovations in form of low cost structures will be done. Agriculture technology intervention like grafting of tomato would be promoted in research mode.
“Transformational change happened in the last three years of my life, which I had never imagined” says a visibly emotional Elisaba Nag. “My husband, who had deserted me, is now back and we are living together” she again says after a pause.

Elisaba Nag, a young woman of 24, was left to fend for her after her husband started to live separately. She is an active member of Esther SHG in Bhurshu village of Murhu block. Bhurshu village, with 56 households have been part of the initiative for the past years. Initial years were focused on stabilizing food sufficiency at household level through improved paddy cultivation and other staple crops like maize. 90% of the households adopted improved practices and food sufficiency increasing from 9 months to 12 months. Focus now shifted to harnessing the untapped potential of uplands. In 2013, seven households after an intensive Kharif agriculture planning exercise took up tomato cultivation. The harvest resulted in an average income of Rs. 25,000 per household. These seven members became an inspiration for surrounding villages of Kudahatu, Latardih, Janumpidih etc.

Elisaba, being one of these seven initiators, toured various villages to share her experience, motivating others to take up high value agriculture. Assured irrigation from a low land well that was constructed and the confidence from previous success, motivated Elisaba with 10 other members of the SHG to take up Summer crops for the first time in that area. They chose watermelon. This fetched her income of Rs. 30,000.

This success was enough to ignite the aspiration of the community. What made it more attractive was that the marketing was hassle free. Local traders picked up the produce from farm gate. Coordinated production and crop husbandry further gave confidence to take this initiative, a further boost.

Currently Bhurshu has 54 households, which undertook Tomato cultivation in Kharif, 32 of them went for Rabi and summer cropping of French bean and Watermelon. Today Elisaba annually earns an income of Rs. 80,000 from Agriculture. She is one of the change agents for the region, championing based on her lived experience. Starting from a humble number of seven farmers, around 450 farmers have taken up high value cultivation in a span of two years. Over the next five years, this spark will further ignite the dreams of 6,000 Households building them as lakhpati farmers. Elisaba’s husband returned and have settled with her and is engaged in agriculture.
East Singhbhum cluster

About the region

East Singhbhum is one of the twenty-four districts of Jharkhand. More than 50% of the district is covered by dense forests and mountains. The intervention blocks consist of undulating terrain, covered by mountain, dense forest that is crisscrossed by the Subernarekha River. It is connected to NH 33 and has railway connectivity. The predominated tribe of the block is Santhal tribe followed by Sabar, which is a Primitive Tribal Group. The abundant natural resources in the block are not optimally utilized and poverty is high.

The primary occupation is rain fed agriculture, followed by agriculture labor. Almost 77% tribal population has a land holding of less than 2 acres. Paddy is the main crop, which is also mono cropped, having productivity of 8 quintal/acre. The families depend on agriculture as their primary source of livelihood, accounting for 70% of their total income. The livelihoods are cushioned by collection and trading of non-timber forest produce (NTFP). NTFP collection (8%), wage labour & migration (18%) and selling of local beer (4%) are the other sources of livelihood.

The Central India Initiative works in 69 villages and 3,736 households.

Year-on-year progress

<table>
<thead>
<tr>
<th>Year</th>
<th>Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-14</td>
<td>3,458</td>
</tr>
<tr>
<td>2014-15</td>
<td>3,736</td>
</tr>
</tbody>
</table>

During 2014-15, the following key interventions were undertaken with 3,736 households in partnership with 259 SHGs.
Mission 2015-20

13 out of 19 Gram Panchayats of the two blocks have been identified to incubate as drivers for growth for the block in the first phase (2015-20). Covering 120 villages and 286 hamlets, 9,000 households will be supported in their transition to lakhpati farmers.

The program envisions that Dalma Mahila Sangh, a federation of SHGs in the Dhalbhumgarh and two other federations will be at the centre for handholding family based planning, monitoring implementation activities and further help to create demand within the community. Context specific interventions such as upland horticulture and goat rearing activity are also part of the Project Implementation Plan.

Women led special purpose vehicle, Shanti Mahila Sangh, has been created for water resource development. This group has been instrumental in creation of 27 ponds of 100 ft X 80 ft X 10 ft specification with support from Tata Steel. This group of women has taken the responsibility for planning for water resources in Gramsabha, managing construction in coordination with facilitating agencies and payment of labor to initiation of water distribution plan.

Santhal Pargana

About the region

Deoghar and Dumka districts form part of Santhal Pargana, one of the five administration units known as divisions of Jharkhand. As the name suggests, the region has dominant presence of Santhal tribes. Agriculture is the mainstay of the region where almost 80% of the working population are engaged in the agricultural sector. The average net sown area in this region is 57%, whereas the major crops are Paddy, Vegetables, Maize, Potato and Pea.

During 2014-15, the following key interventions were undertaken with 6,121 households which form part of 466 SHGs.
Mission 2015-20

34 Gram Panchayats, which have high concentration of tribal households, have been selected for intervention in first phase (2015-20). The intervention will cover 13,000 HHs spread over 234 villages. The program will ensure intervened households form part of vibrant community institutions. These institutions will be a platform for ideation, reviews and realizing of the dream of the community. New interventions of technology in vegetable farming (Rabi & Summer) would be promoted to increase productivity.

The undulating hilly terrain marked with drainage lines criss- crossing the topography, is a very common sight in tribal pockets of Jharkhand. The drainage lines usually form the lowest part of the valley and are characterized by water table peeping out at the surface of the land.

A typical household has an average cultivable landholding of 2.35 acres\(^1\), 57% of this lies in mid or upland. Experience have shown that harnessing the seepage line through a series of low land wells will be able to irrigate an average of 4-5 acres per well.

\(^1\) Data from Impact Management Information System, CInI
In Palojori block of Deoghar, investments under the Central India Initiative demonstrated that wells at a distance of 200 - 280 meters constructed, maintained by SHG women can generate seasonal revenue of more than Rs. 1,50,000. This amount in the first few seasons, recovers the capital expenditure made in construction of the well.

The concept has been demonstrated through construction of 100 seepage wells across 30 villages. Along with the well, a provision of lifting device i.e. pumpset of 3-4 HP is made.

Seeing the benefit, more than 100 wells been sanctioned through MGNREGA are been implemented in low lands. This experience was shared with the district administration and PRI leaders with a view to be included in the various works done by government funds in the block. In Sirsa village of Palojori block, 13 beneficiaries from an SHG benefitting from the seepage well have generated an income of Rs. 3,95,000 from two seasons. The overall effect in the region is seen through an ever increasing number of women from these villages flocking the local market with vegetables in winter and Summer.

CInI, in its endeavor to make the entire improved paddy promotion programme an initiative led by women of SHGs, introduced an innovative tool kit known as Safal Fasal.

The tool kit consists of 32 number of designed paper boards which are used as material for discussing the steps of improved paddy. As the season progress six steps are discussed one after other. The material is facilitated by a community representative selected from amongst the group members.

Currently, the material is been used in six project locations by 1,080 groups in Jharkhand. The initial outcomes of the facilitating tool kit have been positive.
Harichandanpur cluster

About the region

Harichandanpur block of Kendujhar District is a predominantly tribal block with about 20,000 tribal households. Livelihood of the community in the area largely depends on forest and agriculture based activities. Agriculture is largely centered around paddy cultivation during Kharif with productivity 12 quintal/acre, way behind the potential. Little orientation on commercial agriculture is observed among the tribal farming families having average land holding of 2.5 acres. With abundance of Tasar host plant, rearing of tasar silkworm also adds a significant 25% to household income. Collection of Mahua and fuel wood are other forest dependent income sources. Rearing of goat is quite widely practiced in the forest fringe pockets.

During 2014-15, the following key interventions were undertaken with 2,080 households which form part of 155 SHGs.
Institution
2,080 households in 155 SHGs

Year-on-year progress

2013-14 533  2014-15 2,080

Mission 2015-20

Based on study of the block and concentration of tribal families, 14 out of 25 Gram Panchayats have been selected for incubation as drivers of growth in first phase (2015-20). The intervention will cover 423 hamlets of 104 villages and will bring 6,500 households irreversibly out of poverty. The program will ensure all impacted households are part of vibrant community institutions. Gram Panchayat (GP) level federation will be formed in initial two years covering all 14 selected GPs of Harichandanpur block.

NUA SAKALA...Rays of Hope...
Experiencing Potato cultivation...

BIRAT sahi, a hamlet of Nipania village, was like any other tribal hamlet in the area, struggling to make ends meet in their journey called life. They did justice to the name of their hamlet “BIRAT”, meaning massive, when their SHG, Nua Sakala, took up Potato cultivation in 1.5 acres during Rabi this year. The members showed their strength of group and harvested 80 quintals produce. The members collectively stored the produce in cold storage for better market price, first time in the area. This result and their effort is appreciated well by agriculture and allied departments in the district, especially when the state is gearing towards “Potato Mission”. The members gained confidence in their effort of stepping out from their traditional way of cultivation and adopting improved methodology. The district administration has also acknowledged their effort and awarded “Nua Sakala” the best SHG award of the year. Social recognition by other stakeholders truly encouraged not only these members but many others in the area.
Intervention started at village Altuma with formation of SHGs from August, 2014. Five SHGs have been formed, covering almost 93% of total households of the village. Although, a perennial stream is flowing besides the village, the villagers never realized its potential and utilized the water during post Rabi season. With new energy generated at SHG and VO level, the members decided to take up agriculture interventions around the plots nearby the stream. To fuel their interest, guided exposure was planned for 28 SHG members to Khunti in December, a belt known for its watermelon cultivation through community institutions.

The unique feature of this exposure was that the members already deposited the cost of seed so as to fetch the seeds while they return from the visit and immediately start sowing. Effective linkage with block agriculture department helped in fixing the gap of lifting device. Five irrigation pumps were mobilized following an innovative loan based model. The members’ aspiration started taking shape as fruit setting started and within a span of three months, the fields were covered with melons.

This was the first time experience for the community in commercial agriculture reaching a scale of production. More than 130 quintals melon was produced. Continuing principles of decentralized market linkage, traders from Kendujhar, Duburi were linked. Seeing the quality of produce, they readily agreed to lift the produce from village. It was indeed encouraging for the members getting hassle free return at the doorstep. Besides this, rounds of internal exposure of other SHG members were organized during the fruiting season, which created similar aspiration of taking up commercial vegetable cultivation in next season. This experience indicates that the realization of community on judicious use of existing resource, with appropriate link to missing infrastructure will harness the true potential of the region.
Sabarkantha cluster

About the region

In Sabarkantha, Khedbrahma and Poshina are the most backward blocks of the district in terms of overall HDI. The region is characterized by semi-arid climatic conditions and declining natural resources, coupled with high soil erosion due to its undulating topography. The average annual rainfall of the area is 710.16 mm, is uneven and erratic in nature. Major tribe is Dungri Bhil community. More than 90% which is in these villages depend on agriculture from small landholdings spread over an undulating terrain for their primary livelihood. Majority of the agricultural land comes under the rain fed agriculture and is characterized by subsistence farming.

In the program cluster, hardly 16% of the cropped area has any access to irrigation. Consequently, the average household income is extremely low and 83% of the HHs are classified as BPL families.

During 2014-15, the following key interventions were undertaken with 4,223 households, across 21 villages which form part of 281 SHGs.
Institution
4,223 households in 281 SHGs

Year-on-year progress

2012-13 915 HHs
2013-14 2,438 HHs
2014-15 4,223 HHs

Mission 2015-20

Building up on the successful engagements with the tribal households in the cluster over past couple of years, the program will ensure that Community Institutions will be at the centre for implementing different activities across 23 villages and 6,000 households. Soil and moisture conservation (SMC) works would be carried out in 3,330 acres while 66% households would have access to irrigation by 2020. Vegetable cultivation on a commercial scale (at least 0.25 acre plots) would be covered with 4,500 HHs, spread across four production clusters. Intervention on Agricultural productivity enhancement and crop diversification would reach to 6,000 families and average productivity of crops would increase in range of 60 to 96%. Pulses area would be increased to 2,738 acres by reaching to over 3,000 families. The program will also intensely engage with over 3,000 farmers who are into cotton seed production, a skill that the farmers have learnt over years of working as migrant laborers in the cotton fields of Saurashtra region of Gujarat.
"A beginning for High value vegetable cultivation"

Mr. Talkabhai Dolabhai Parmar is a marginal farmer from Danmahudi village of Khedbrahma taluka of Sabarkantha District of Gujarat and the head of six-family members. Talabhai has 3 acres of land which is his family’s sole source of livelihood.

In Khedbrahma region, a predominantly tribal cluster, commercial vegetable cultivation is almost non-existent. Farmers are into cultivation of field crops like Maize and Pigeon Pea. It is against this background that the concept of diversification to higher value crops like vegetables were introduced with the farmers. After initial discussions with the community members, the vegetable cultivation program started with Kharif vegetable cultivation such as Chilly and Brinjal with small no. of farmers in the identified vegetable cluster villages. In the first instance, 55 farmers across seven villages cultivated Chilly and Brinjal on commercial basis in 7.27 acre.

Talkha Bhai agreed to allocate part of the land from Maize - the traditional crops to vegetable cultivation. He cultivated Brinjal as sole crop on 0.25 acre of land. The improved cropping practices, which included good quality saplings of variety Nilesh – a variety in higher demand in the market, appropriate crop geometry, fertilizer application schedules, and timely use of plant protection measures helped him raise a good production of Brinjal crop.

As per the details of the expenses maintained by Talkha bhai, the cost of cultivation for the crop amounted to Rs. 4,913 and he harvested 31.43 quintals of Brinjal and within four-five months earned a net income of Rs. 27,200 after selling the vegetables in the village and nearby market. Almost seven times what he had traditionally earned from the same resource. He experienced a more regular inflow of cash during the peak period as compared to the income earned at the end of the season with other field crops.

Talkha Bhai now plans to expand his area under vegetable cultivation. Moving from rainfed cultivation, he now plans to invest in water control for vegetable cultivation. Next year he plans to include Chilly along with Brinjal in his crop basket. He is now recognized as the lead vegetable farmer in the village and he is happy that he is able to extend his experience and knowledge support to other farmers interested to take up vegetable cultivation.

The increased income of these initial number of farmers and easy access to a ready local market has generated interest in the other farmers of the village to allocate parcels of their land to higher value vegetables. It’s not long before the areas transform into a market linked cluster of high value agriculture are expected to be built through the Mission 2015-20.
Santrampur cluster

About the region

Santrampur is one of the tribal blocks of Mahisagar district, with almost 77% of total population being from tribal community. The area is characterized by semi-arid climatic conditions, undulating topography with good forest cover and scattered settlements. Many of the villages form part of the catchment area of Kadana Dam and portions of the land are submerged during the monsoon, when the dam is full. The villages are well connected with roads. With average land holding of 1.5 acres, seasonal agriculture is the major source of household income, supplemented with income from the collection of forest produce mainly timru leaves, followed by migration. The area also has a very strong community involvement in the regeneration and protection of forest resources, which has helped in the retention of the fairly good forest cover.

So far, the programme has worked through its flagship agriculture productivity enhancement programme – Kharif Maize Stabilization in 11 villages of the block.

The community level institutional interface in the form of village level forest protection committees and watershed committees were actively leveraged for the roll out of the agriculture program, mainly targeted at enhancing the productivity of Maize, Pulses and Paddy during the Kharif season and Maize, Wheat and Gram during the Rabi season. The engagements have seen very positive outcomes with very high rate of adoption of good agricultural practices promoted and results of production increase by over 70 – 80% from the initial baseline.

Strong community level agriculture extension systems through the locally trained youths and the active engagements of the leadership pool of the CBOs has been the catalysts to the change in the region. Appropriate use of available resources for promotion of small scale vegetable cultivation was also done with limited number of farmers, primarily to establish the efficacy of vegetable cultivation as an income generation activity.

During 2014-15, the following key interventions were undertaken with 1,820 households, which form part of 121 SHGs.

Kharif - 1,820 HHs
Rabi - 747 families

Institution
1,820 households in 121 SHGs
Year-on-year progress

Mission 2015-20

Building up on the proactive engagements with the community over the past couple of years, **19 villages** in **18 Gram Panchayats** and **118 habitations** targeting **6,000 households** have been selected for first phase (2015-20) of the programme. Various exercises have been carried out in the field to assess the current status of household economy across various sections of the community to help in refining the proposed set of engagements that will help in transformation of the livelihood of the intervened households. The interventions in farming system will be designed to improve productivity of the private land holdings through soil moisture conservation measures; improving water availability; improving knowledge of agriculture using improved package of practices and diversification to higher value crop cultivation like vegetables and other horticulture interventions.

Program will also ensure nurturing and strengthening of **400 SHGs** covering **6,000 HHs** in **19 villages** converged into Village Organisation (VO) and **3 geographical proximity clusters** and further federated into apex body as Federation. While building up on the formation and strengthening of the institutional infrastructure, the project implementation plan targets to maximise the impact on HH economy by taking context specific agriculture and livestock activities and building up Strong linkages with the various line departments and convergence with the ongoing programs.

Agriculture is the prime source of income for **Ramjibhai Kalubhai**, a farmer from **Semaliya** village of Santrampur taluka, and his seven member family. He cultivates **3 acres** of land, part of which is suitable for rainfed paddy cultivation. An active member of the village level forest protection committee, he has benefitted from the maize productivity enhancement program over the past few years. So, when the possibility of undertaking similar enhancement for paddy was suggested, he was quite motivated to extend the adoption of improved practices in his paddy field too.

Farmers recognized the low per unit productivity and the need for improved practices. Range of knowledge inputs were shared, which included seed replacement, adoption of good practices for the nursery preparation – raised bed, seed treatment. Since this was the first year of engagement with paddy crop, the major focus was on proper seedling raising and its transplantation, while adopting the required paddy field preparation activities.

**Ramjibhai was also selected as the lead farmer for the demonstration of the improved paddy cultivation**
activities. He replaced seed with variety **PB2511**, obtained from **IARI** (Indian Agricultural Research Institute) as part of IARI-VO Partnership Engagement Program.

The adoption of good practices helped him to increase his yield up by over **1.5 quintal** and harvest almost **9 quintal** of paddy from less than **¾ acre** parcel of land. Further, this scented grain also fetched him a rate of **Rs. 395** per quintal as against the normal rate of **Rs. 250** per quintal for the traditional grain. Low rain towards the later half of the season had some impact, but he was able to earn an additional income of **Rs. 3,400**. Looking into the results of the interventions, he is now motivated to expand the cultivation practices to his remaining land under paddy cultivation. The increased yield as well as higher price in the market has caught the attention of the farmers in the village. Farmers from neighboring fields reserved their seed requirements from Ramjibhai for the coming year. Simaliya village has almost **350 acres** currently under paddy cultivation and aim in the coming year is to saturate the improved paddy cultivation practices with all the **700 farmers** of Simaliya village.

Paddy is a major crop for almost **25%** of the farmers in the Santrampur cluster. The Simaliya experience will give a major boost to the agriculture productivity plans for the region.

---

**Extract from the report on Third Party Impact Assessment of the Kharif Maize Stabilization program of CInI, implemented in the states of Gujarat and Rajasthan - Study carried out by PwC**

In addition to the progress delivered under the project, **CInI** has done extensive work in strengthening community based organizations in association with the NGO partners in the project geographies. Support for institutionalizing the extension system and input supply has been given to **Self Help Groups, Lift Irrigation Cooperatives, Horticulture Cooperatives, Farmers’ Group** and other village institutions.

A key indicator of positive change was taken as to be the adherence of beneficiary farmers to recommended package of practices of target crops especially Maize and Wheat. As a result of the project focus on productivity enhancement, major changes are observed in the primary survey of sampled HHs as regard adoption of recommended package of practices. Some of the results of estimation of adherence of sampled intervened farmers in key areas of recommendation can be summed up as follows:

- A near complete shift from use of local indeterminate varieties to high yielding composite and hybrid seeds
- Decrease in the seed rate as a result of line sowing
- Adoption of seed treatment by all farmers
- Complete shift from seed broadcasting to line sowing maintaining distance between rows and individual plants
- Increase in the application of fertilizer particularly urea as per recommended dosage and time of application
Productivity enhancement for Maize and Wheat

A comparison of productivity in maize and wheat shows a significant increase due to adoption of the recommended package of practices and high yielding seeds by the beneficiary farmers. The yield per acre in both crops is also higher than that in the control farmer sample. A snapshot of the findings:

Maize
Before – 6.4 quintals / acre
After – 10.8 quintals / acre

Wheat
Before – 7.6 quintals / acre
After – 12.28 quintals / acre

Intervened perception on the project interventions

The primary survey in the project area revealed an overall positive attitude of the farmers on benefits of the project interventions. The key benefits as perceived and reported by the farmers are:

- Increased knowledge and awareness of the scientific cultivation practices of maize and wheat particularly the benefits of using quality seeds, seed treatment, maintaining crop geometry with optimum spacing and optimum N:P:K levels and crop protection
- Increase in the productivity as a result of the adoption of these practices
- Increased farm income
- Access to extension through service providers who are from the same community and have good rapport and ease of communication with the farmers in the villages under intervention.
**Dahod Cluster**

**About the region**

Dahod, also known as Dohad, is one of the most backward districts of Gujarat. This district is bound by Panchmahal to the west, Chhota Udaipur to the south, Jhabua and Alirajpur of Madhya Pradesh State to the east and southeast respectively, and Banswara of Rajasthan State to the north and northeast. The population of the district is mostly rural, and a majority of the district’s residents are Tribals, mostly Bhils, depending upon rain fed agriculture on their small land holdings.

The Initiative has worked in this region with over 3.3 lakh households in over 1,425 villages, are impacted by the various natural resource management (NRM). Programme interventions have included water resource management, micro-watershed development, agricultural extension, dairy, high value horticulture program, drinking water & sanitation activities and related programme. During 2014–15, program intervention was undertaken with 330,234 households through 2,534 CBOs.

**Year-on-year progress**

- **2012-13**: 286,740 HHs
- **2013-14**: 317,190 HHs
- **2014-15**: 330,234 HHs

During 2014-15, the following key interventions were undertaken with 330,234 households, which form part of 2,534 CBOs.

**Agricultural Development**
- Kharif - 40,605
- Trellis system - 960
- Fruit tree orchards - 1,117
- Floriculture plots - 146

**Water Resource Development**
- 5 Check-dams
- 10 Community lift irrigation
- 495 open wells
- 1.20 lakh acres of land
- 1.45 lakh HHs
- 8,157 acres of land - soil moisture conservation & land treatment

**Institution**

330,234 households in 2,534 CBOs
Mission 2015-20

The plan for prosperity builds on the past but makes some significant strategic shifts in the intervention approach. Rather than activity focused work of the past, the goal is to bring all the participating households to an income level above Rs. 1.20 lakhs, while strengthening community institutions. The programme will engage with 45,000 households in 16 concentrated cluster of 250 villages across 6 blocks of Dahod district in this mode. With the Household resource based planning approach, the livelihood program prototype will focus on high value agriculture with irrigation support such as Horticulture and vegetable promotion – field crops as well as trellis systems, seasonal and perennial floriculture. Maize, paddy, pulses, wheat & gram will also be worked on. Optimum utilization of the available resources and creation of new irrigation resource through construction of Lift Irrigation, Checkdams, Wells etc., is being planned.

By design, in departure from earlier focus on thematic activities, entire project implementation plan is in close coordination with the community based organizations (CBOs). The CBOs will play an active role in handholding family based planning, monitoring implementation activities and further help to create demand within the community. Nine such federations will be nurtured during this period. Another departure is the use of loan funds and other financing mechanisms to scale up the successes already witnessed by the programme. The success of trellis farming is one of the early programme that is to be extended using working capital/ loan funds. Dairy is also proposed to be expanded in specific clusters on similar lines. Revolving funds & working capital made available to apex institutions will improve availability of timely agriculture input and strengthen output linkages with market.

A comprehensive monitoring evaluation learning system is being established where reporting and monitoring systems focus on tracking of outcomes at the household level. This is part of the overall Household level MIS of CInI.

Finally, to operationalize the same, specific & qualified human resources will be placed at the cluster level supported by block & institution level teams, with very clear and defined roles and responsibilities.
Name of Farmer: Karansinh Baria, Chaparwad, Taluka: Limkheda, District: Dahod

Mr Karansinh Baria, a resident of village Chaparwad, taluka - Limkheda, district - Dahod is one of the successful farmers who had participated and benefitted from the agriculture productivity enhancement programme - KMS, in the village.

Karansinh Baria family comprises of total 5 members of which two are male and three are female. He is a marginal farmer with 2 acres irrigated land. Agriculture is his key occupation and cultivates maize in both Kharif and Rabi seasons. Earlier he was cultivating maize only in Kharif season by traditional method using local varieties. The efforts taken up under the programme, encouraged him to adopt the improved package of practices (PoP) recommended for maize cultivation. He reported that earlier he was growing maize without taking care of crop and its management aspects like tillage, inter-tillage, nutrient, pest, irrigation etc. which inhibited him to get better yield. But now he is well aware about the PoP of maize and is applying the same timely, which has resulted in doubling of his yields. He explained that the unseasonal and excess rain towards the end of the season in Kharif had affected his yield level. Otherwise he could have got 3-4 quintal more than the actual 16 quintal grain.

He is now also the lead farmer of the region and a community resource person, who provides extension services and training to the other farmers in the village. He also adopted recommended PoPs for Rabi maize crop, especially for maize seed production activity and achieved similar results. This reiterated his belief and he intends to continue these practices.

Barwani cluster

About the region

Barwani is one of the districts of south Madhya Pradesh. The project is being implemented in 37 villages in two clusters, namely Ojhar & Rajpur in Barwani district. The villages are predominantly tribal (over 94%). Little over 7,700 families reside in these villages. Nearly cent percent villagers are dependent on agriculture. The irrigated area is 16% of the total cultivable area. The average holding size is less than 5 acre. Wage earning through agriculture and non-agriculture labour work is the second most important source of livelihood. Around 23% families migrate to the surrounding places in Maharashtra and Gujarat in search of labor for a period of four months.

Reasons for contributing low agriculture productivity include unchanged agriculture practices and low seed replacement, among others. Availability of cash to purchase seeds and other required inputs is also a limitation. Farmers’ productivity and income are low due to inefficient water use, depleted soil fertility and inappropriate knowledge about agriculture.

The intervention in this area focuses on (a) Strengthening existing water user associations on Participatory Irrigation Management (PIM); (b) Strengthening community based organisations; (c) Agriculture productivity enhancement related interventions and; (d) Land & Water resources development.
It is envisaged to directly impact the livelihoods of about **6,000 HHs** and help in doubling the annual income from the current baseline of **Rs. 35,000/-** per annum.

During 2014-15, the following key interventions were undertaken with 4,229 households, which form part of 124 CBOs.

**Institution**

4,229 households in 124 SHGs, 2 VOs and 1 producer company with 1,600 members

As the initiative has now further focused its intervention geographies, this project is not included in Mission 2020.
Maharashtra

Dhule and Nandurbar clusters

About the region

The Dhule district was bifurcated in 1998 into two separate districts, known as Dhule and Nandurbar, the latter comprising the tribal region accounts for more than 50% of the total population. These are one of the most backward districts of Maharashtra. Two-third population of proposed cluster falls under below poverty line. Major tribes of the area are Konkani, Mavachi, Bhill, and Vanjari. The average annual rainfall in the area is 574 mm. The main crops in the region are Jowar, Wheat, Rice, Toor, Groundnut and Chilly.

Year-on-year progress

2014-15

1,348 HHs
During 2014-15, the following key interventions were undertaken with 3,755 households, which form part of 309 SHGs.

An education initiative is being implemented in 18 villages of Dhadgaon with focus on increasing learning level of students between class I to IV in Maths and Language to significantly bring about a marked improvement in attendance of the students. It does this by working closely with and strengthening the School Management Committees (SMCs) in 20 schools as a key approach. The initiative also intensifies remedial coaching through Bal Mitras to achieve learning outcomes, develop new Teaching Learning Materials (TLMs) and also further develop the libraries in 20 Bal Bhavans along with developing interest in sports among the children.

In 2014, a pilot project on ‘Community based Management of Acute Malnutrition – CMAM’ was initiated in partnership with UNICEF in Nandurbar to test and arrive at best possible protocols for addressing the nutrition condition of SAM (Severely Acute Malnutrition) and MAM (Moderately Acute Malnutrition) children and develop understanding for further action based on the study result. Global evidence suggests that 80% of SAM can be managed at community level, however in India there are no standard protocols for this. This pilot is proposed for a comparative evaluation of three protocol options available for SAM management in a community setting using existing Government machinery in Nandurbar district of Maharashtra.

Thus the current study seeks to establish the best possible protocol in Indian context. The three protocols which were studied are: 1) Amylase Rich Floor Recipe (ARF); 2) Special food (SF); 3) Medical Nutrition Therapy (MNT) and; 4) Amylase Rich Flour Recipe (ARF) – total three rounds of study are proposed in all six blocks of district out of which two rounds of MNT testing in Dhadgaon and Akkalkua blocks have been completed after screening in 993 Anganwadi centres and approximately 2,039 SAM and 4,900 MAM children received treatment. In Taloda block, first round testing of SF protocol was done with 260 SAM and 897 MAM children while ARF protocol testing has so far been completed in Nandurbar block with approximately 580 SAM and 1,571 MAM children. The progress is being closely monitored and data is collected intensively for analysis of results.
Mission 2015-20

A cluster of 47 tribal dominated villages (21 in Dhadgaon and 26 in Sakri) covering 9,000 households has been identified for the phase–1 of the engagements in Dhadgaon & Sakri. The proposed cluster level program will ensure all 9,000 impacted households are part of vibrant community institutions in the form of SHGs and their collectives. The program will ensure that SHG, VO, Federation will be at the centre for implementing different activities with active handholding towards family based planning, monitoring implementation activities and further help to create demand within the community.

The key livelihood prototypes identified for enabling the income enhancement are – productivity enhancement of key field crops like Maize, Jowar, Paddy, Wheat, Gram, Soybean & Pigeon pea; diversification to high value crops like vegetable cultivation – Tomato, Chilly, Brinjal & Okra, including introduction of more efficient production systems. This work is expected to be precursor to more focused initiatives on specific value chains once the production end stabilized.

Promotion of horticulture fruit orchards, improved husbandry practices & reed improvement in small ruminants and intensive water resource development have also been planned as they will be key for stabilizing the agriculture productivity. In irrigation, the program will also seek to being in new technologies and innovations to improve water use efficiency. Promoting entrepreneurs among the community, closer integration with markets of the communities & their institutions and introduction of newer mode of financing with an eye on scalability, markedly away from the grant based funding, that has been prevalent here, are some the defining new approaches that will be implemented in coming years.

The engagement in the cluster will be strengthened through much needed interventions on nutrition. Building on from the experiences of the CMAM study, the team is now in the process to develop and roll out an intensive and integrated nutrition improvement program in the 21 intervened villages to bring about an overall and sustainable change in the nutrition status of the families, with focus on women from the SHGs are key driver of this change in the area. Along with behaviour change aspects across the target segments (adults, adolescents and children), the best possible technical solutions suitable to the area will be part of this ambitious initiative.

A new idea takes seed
The first interaction of the program team with Manti Bai was in August 2014. Commercial vegetable farming in Dhadgaon is extremely negligible even in Rabi season. An initiation was made with 26 farmers in Kharif 2014 in Radikal village. To broaden this experience and expand number of households participating in the programme, village Kamod was identified. Nesting on ridge with 4 scattered hamlets and total 107 families, the village had no experience of vegetable farming, apart from what is grown in small patches for pure household consumption.

After a couple of village meetings and interactions to discuss the idea in August, 25 SHG members agreed to go for an exposure trip to nearby Radikalam village to see for themselves the experience of other farmers who had initiated vegetable farming commercially and decide for themselves.

The result was mixed. Six women from the village agreed to experiment in coming Rabi. Manti bai was one of them. Her financial situation was quite desperate. With a seven member family (5 children & husband), she found it extremely difficult to run the family with annual income of about Rs. 35,000, which came from Gram and Maize from her 1.5 acre land and farm labor work that her husband Budha Pawara used to do. The family also had loans from money lenders which made her situation worse.

She was concerned whether she could pull this off - manage costs and labor. But with courage, she initiated vegetable farming (Brinjal & Chilly) in 0.06 acre of homestead land in October. Both husband and wife put their heart into the activities, following all knowledge inputs received from the programme. In between, however they got a shock when entire chilly crop in the area failed and their 200 chilly plants were lost. Undeterred, they continued with their labor. There is a lot of pride in her voice when she says that she herself sold the vegetable in Dhadgaon weekly Haat and earned around Rs. 13,000. Hers was also one of the most productive plots, achieving almost 5 kg Brinjal per plant. She tells that she invested part of the money to send her younger son to residential school with the dream of a better life.

This year Manti Bai and family are the first in the village to opt for Kharif vegetable, again an entirely new endeavor. She now has 0.1 acre of land under Brinjal, Tomato and Chilly. She invested part of her earning from last season in this crop.

According to her in this year Rabi (2015) a lot of families are going to take up vegetable as they all have come to her field for exposure and inspiration.

This story continues. It's a beginning both for Manti bai and Kamod.
Impacting Quality of life & increased life choices

Promoting “smart villages”

* Pre & post project impact visualization by the community
Education

From the poor literacy figure of just 41% in 1991 to 54% in 2001 and then 66% in 2011, Jharkhand has come a long way. There were 26,740 primary and 44,675 upper primary schools in Jharkhand in the year 2010-11; out of them 18,433 primary schools and 1,188 upper primary schools were opened up between 2002-03 and 2010-11 under the Sarva Shiksha Abhiyaan (SSA). The quantitative expansion in school education in the state, however, has not been accompanied with commensurate improvements in quality and learning outcomes. As it is in the case of the state, the district of Khunti also suffers from the problems of quality and quantity in its education sector. It is not only that the literacy rate is low but the learning achievement among the students is also very low.

For transformational impact, the program in this region will need to address issues arising out of following main challenges with regard to elementary and secondary school education system in the region: non-functioning schools, poor school environment, inadequate facilities for secondary education, non-availability of context specific appropriate reading material, rampant teachers’ absenteeism and high dropout rates among girls, coupled with larger problem of poverty.

In this context, in 2014-15, the programme operated with focus on improving the quality of education in Khunti district, the focus was on: (a) Elementary School; (b) Secondary School; and (c) Innovation and Research.

The Elementary School component worked on quality issues in 55 elementary schools through direct implementation of the School and Community Based Quality Improvement Programme (SCQuIP). The Remedial Coaching Component of SCQuIP supports government high school students in clearing their matriculation exam through academic support. The table below provides the outreach figures:

- **2,276 children of grade III, IV and V** in **55 schools** are supported in **Language, Maths and Environment science** under School improvement programme
- **1,450 children of grade V, VII and IX** in **10 schools** are provided support in developing competencies in **English, Maths and Science**
- **5,546 children** developed skills in indigenous **art and craft**
- **26 sets of Mundari** books produced and two copies of each put to use in libraries in **84 schools**.
- An **English Language Enhancement Programme**, to be implemented by Centre for British Teachers, was initiated to develop staff capacity of Learning Assistants, Remedial Coaching Center Teachers, Learning Facilitators and Coordinator through onsite training support, ongoing support and mentoring.
Under the Innovation and Research component, two types of programmes were implemented: (a) Continuation of Girl Child Education (“Punararambh”); and (b) Quality University Education Programme. Under “Punararambh”, being implemented by Vikas Bharati, 60 late-dropout girls (girls who had dropped-out in class VIII and above) were selected in the beginning of the project period and were enrolled in the National Institute of Open Schooling (NIOS) programme. These girls were provided continuous academic support and appeared in the exam.

Finally, through the Quality University Education Programme being implemented from January 2014, the Hazaribag Jesuits Education Society - a partner of the Trusts - provided facilities for science laboratories, books for the library, computers and equipment to 300 college students studying in St. Xavier's College, Mahuadanr, which happens to be the first college in the district.

Key Highlights

- 91.5% of students under the Remedial Coaching Class component passed matriculation exams in 2014, as against the district figure of 70.3% and the state figure of 75.3%. Out of 284 students, 84 secured first division, 144 secured second division and 32 secured third division. Results have consistently improved over the years; in 2010, 82.9% of students cleared their examinations.

- Under the Punararambh programme, 32 girls cleared their matriculation under the Jharkhand Academic Council, giving a passing percentage of 81.57%.

Institute for Human Development, Eastern Regional Center, undertakes a third party monitoring exercise to gauge the learning levels of primary school students through SCQuIP and ESCQuIP. The report revealed that

- The programs have been successful in bringing about positive changes in the learning outcomes of the students, as compared to the baseline tests

- The students’ scores in English and Hindi languages have improved; besides non-cognitive skills such as punctuality, discipline, love for learning, regularity, respect for elders, self-confidence and leadership have also been developed

- There is a growing involvement of the parents and community members in the educational process

- The programme has also positively impacted the government and para teachers

- Encouragingly, there is a growing demand for the programme’s replication in the non-intervention schools as well
Mission 2015-20

The initiative plans to make intensive interventions in a bid to improve the quality of education ranging from pre-school to high school education, over a period of time. Following is the broad strategy adopted for Education work:

• Select a geographical area and work closely with a set of schools, communities and children over a period of 10 to 12 years to show lasting and relevant effects in the quality of education for deprived children. Long-term objectives of the initiative include initiating an elementary School Improvement Program with active involvement of parents and community based organizations, which would provide long lasting and relevant educational experiences and provide insights in systemic reform and create a replicable school and community based quality improvement model.

• Under the High School component, continue to focus on running Remedial Coaching Centers (RCC) where students of grades VIII, IX and X in secondary schools are provided academic support in the subjects Mathematics, Science and English.

The team detailed out the implementation plan based on understanding the status of schools in the area. This plan includes focus on:

• Initiating systemic reforms in 467 government schools which is 41% of all schools of the district and enhance competency of 900 government school teachers and 600 village volunteers. This is expected to result in the creation of a sustainable and replicable model of school reform in the district.

• Improved learning levels and inculcation of co-curricular skills among 64,000 primary school children studying in grades II to VII across 467 government schools, leading to better quality of education and life.

• Enhanced learning levels (by at least 20% compared to the baseline) among 7,000 high school children of classes VIII to X in Language, Mathematics and Environmental Studies.

• Intensively work with community through various forums like SMCs, SHGs, Gramsabha for creating an environment on education in village.

Etwari Devi - The Change Maker

“Against all odds, I was able to enroll my son in the school. He missed his school for a year because of which he had become weak in his studies. But the teaching methods used by CInI in the school have enabled my child to meet the learning level according to his class.” While saying this Etwari Devi became emotional and had tears in her eyes. She used the forum of parents/SMC meeting to narrate her story and motivate other parents to engage meaningfully in the education of their children, participate in the parents meeting and come forward to improve the quality of education in schools. She is also an SMC member and has received training by CInI on her roles and responsibilities as an SMC member. Her son, Vicky Nayak is studying in class IV at R.U.M.S., Kodakel and is one of the best student of his class.
Learning assistant from CInI is working in the school for past three years. There has been a significant improvement in the learning levels as mentioned in the graph below:

An Example of Adoption of Best Practices

Primary School at Bagicha Toli was started under Education Guarantee Scheme and was later upgraded till class V in the year 2004. Adarsh Mahila Mandal, an SHG in the village, had played a key role in establishing the school. With the efforts of Gram Sabha, SHG & SMC and funds from SSA, the school building was constructed in the year 2013.

In the year 2011, CInI had implemented a Reading Improvement Program (RIP) in the school. Further in the year 2012, School Improvement Program was started, in which efforts are made to improve the quality of education through demonstrating best practices in classroom as well as in the school. Seeing the experience of the programme, the Gram Sabha also placed a qualified person in the school when the number of teachers was less. Praffulit Bhengra is one such person who was placed by Gram Sabha in the year 2015. After observing and understanding the importance of the teaching methods and teaching learning materials being used, she started adopting the practices in her own class. She has shown interest in participating in the training and getting support from the team. From this, it is evident that the effort of school improvement has helped in generating an interest to adopt the best practices among other stakeholders of the school.

26 books were translated into Mundari and published by CBT. 2 copies of each book have been distributed and are currently being used in 84 schools. The response on the books has been quite encouraging. The students show keen interest in reading the books as they are in their mother tongue. They even take the books home to read. When the stories are read aloud, they listen to it with great interest. Even the illustration has been quite fascinating for the students.
Drinking Water and Sanitation (WATSAN)

The Trusts have supported water, sanitation and hygiene (WASH) projects in various Indian states. With a view to consolidate water and sanitation field projects and to scale up the interventions in the sector, it is proposed to integrate all the existing and future projects under one umbrella initiative – Tata Water Mission (TWM). The mission is envisioned to create healthy future for lakhs of people through provision of safe, assured & adequate drinking water, improved sanitation and hygiene facilities to rural communities. The mission advocates decentralized, demand-responsive & community-managed approach to achieve the goal.

CInI hosts the hub of the Tata Water Mission in Jharkhand and Gujarat. It is working in 250 habitations across Gujarat and Jharkhand in the first phase of implementation to establish a community managed system to secure access to Safe Drinking Water and to achieve Open Defecation Free (ODF) status. Lessons from these will be further upscaled in the next phase of the mission.

There has been a considerable national focus on sanitation and policies were revised with the launch of the flagship programme – Swachh Bharat Mission. CInI, during this time, focused on streamlining the comprehensive planning of drinking water component of the programme.

**Policy influence** and **innovation** are significant in both drinking water as well as sanitation component in both the states. In the tribal areas, institutional framework has been a challenge. Under the project, water user committees which are traditionally organised at revenue habitation level are now being organised at the scheme level. This will greatly influence the governance and post-operative management of these schemes. While the programme is still in nascent stage in Jharkhand, the average cost of drinking water scheme is reduced by a third.

Highlight of innovation during the year was on acceptance from the community of a cost effective toilet block which reduces construction time and management. Using AAC blocks, the cost of a toilet block has reduced from **Rs. 17,000** to **Rs. 12,800** for twin pit toilet, including provision of water tank and hand washing corner. The construction time is halved from **3 days** to **1.5 days** taken per toilet. This innovation has fuelled demand from the community, **400** such toilets have been constructed.
Initiation of VWSC formation was done in **170 villages** in **Gujarat** and **25 in Jharkhand**. **225 VWSCs** were formed at habitation and village level. Efforts were made to strengthen these institutions through orientation, regular meetings and exposure. In Jharkhand, the programme is being implemented and monitored by the women’s federation. The federation and its village organisations are actively engaged in dialogging and revival of the village water and sanitation committees.

Government collaboration and leveraging fund specific to drinking water component was hastened. During the period, tap water connections were ensured in **32%** of the target habitations of Tribal Gujarat in collaboration with **Water and Sanitation Management Organisation (WASMO), Government of Gujarat**. In Jharkhand, almost **15%** of the target hamlets are in stage of initiating the physical implementation after the schemes being approved by **Drinking Water and Sanitation Department (DWSD), Jharkhand**. In sanitation component, as change in behaviour and attitude is the foremost need, enormous efforts were made for streamlining and evolving effective communication strategy. In the process of building demand for sanitation, intensive community triggering exercises were done in various forms such as conducting sanitation mapping, walk of shame, live demonstration of effects of open defecation, activities with school children, village cleanliness drives with the community and exposures.
There is a success story of **Dahod** in financing the toilet construction - **Sarpanch** of **Bavka** village came forward to sign an agreement with the implementing organization in his capacity as President of Village Sanitation Committee. The agreement envisaged an advance towards toilet construction which would be refunded when the subsidy amount is leveraged from the **DRDA**. Village Water and Sanitation Committee of Vadla faliya in Katholiya village had also come forward to take the responsibility of constructing the toilet in their hamlet of their own. They have only availed support of getting materials from the negotiated supply chain. Together with their own contribution, these materials would help them in constructing toilets without waiting for flow of government resources. They would repay **Rs. 500** per month until they receive the subsidy amount and once they receive the subsidy amount they will pay the rest at once. It is a small hamlet of 13 HHs to try out the model. While the above are advances of materials without any interest, SHGs of Singri faliya took loan from the bank for constructing toilets without depending on subsidy or any external financial support.

This approach holds the promise to accelerate toilet construction in the coming year. There is increasing demand from the neighbouring hamlets too for the same model of financing.

In the coming year, hamlet level sanitation plans will be prepared and rolled out. Comprehensive capacity building for VWSC leaders, community leaders and peer educators will be undertaken. While efforts for capacity building have been made, we would like to improve this through:  

- **Refining in methodology and content**;  
- **Enhance linkage of the training with role of VWSC member**;  
- **Follow up/refresher training requirements**;  
- **Deeper understanding of post training support requirement**. Nesting this programme more strongly in the development agenda of the women's self help groups will be imperative.

### School Sanitation Initiative in Khunti, Jharkhand

In most of the **56** schools where **CIni** is working, there is an issue on basic water and sanitation facilities. It is a known fact that the provision of safe water and sanitation facilities in schools is the first step towards a healthy physical learning environment, benefiting both learning and health. Provision of drinking water and basic sanitation facilities in these schools will not only improve the learning environment but also help the students to practice healthy life skills on hygiene and sanitation. This practice will percolate gradually to the community and will bring multi-fold benefit to them in long run.

With an objective to improve water and sanitation conditions in schools, a pilot programme has been initiated during this period. An exploration exercise was done and it was found that materials prepared by an organization, Thoughtshop Foundation, was appropriate to introduce the concept of sanitation within children of schools. In the process, **14 Learning Facilitators** were trained as master trainers. These Learning Facilitators conducted training for Learning Assistants of all these **56** schools on use of the booklet. The Learning Assistants provided classroom input to the students using the booklet in Environment Science periods. They also did activity based interaction with the students to provide information on sanitation and hygiene. Dialogue has been initiated with District Education department for a pilot comprehensive school **WASH** programme in **10** schools.
Monitoring, Evaluation and Learning

The framework for Monitoring, Evaluation and Learning (MEL) envisages effective synthesis of the knowledge generated and its communication to the larger sector. Data, quantitative as well as qualitative, is recorded both manually & electronically and synthesized at field level for decision making. The same data set is used for reporting to the Trustees of the Trusts and CInI on predefined indicators. A strategic MEL system will enable taking informed decisions on the progress of the program and capture knowledge for improved effectiveness of program delivery. During the year, four baseline studies were done. Thematic studies on high value agriculture was further refined and brought to closure.

Glimpse of baseline & impact studies in various clusters during 2014-15, which were incorporated into the programme design in the respective areas.

Baseline study: Tomka, Kendujhar, Odisha

Sampled HHs: 181

Almost 92% families belong to Scheduled Tribes in the area with mean sex ratio of 890. Cycle (72%) is the most common asset in the locality, followed by mobile (55%). More than 50% HHs have job cards & ration cards. Average land holding is 1.72 acres. 77% of the surveyed HHs are engaged in Kharif agriculture while only 10% involved in second cropping. The average production of transplanted paddy through traditional method is 10 quintal/acre. Only 17% of HHs have grain sufficiency round the year from their own land. The average income of a family is Rs. 38,973. Wage labor is the primary source of income, contributing 67% of total cash flow of a HH. Agriculture & livestock provide food security and emergency requirements respectively.

Baseline study: Khedbrahma block of Sabarkantha district

Sampled HH: 200

As per well-being ranking of HHs, 5.5% are in A - High, 41% in B - Better-off & 53.5% in C - Low category. All surveyed HHs belong to Scheduled Tribes. Agriculture is the major source of livelihood while unskilled labor work is the secondary occupation. 94% of the families own ration cards while 65% have Kutchha house. Jewelry is the most common non-farm asset followed by mobile while plough is possessed by most of the farmers as farm asset. 46% of the HHs use to migrate for wages to distantly locate suburban areas. Mean land holding of the area is 1.12 acre. Dependency on friends & relatives for loan has been analyzed at 49% of surveyed HHs having an average loan of Rs. 9,642. Keeping cash at home followed by purchasing jewelry are preferred options of saving. The average productivity of Maize & Cotton is 6.7 & 4.8 quintal per acre respectively.
Baseline study: Harichandanpur, Kendujhar, Odisha

Sampled HHs: 261

The population in the project area comprises 91% Scheduled Tribes (ST) and 9% Other Backward Castes (OBCs). Only 0.4% HHs have toilet at home while 63% families have electricity. Sex ratio of the area is 959 females per 1,000 males. Agriculture is the primary source of income while labour is the secondary one. The average landholding is 2.16 acre per household. Mono cropping is mostly practiced in the area in Kharif season only. Livestock is one of the liquid assets available at the household. Banks are the largest source of keeping savings of the population in the area. People prefer to take loan from their friends/relatives followed by bank & SHGs. 67% of the households have sufficient amount of food grain produced from their own farm for self consumption round the year. At least one member from 23% families migrates from the village in search of work.

Baseline study: Ojhar, Badwani, Madhya Pradesh

Sample HHs: 201

Tribal dominated habitations from project region are largely dependent on agriculture as a major source of livelihood. Average area under cultivation is 3.83 acres per family while average area under irrigation is 2.17 acres per HH. Mean productivity of Maize is 7.78 quintal per acre while that of Cotton is 6.43 quintal per acre. 90% of the HHs have ensured food security from their own farm. Access to formal financial institution is high on money lenders (36%) with varied rate of interest up to 4% per month. Share of agriculture in gross annual family income is around 69%. Share of livestock is too less which can be enhanced with intentional efforts. Migration percentage in the area is reported by 22% HHs and that too for maintaining regular expenses in absence of adequate opportunities at village level.
PwC conducted a third party independent evaluation of Kharif Paddy Stabilization and Kharif Maize Stabilization programmes undertaken in Odisha & Jharkhand and Gujarat respectively.

The key result of the study is summarized as follows:

<table>
<thead>
<tr>
<th>Knowledge enhancement</th>
<th>KPS</th>
<th>KMS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Technical capability of the service providers was perceived as satisfactory and 100 percent sample beneficiaries favored continuation of service.</td>
<td>90 percent of the respondents reported experience with crop demonstration and found it useful.</td>
</tr>
<tr>
<td></td>
<td>100 percent respondents reported experience with crop demonstration in paddy, wheat and/or wheat, pigeon pea, vegetables and found it useful.</td>
<td>High levels of satisfaction with the quality and timeliness of the advice with an average of 3 visits per farmer per month from service providers.</td>
</tr>
<tr>
<td></td>
<td>70-80 percent beneficiaries reported confidence in most of the practices demonstrated.</td>
<td>92.6 percent beneficiaries reported confidence in most of the practices demonstrated.</td>
</tr>
<tr>
<td></td>
<td>96.7 percent of the sample beneficiaries had an experience with trainings.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Productivity enhancement</th>
<th>KPS</th>
<th>KMS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Productivity of paddy has enhanced from 11.3 quintals per acre to 20.8 quintals.</td>
<td>68.75 percent higher productivity in maize (10.8 quintals per acre).</td>
</tr>
<tr>
<td></td>
<td>Increased food sufficiency (paddy) from 12 to 23 months/acre</td>
<td>Increase in food sufficiency (maize crop) from 10 months to 17 months from one acre land.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other areas</th>
<th>KPS</th>
<th>KMS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High probability (more than 95 percent) of sustained adoption of recommended practices including post-harvest management and storage.</td>
<td>Majority of sample beneficiaries reported availability of quality seeds through the program</td>
</tr>
<tr>
<td></td>
<td>High probability (more than 90 percent) of sustained adoption of recommended practices.</td>
<td></td>
</tr>
</tbody>
</table>

Mission 2015-20

MEL would continue to play its role but will have a deeper engagement with evidence based decision making and roll out. The programme has developed a household level tracking software which will give credible data on programme performance. For education, this will be done at the level of the child. Indicators for the same have been finalized. A detailed annual work plan exercise will be held together with all stakeholders. A high level review mission will be commissioned each year. Third party evaluations would be continued to validate the process as well as outputs being reported to the Trusts.
Independent auditors’ report to the trustees of Collectives For Integrated Livelihood Initiatives (CINI)

Report on the financial statements

We have audited the accompanying financial statements of Collectives For Integrated Livelihood Initiative (the Trust), which comprises the Balance Sheet as at March 31, 2015, and the Income and Expenditure for the year then ended and a summary of significant accounting policies and other explanatory information.

Management’s responsibility for the financial statements

Trust management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the trust in accordance with the accounting principles generally accepted in India, including accounting standards. This responsibility also includes the maintenance of adequate accounting records in accordance with the Accounting Standards as prescribed by Institute of Chartered Accountants of India, to the extent applicable. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor’s responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Trust’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company’s internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimate made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.
Independent auditors’ report to the trustees of Collectives For Integrated Livelihood Initiatives (CIni)

Opinion
In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

a. In the case of the Balance sheet, of the state of affairs of the Trust as at March 31, 2015 and

b. In the case of the Income and Expenditure, of the excess of income over expenditure for the year ended on that date.

We report that:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.

b) In our opinion proper books of account as required by law have been kept by the trust so far as appears from our examination of those books.

c) The Balance Sheet, Income and Expenditure A/c dealt with by this report are in agreement with the books of account.

d) In our opinion, the Balance Sheet and Income and Expenditure A/c comply with the accounting standards issued by The Institute of Chartered Accountants of India, so far as applicable.

For SMS & Associates
Chartered Accountants
Firm Registration Number: 018687N

Shukdev Sadhoo
(Partner)  
Membership No: 084188

Date: 10/09/2015
Place: New Delhi
CINLI

COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES (CinI)

BALANCE SHEET AS AT MARCH 31, 2015

<table>
<thead>
<tr>
<th>Sources of Funds</th>
<th>March 31, 2014</th>
<th>March 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corpus Fund</td>
<td>99,395</td>
<td>99,395</td>
</tr>
<tr>
<td>General Fund</td>
<td>(198,129)</td>
<td>-</td>
</tr>
<tr>
<td>Donated Assets</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Capital Fund for Fixed Assets</td>
<td>1,781,110</td>
<td>1,660,184</td>
</tr>
<tr>
<td>Income &amp; Expenditure A/C</td>
<td>1,040,377</td>
<td>2,307,843</td>
</tr>
<tr>
<td>Unutilised unspent fund</td>
<td>57,214,891</td>
<td>171,370,062</td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>201,957</td>
<td>70,231</td>
</tr>
<tr>
<td></td>
<td><strong>61,138,801</strong></td>
<td><strong>176,130,005</strong></td>
</tr>
</tbody>
</table>

APPLICATION OF FUNDS

<table>
<thead>
<tr>
<th>Fixed Assets</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Block</td>
<td>3,447,525</td>
</tr>
<tr>
<td>Less: Depreciation</td>
<td>1,223,385</td>
</tr>
<tr>
<td>Net Block</td>
<td>2,224,140</td>
</tr>
<tr>
<td>Donated Assets</td>
<td>1,188,979</td>
</tr>
<tr>
<td></td>
<td><strong>61,138,801</strong></td>
</tr>
</tbody>
</table>

CURRENT ASSETS LOANS AND ADVANCES

<table>
<thead>
<tr>
<th>Bank &amp; Discount Balances</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; Bank Balances</td>
<td>52,987,381</td>
</tr>
<tr>
<td>Loans &amp; Advances</td>
<td>6,370,309</td>
</tr>
<tr>
<td></td>
<td><strong>176,130,005</strong></td>
</tr>
</tbody>
</table>

Significant accounting policies and Notes to accounts form an integral part of the Financial Statements - Schedule I.

As per our report attached.

For MMS & Associates
Chartered Accountants
Firm Registration Number 018047N
Myantra Sudho
Partner
Membership No. 40348

For COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES

Executive Director
President
Governing Body Member

Signature 10-09-2015
### COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES (CII)

#### INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED MARCH 31, 2015

<table>
<thead>
<tr>
<th>Schedule</th>
<th>Year ended March 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rs.</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>58,529,041</td>
</tr>
<tr>
<td>H</td>
<td>347,841</td>
</tr>
<tr>
<td>I</td>
<td>1,523,825</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>60,402,706</td>
</tr>
<tr>
<td><strong>Expenditure</strong></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>58,529,081</td>
</tr>
<tr>
<td>J</td>
<td>1,225,836</td>
</tr>
<tr>
<td>K</td>
<td>92,102</td>
</tr>
<tr>
<td><strong>Total Expenditure</strong></td>
<td>60,847,069</td>
</tr>
<tr>
<td><strong>Surplus for the year carried to Balance Sheet</strong></td>
<td>555,681</td>
</tr>
</tbody>
</table>

Significant accounting policies and Notes to accounts are an integral part of the Financial Statements - Schedule I.

As per our report attached to the balance sheet:

For S MK & Associates

[Signature]

[Address]

For COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES

[Signature]

Executive Director

[Date] 10.09.2015

[Signature]

President

[Signature]

Governing Body Member

[Date]
CInI has over the years built significant internal capabilities with a professional team experienced in working with tribal families of different pockets and motivated to bring transformational change in the region.

Members of the team

Amit Wajpe  
Coordinator – Drinking Water & Sanitation

Ashima Evelyne Baxla*  
Grant Manager

Asiani Marki  
Coordinator

Arun Kumar Mahto  
Learning Facilitator

Ayan Deb  
Programme Coordinator

Bapi Das  
Field Assistant

Bhavesh Dhorda  
Accounts & Administration Officer

Bibhu Prasad Mishra  
Accounts & Administration Officer

Bidyut Mohanty  
Administration Officer

D. M. Choudhary  
Education Coordinator

Dayaram Dabhi  
Technical Officer – Agriculture

Debmalya Nandi  
Assistant Coordinator

Dharmesh Trivedi  
Technical Officer – Drinking Water & Sanitation

Divya Jyoti Tirkey  
Resource person

Eblin Horo  
Community Relationship Supervisor

Garima Kumari  
Assistant Coordinator

Helen Topno  
MIS Assistant

Imran Khan  
Learning Facilitator

Jogindra K Meher  
Accounts Assistant

Judith Hembrom*  
Administrator – Grant Management

Julius Bingra  
Learning Facilitator

Jyoti Minjur  
Learning Facilitator

Kanchan Kumari  
MIS Assistant

Kavita Sharma  
Administrator – Grant Management

Dr. Khushbu Gandhi  
Programme Coordinator

Kiran Petare*  
Coordinator

Kishore Topno  
Learning Facilitator

Madhu Sudan Mohanta  
Field Assistant

Mala Roy  
Programme Leader

Mamura Khan  
Coordinator

Manoj Kumar Mandal  
Field Assistant

Md. Moazzam  
Monitoring Associate

Nandlal Patil  
Project Associate

N. Malvika  
Team Accountant

Onkar Pandey  
Location Anchor

Prabhu Sah  
Field Assistant

* Left CInI during the year under review
Prasanna Kumar Modak  
Agriculture Assistant

Priti Sudha Hembrum*  
Monitoring Associate – Livestock

Punita Tigga  
Learning Facilitator

Rajendra K Joshi  
Accounts Assistant

Rashmi Agnes Guria*  
Learning Facilitator

Sachin Kumar Singh*  
Learning Facilitator

Salim Asian Bodra  
Learning Facilitator

Samir Bhattacharya  
Programme Coordinator and Team Leader - Maharashtra

Samundar Singh Senger  
Project Coordinator

Sanarti Jojowar  
Learning Facilitator

Sandhya Kumari  
Learning Facilitator

Santanu Dutta  
Team Leader (Odisha)

Satish Pandurang Ekhande  
Technical Officer - Agriculture

Shahnawaz Alam  
Assistant Coordinator - Water & Sanitation

Shaktiprava Maharana  
Assistant Coordinator - Water & Sanitation

Shifa Shams  
Learning Facilitator

Shiv Charan Mahto  
Learning Facilitator

Sirshendu Paul  
Team Leader (Jharkhand)

Somnath Das  
Field Assistant

Sudipta Das  
Technical Officer – Agriculture

Sujit G Kumar  
Team Leader, CInI – West

Sukhdeo Mahto  
MIS-in-charge

Suraj Murmu  
Technical Coordinator – Water Resource Development

Tarun Kumar  
Learning Facilitator

Umesh Rana  
Location Anchor

Vartika Jaini  
Executive Director

Vikash Sharma  
Accounts Officer

Vinay J Sanchela  
Technical Officer – Training & Documentation

Virendra Vaghani  
Coordinator – Water Resources

Vivek Kumar Dubey  
Learning Facilitator

Vivek Singh  
Assistant Coordinator – MF & Institution
### Training and Capacity building

**Team members attended various capacity building training programmes during the year:**

- A team member trained under the “Community Process Facilitator Program”, organized by HIDF in Bhopal
- Training on “Data Analysis Skills Using SPSS” organized by IRMA
- Team member attended a training on “Feed management of Pigs” organized by ILRI in Netherlands
- An exposure to understand pig sub-sector in Vietnam was undertaken, facilitated by ILRI
- Customized accounts training organized by Account Aid in New Delhi
- 3rd SATNET Policy Dialogue on The Role of Technology transfer in Agriculture for Sustainable development outcomes at Bogour, Indonesia
- Team members attended the 7th Group Relations Conference, sponsored by Group Relations India and HID Forum in Bangalore, on exploring the place of compassion in the exercise of leadership
**Governing body and General body meetings**

Two Governing Body meetings were held in the financial year 2014-15. 13th Board Meeting was in September, 2014, Ms. Tasneem Raja from Tata Trusts attended as special invitee besides CInI team members. 14th Governing Body was held in March, 2015 at Mumbai in which Mr. Venkatramanan, Executive Trustee, Tata Trusts and CInI team members attended the meeting as special invitees.


**Members of Governing body**

- **Mr. B. S. Taraporevala**  
  President
- **Mr. Yogesh Nanda**  
  Vice President
- **Dr. Tushaar Shah**
- **Mr. Sunil Bhaskaran**
- **Dr. Vishwa Ballabh**
- **Mr. Arun Pandhi**
- **Mr. Manas Satpathy**
- **Mr. Girish Sohani**
- **Mr. J. N. Mistry**
- **Mr. Biswanath Sinha**
- **Dr. Rajesh Thadani**
- **Mr. Biren Bhuta**
- **Ms. Vartika Jaini**  
  Executive Director

**Auditors**

- SMS & Associates,  
  Lajpat Nagar, New Delhi

**Internal auditors**

- R. Gopal & Associates,  
  Jamshedpur

**Bankers**

- **Axis Bank Ltd,**  
  Jamshedpur & Ahmedabad
- **HDFC Bank,**  
  Jamshedpur & Ahmedabad
Of 2445 blocks having a poverty head count ratio exceeding 50 per cent, 897 blocks can be classified as tribal blocks, that is, having a tribal population exceeding 20 per cent. Of these 897 tribal blocks, 649 blocks (72 per cent) have poverty HCR exceeding 50 per cent and 577 tribal blocks (64 per cent) are rainfed. It appears, therefore, that there is a high correlation between tribals, rainfed areas and incidence of high poverty. The fact that the blocks inhabited by greater percentage of tribals tend to be the poorest blocks, is a matter of serious concern. In this context, the Central India Initiative of the Tata Trusts, is working to build 45 blocks as drivers of regional growth in the Central Indian Tribal Belt. It would bring 300,000 households irreversibly out of poverty with increased life choices. This is made possible by a coalition of like minded agencies and community institutions. CInI is the nodal agency for this initiative.